Day 27 | Complete teaching notes

English

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Topics 261–270. Updated 1 November 2026.

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Topic 261 | Early Vedic age: Rigvedic polity, society and economy

1. Concept in one line

The early Vedic age is the age of the Rigveda, which R.S. Sharma (in the old NCERT book and in *India's Ancient Past*) dates to about 1500 to 1000 BCE; the examination asks about its land of rivers, its tribal chiefs and assemblies, its cattle-centred economy, its society and gods, and how it differed from the Harappan cities.

2. Revision notes

2.1 Recall, and the source itself

- **Recall.** Topic 1 matched the Harappan sites with their finds; Topic 141 covered town planning, drainage and the Great Bath; Topic 172 covered Harappan society, economy, trade and seals; Topic 231 covered Harappan art, religion and the end of the Mature Harappan phase about 1900 BCE, after which life became rural in the Late Harappan cultures.
- **The oldest Veda.** NCERT Class VI (*Our Pasts I*, "What Books and Burials Tell Us") calls the Rigveda the oldest Veda, composed about 3500 years ago, with "more than a thousand hymns", called sukta or "well-said".
- **Dates.** R.S. Sharma (old NCERT *Ancient India*; *India's Ancient Past*) assigns the Rigveda to about 1500 to 1000 BCE. Britannica says it was composed around 1500 BCE, handed down orally, and written down around 300 BCE. Wikipedia calls 1500 to 1000 BCE the most likely date, notes a wider proposal of about 1900 to 1200 BCE, and its "Vedic period" article (citing Anthony and Flood) gives about 1400 to 1000 BCE. In an NCERT-based question, give about 1500 to 1000 BCE.
- **Size.** Britannica and Wikipedia: 1,028 hymns in 10 books called mandalas. Wikipedia explains the figure: 1,017 regular hymns plus 11 supplementary (valakhilya) hymns placed in the eighth mandala, in the Shakala recension, in about 10,600 verses. NCERT's "more than a thousand" is the same count, rounded.
- **Old and young books.** Mandalas 2 to 7, the "family books", are the oldest; mandalas 1 and 10 are the youngest (Wikipedia). Britannica too says the first and last books are generally agreed to be later than the middle ones.
- **Language.** NCERT: the Rigveda is in old or Vedic Sanskrit, and Sanskrit belongs to the family of languages known as Indo-European. Wikipedia calls Vedic Sanskrit an early Indo-Aryan language.
- **Nature of the text.** R.S. Sharma: the Rig Veda mainly comprises prayers, while the later Vedic texts have prayers as well as rituals.

2.2 Geography: the land of seven rivers

- **Sapta Sindhu** means "seven rivers". The seven are generally taken to be the Indus, the five rivers of the Punjab and the Sarasvati; J.S. Grewal thinks the Kabul, rather than the Sarasvati, more likely to be the seventh (Wikipedia, "Rigvedic rivers").
- Britannica: the majority of the Rigveda's hymns were composed in the Sapta Sindhu region, and the Sarasvati, the sacred river of the time, is thought to have dried up during the later Vedic period.
- R.S. Sharma (*India's Ancient Past*): Vedic culture originated in the North-West Frontier Province and the Punjab.
- The **Nadistuti sukta** (hymn in praise of rivers, Rigveda 10.75) names the rivers roughly from east to west and praises the Sindhu (Indus) as the mightiest. Its sixth verse names north-western tributaries of the Indus, among them the Kubha (Kabul), the Gomati (Gomal) and the Krumu (Kurram) (Wikipedia, citing Max Muller and Griffith).
- NCERT Class VI quotes a hymn that is a dialogue between the sage Vishvamitra and two rivers, the Beas and the Sutlej, worshipped as goddesses.
- The Rigvedic names of the Punjab rivers are in Section 3.

2.3 Polity: chiefs, helpers and assemblies

NCERT's picture: the Rigveda names two groups by their work, the priests (sometimes called brahmins) and the rajas. These rajas "did not have capital cities, palaces or armies, nor did they collect taxes", and sons did not automatically succeed their fathers. People met in assemblies to discuss war and peace.

Term	What it was, as the sources describe it
Jana	A tribe whose members believed in a shared ancestry (Wikipedia, "Janapadas"). NCERT gives jana and vish as two words used for the people or community as a whole
Vish	The common people, placed in the middle between the chiefs and priests above and the dasas below (Upinder Singh, as cited by Wikipedia)
Rajan (raja)	The head of the tribe or clan. Britannica notes that recent scholarship finds "chief" a better translation than king; the chief was mainly a war leader who protected the clan
Purohita	The chief priest, who helped the chief (Wikipedia, "Janapadas"); he performed ceremonies and spells for success in war and prosperity in peace (A.L. Basham, as cited by Wikipedia)
Senani	The commander of the army (Wikipedia, "Janapadas"; R.C. Majumdar, as cited by Wikipedia)
Gramani	Named with the senani among the chief's functionaries (R.C. Majumdar, as cited by Wikipedia)

Term	What it was, as the sources describe it
Sabha	A smaller assembly of elders, which advised the chief (Wikipedia, "Janapadas"); Basham calls it a meeting of the great men of the tribe
Samiti	A common assembly of the members of the jana, which could choose or remove the chief (Wikipedia, "Janapadas"); Basham calls it a meeting of all free tribesmen
Vidatha	Named by Britannica, with the samiti and the sabha, among the assemblies of the Rigveda; Britannica adds that clan assemblies appear to have been frequent in the early stages, and that the precise distinctions between these assemblies are not clear
Gana	Upinder Singh (as cited by Wikipedia) uses gana, with sangha, for the oligarchical states of the later Vedic period (Topic 281)
Bali	What the chief received for protecting the clan. Britannica translates it "tribute"; Upinder Singh calls it a voluntary gift offering that became a compulsory tribute only in the later Vedic period

- **Sharing the gains of war (NCERT):** part of the wealth won was kept by the leaders, part given to the priests, and the rest distributed among the people.
- **The Battle of Ten Kings (dasarajna):** described in Rigveda 7.18; the Bharatas under Sudas, with the priest Vasishtha, defeated a confederation of ten tribes on the Parushni, the Ravi (Wikipedia, "Battle of the Ten Kings"; Britannica calls it the battle of the 10 chiefs or kings).

2.4 Society

- **Family.** Britannica speaks of a patriarchal extended family, which gave rise to niyoga (levirate). Upinder Singh (as cited by Wikipedia) calls the society patriarchal and patrilineal, but adds that women could choose their husbands and could remarry if the husband died or disappeared. NCERT notes many prayers for children, especially sons.
- **Varna.** Upinder Singh (as cited by Wikipedia) says the Rigveda's words for brahmana and kshatriya are not associated with the term varna. The four social categories appear in the **Purusha Sukta** (Rigveda 10.90), which describes the sacrifice of Purusha, the primeval man, from whose body they emerged: the Brahmana his mouth, the Kshatriya his arms, the Vaishya his thighs, the Shudra his feet (NCERT Class XII, *Themes I*, chapter 3; Brahmanas often cited it to justify their claims). It stands in the tenth mandala, one of the youngest books (Wikipedia); scholars such as Suvira Jaiswal and B.R. Ambedkar treat it as an interpolation, and Jamison and Brereton find varna only in embryonic form in the Rigveda (Wikipedia, "Purusha Sukta").
- **Women as composers.** NCERT: most hymns were composed, taught and learnt by men; a few were composed by women. Wikipedia names women who appear as speakers in the hymns, among them Ghosha, Apala and Lopamudra.

- **Arya, dasa, dasyu.** NCERT: the composers of the hymns sometimes called themselves Aryas and called their opponents Dasas or Dasyus; later, dasa (feminine dasi) came to mean slave. The Rigveda describes Dasas and Dasyus as people who do not perform sacrifices, akratu (Wikipedia); Britannica says the god Indra was often said to attack the fortified settlements of the dasyus.

2.5 Economy

Aspect	What the sources say
Pastoralism and cattle	Life rested on pastoralism combined with agriculture (Basham, as cited by Wikipedia); cattle were at first the dominant commodity (Britannica); there are many prayers for cattle (NCERT)
Cattle and war	Battles were fought to capture cattle (NCERT); the word gavishti, “searching for cows”, was used to denote war (Britannica)
Cattle as a measure of value	Exchange was by barter, with cattle as a unit of currency (Wikipedia, “Vedic period”)
Coins	There is no indication of the use of coins (Wikipedia, “Vedic period”)
Agriculture	The Rigveda refers to the levelling of fields, the processing of seed and the storing of grain in large jars (Upinder Singh, as cited by Wikipedia)
Crafts	Carpentry, metal working, tanning and chariot-making are among the crafts mentioned (Upinder Singh, as cited by Wikipedia). The metal ayas of the Rigveda means copper and bronze in Witzel’s reading; iron (shyama ayas) first appears in the Atharvaveda
Horse and chariot	Many prayers for horses; horses were yoked to chariots used in battle (NCERT); owning horses was an important priority of Vedic leaders (Wikipedia)

2.6 Religion

- The Rigvedic gods were mostly connected with the sky and natural phenomena (Britannica).
- **Indra:** a warrior god (NCERT); a warlike god, highest in rank (Britannica); about 250 hymns, a quarter of the Rigveda, are addressed to him (Anthony, as cited by Wikipedia).
- **Agni:** the god of fire (NCERT); the sacrificial fire made a god (Britannica).
- **Varuna:** the guardian of cosmic and moral order (Britannica).
- **Soma:** a plant from which a special drink was prepared (NCERT); Britannica treats Soma as both a god and the ritual drink.
- **Worship:** by prayers and sacrifices; offerings were poured into the fire to win cattle, health, long life and male offspring (Britannica). The early Vedic rites “required neither temples nor images” and were held in open, freshly consecrated spaces (Britannica).

2.7 Rigvedic people and the Harappans: a short contrast

Point	Harappan (Topics 141, 172 and 231)	Rigvedic
Dates	About 2600 to 1900 BCE for the Mature phase (NCERT Class XII)	About 1500 to 1000 BCE (R.S. Sharma)
Way of life	Planned cities with drains and a citadel; after about 1900 BCE, a rural way of life	Pastoral and agricultural; chiefs with no capital cities or palaces (NCERT)
Writing	A script on seals, still undeciphered	Hymns handed down orally; written down only around 300 BCE (Britannica)
Animals in the evidence	Seals show the “unicorn”, rhinoceros, tiger, elephant, bison, goat and buffalo (NCERT art book)	Prayers for cattle and horses; horses yoked to war chariots (NCERT)
Worship	No conclusive evidence of a temple; religious labels are readings, not proof	Sacrifice in open spaces; no temples or images (Britannica)

3. Extra section: the rivers of the Rigveda and their modern names

Rigvedic name	Modern name	What to remember
Sindhu	Indus	Praised as the mightiest river in the Nadistuti sukta
Vitasta	Jhelum	One of the five Punjab rivers
Asikni	Chenab	One of the five Punjab rivers
Parushni	Ravi	Site of the Battle of Ten Kings
Vipas	Beas	Yaska equates the Arjikiya of Rigveda 10.75 with the Vipas; one of the two rivers in Vishvamitra’s dialogue
Shutudri (Sutudri)	Sutlej	The other river in Vishvamitra’s dialogue
Sarasvati	Disputed	The sacred river of the time, thought to have dried up in the later Vedic period (Britannica); one view identifies it with the Helmand in Afghanistan (Kochhar, as cited by Wikipedia)
Kubha, Gomati, Krumu	Kabul, Gomal, Kurram	North-western tributaries of the Indus, named in the sixth verse of the Nadistuti sukta

How to use the table: the Rigvedic names sound nothing like most modern names, so learn them as pairs; NCERT Class VI uses only the modern names Beas and Sutlej for the two rivers in Vishvamitra's dialogue.

4. Three common exam traps

1. **"The Rigvedic raja was a king like later kings."** NCERT says the rajas had no capital cities, palaces or armies and collected no taxes, and that sons did not automatically succeed their fathers. Britannica prefers the word "chief". Treat "kingdom", "taxes" or "hereditary throne" in a Rigvedic statement as a warning sign.
2. **"Dasa meant slave in the Rigveda."** In the hymns, the composers called their opponents Dasas or Dasyus; NCERT says the word dasa came to mean slave only later. A statement that makes the Rigvedic Dasas a class of slaves reads a later meaning back into the text.
3. **Mixing up hymns, verses and dates.** The Rigveda has 1,028 hymns (NCERT: "more than a thousand"), counted as 1,017 regular hymns plus 11 supplementary ones, in about 10,600 verses: do not confuse the hymn count with the verse count. It was composed about 1500 to 1000 BCE but was handed down orally and written down only around 300 BCE (Britannica): "written in 1500 BCE" is wrong.

Topic 262 | Central and State Information Commissions

1. Concept in one line

The Central Information Commission (CIC) and the State Information Commissions (SICs) are statutory bodies set up under the Right to Information Act, 2005 to receive complaints, hear second appeals and impose penalties on officers who fail to give information as the Act requires. The examination asks how they are constituted, which section of the Act gives which power, and what the amendments of 2019 and 2023 changed.

2. Revision notes

2.1 Where the Commissions stand

- **Kind of body:** the Commissions are created by an Act of Parliament, so they are statutory, not constitutional, bodies. Topic 133 placed the CIC among the quasi-judicial bodies: it has some powers of a court but is not a court.
- **The Act:** the Right to Information Act, 2005 (Act No. 22 of 2005) was enacted on 15 June 2005 and is administered by the Department of Personnel and Training (DoPT).
- **Start:** the CIC was formed on 12 October 2005; the first Chief Information Commissioner, Wajahat Habibullah, took office on 26 October 2005.
- **Recall:** Topic 133 (public bodies by legal basis and function), Topic 204 (the CVC and the CBI) and Topic 232 (the Attorney General, where the three-year term of the Law Officers is likewise fixed by Rules, the Law Officers (Conditions of Service) Rules, 1987, not by the Constitution; compare the Rules of 2019 in 2.5). The Act as a whole (Topic 473) and the Lokpal (Topic 453) come later; here the Act is taken only as far as the Commissions need it.

2.2 Constitution of the CIC and an SIC compared

Point	Central Information Commission	State Information Commission
Constituted by	The Central Government, by notification in the Official Gazette (section 12(1))	The State Government, by notification in the Official Gazette (section 15(1))
Members	A Chief Information Commissioner and not more than ten Information Commissioners (section 12(2))	A State Chief Information Commissioner and not more than ten State Information Commissioners (section 15(2))
Appointed by	The President (section 12(3))	The Governor (section 15(3))

Point	Central Information Commission	State Information Commission
Recommending committee	The Prime Minister (Chairperson), the Leader of the Opposition in the Lok Sabha and a Union Cabinet Minister nominated by the Prime Minister	The Chief Minister (Chairperson), the Leader of the Opposition in the Legislative Assembly and a Cabinet Minister nominated by the Chief Minister
Term in the Act as made in 2005	Five years, not beyond the age of 65, with no reappointment (section 13(1) and (2))	The same as for the CIC: five years, not beyond the age of 65, with no reappointment, for the State Chief Information Commissioner (section 16(1)) and for every State Information Commissioner (section 16(2))
Term now	Such term as the Central Government may prescribe (section 13 as substituted in 2019); the Rules of 2019 fix three years	The same (section 16 as substituted in 2019)
Pay now (Rules of 2019)	Chief Information Commissioner Rs 2,50,000 a month; Information Commissioner Rs 2,25,000 a month	State Chief Information Commissioner and State Information Commissioner Rs 2,25,000 a month each
Removal	By order of the President, for proved misbehaviour or incapacity, after an inquiry by the Supreme Court (section 14)	By order of the Governor, for proved misbehaviour or incapacity, after an inquiry by the Supreme Court on the Governor's reference (section 17)

- **Qualifications (section 12(5); section 15(5) for an SIC):** persons of eminence in public life with wide knowledge and experience in law, science and technology, social service, management, journalism, mass media or administration and governance.
- **Disqualifications (section 12(6); section 15(6) for an SIC):** a Commissioner shall not be a Member of Parliament or of the Legislature of any State or Union territory, shall not hold any other office of profit, shall not be connected with any political party, and shall not carry on any business or pursue any profession.
- **Pay before 2019 (section 13(5) as made):** the Chief Information Commissioner was paid as the Chief Election Commissioner, and an Information Commissioner as an Election Commissioner.
- **Two committees not to mix up:** the CVC committee (Topic 204) has the Union Home Minister; the CIC committee has a Union Cabinet Minister whom the Prime Minister nominates.

2.3 Removal (section 14)

- Only the President may remove the Chief Information Commissioner or an Information Commissioner, for proved misbehaviour or incapacity, after the Supreme Court, on the President's reference, has inquired and reported that he ought to be removed (section 14(1)); the same pattern as for the Central Vigilance Commissioner (Topic 204). The President may suspend the member meanwhile (section 14(2)).

- The President may also remove a member who is adjudged insolvent, is convicted of an offence involving moral turpitude, takes paid employment outside the office, is unfit through infirmity of mind or body, or has acquired an interest likely to affect his functions (section 14(3)).

2.4 Powers and functions

Section	What it provides
18(1)	The Commission shall receive and inquire into complaints, for example from a person refused access, not answered in time, charged an unreasonable fee, or given incomplete or misleading information
18(3)	While inquiring, the Commission has the powers of a civil court, such as summoning persons, requiring documents, receiving evidence on affidavit and requisitioning any public record
19(1) and 19(3)	A first appeal goes to an officer senior to the Public Information Officer. A second appeal lies to the Commission within ninety days from the date on which the first appellate decision should have been made or was actually received
19(8)	In deciding an appeal the Commission may, among other things, require the public authority to compensate the complainant for any loss or other detriment suffered
20(1)	Penalty on the Public Information Officer of Rs 250 for each day, the total not to exceed Rs 25,000, for failures such as refusing an application, delay, malafide denial or giving misleading information. He is heard first and must prove that he acted reasonably and diligently
20(2)	For persistent failures, the Commission recommends disciplinary action under the service rules
25	The Commission's annual report on the implementation of the Act, which the Government may lay before Parliament or the State Legislature

- **Complaint or appeal:** a complaint (section 18) is about a failure of the process; a second appeal (section 19) is against the decision on a first appeal.
- **Who pays:** the section 20(1) penalty falls on the officer; section 19(8) compensation is paid by the public authority.

2.5 The amendment of 2019

- The Right to Information (Amendment) Act, 2019 (Act No. 24 of 2019) came into force on 24 October 2019 (DoPT notification S.O. 3843(E)).

- In sections 13 and 16 it replaced the fixed five-year term: the Chief Information Commissioner and the Information Commissioners, Central and State, now hold office "for such term as may be prescribed by the Central Government", which also prescribes their salaries and other terms of service. The link to the Election Commission's pay was dropped.
- **The Rules of 2019** (G.S.R. 810(E), 24 October 2019): rule 3 says the Central Commissioners "shall hold office for a period of three years"; rule 12 gives the State Commissioners the same.
- So the term is now in the Rules, which the Central Government can change, not in the Act. Only the words on the five-year term were replaced, so the Act still bars reappointment and keeps the age limit of 65.
- **The Government's reason (Statement of Objects and Reasons of the Bill, 15 July 2019):** the Election Commission is a constitutional body under Article 324(1), while the Information Commissions are statutory bodies under the RTI Act, so "their status and service conditions need to be rationalised accordingly".
- **The critics' view:** seven former Information Commissioners, among them Wajahat Habibullah, called it a "direct attack on the autonomy of information commissions" (24 July 2019): Commissioners whose tenure and pay the Government decides will be beholden to it.

2.6 The Digital Personal Data Protection Act, 2023 and section 8(1)(j)

- **The change:** section 44(3) of the Digital Personal Data Protection (DPDP) Act, 2023 (Act No. 22 of 2023, assent 11 August 2023) substituted clause (j) of section 8(1) of the Right to Information Act. The clause now exempts "information which relates to personal information;". The old clause allowed disclosure where the larger public interest justified it.
- **In force:** notification G.S.R. 843(E), dated 13 November 2025, provides that sections 44(1) and 44(3) commence upon publication in the Official Gazette. Section 44(2) commences eighteen months from publication. Distinguish the notification date from Gazette publication; do not infer an exact commencement anniversary from the notification date alone.
- **The Government's view (Press Information Bureau (PIB), 20 August 2025):** the amendment "balances the fundamental right to privacy" affirmed in Justice K.S. Puttaswamy v. Union of India with the right to information and "does not restrict the disclosure of personal information"; section 8(2) of the RTI Act, which allows access where public interest in disclosure outweighs the harm to protected interests, remains. A PIB note of 17 November 2025 says section 8(2) "remains fully operative".
- **The critics' view:** a public interest petition under Article 32 (Venkatesh Nayak v. Union of India, W.P.(C) No. 177 of 2026, filed on 2 February 2026) argues that the amendment operates as a "blanket ban on the obligation to disclose personal information", violates Articles 19(1)(a) and 21, fails the test of proportionality, and treats the privacy of public functionaries the same as that of ordinary citizens.
- **In Court:** on 16 February 2026 a Bench led by Chief Justice Surya Kant issued notice on this and connected petitions (one by the National Campaign for People's Right to Information), refused a stay and referred the matter to a larger Bench. It was pending as on 31 October 2026.

2.7 The Supreme Court on appointments

- **Anjali Bhardwaj v. Union of India (judgment of 15 February 2019, Justices A.K. Sikri and S. Abdul Nazeer):** the Centre and the States must publish information on appointments, such as the advertisement, the details of applicants and the composition of the Selection Committee. Vacancies must be filled in time, with the process starting one to two months before a vacancy arises.
- **Later order in the Anjali Bhardwaj case:** on 7 January 2025, on an application in the same writ petition, Justices Surya Kant and N. Kotiswar Singh directed the DoPT to set timelines for the CIC selection and disclose the applicants, and gave the States time limits (applicant lists within one week, interviews within six weeks after the Search Committee is notified, appointment within two weeks of the recommendation).
- **Namit Sharma:** a judgment of 13 September 2012 (Namit Sharma v. Union of India) had directed that judicial members be appointed. The review of 3 September 2013 (Justices A.K. Patnaik and A.K. Sikri) recalled this: sections 12(5) and 15(5) do not provide for judicial members, and deciding on disclosure is an administrative, not a judicial, function. Only persons of eminence in the named fields are to be considered, and the committee must record the facts showing each candidate's eminence. The Commission still has the civil court powers of section 18(3).

2.8 The Commissions as on 31 October 2026

- **CIC:** Chief Information Commissioner Raj Kumar Goyal took the oath on 15 December 2025; Heeralal Samariya had held the office up to 13 September 2025. With ten Information Commissioners (two sworn in on 6 November 2023, eight on 15 December 2025), the CIC is at the full strength that section 12(2) allows.
- **Andhra Pradesh:** the Andhra Pradesh Information Commission is the State Commission under section 15, its members appointed by the Governor on the Chief Minister's committee's recommendation (Topic 133).

3. Extra section: chronology of the Commissions

Date	Event
15 June 2005	Right to Information Act, 2005 (Act No. 22 of 2005) enacted
12 October 2005	Central Information Commission formed
26 October 2005	Wajahat Habibullah takes office as the first Chief Information Commissioner
15 February 2019	Anjali Bhardwaj judgment: timely appointments and disclosure of the selection process
24 October 2019	RTI (Amendment) Act, 2019 in force; the Rules of 2019 fix a three-year term and the pay
11 August 2023	DPDP Act, 2023 receives assent; its section 44(3) amends section 8(1)(j)

Date	Event
30 October 2023	The Court asks the DoPT for a chart of vacancies and pendency
6 November 2023	Anandi Ramalingam and Vinod Kumar Tiwari take the oath as Information Commissioners
7 January 2025	The Court sets timelines for the selection of Commissioners
13 September 2025	Heeralal Samariya's tenure as Chief Information Commissioner ends
G.S.R. 843(E), dated 13 November 2025	Section 44(3) commences upon Gazette publication; distinguish notification and publication dates
15 December 2025	Raj Kumar Goyal and eight Information Commissioners take the oath
16 February 2026	The Court issues notice on the petitions against section 44(3), refuses a stay and refers them to a larger Bench

- Read the two changes in their own order: the 2019 amendment touched the Commissioners (sections 13 and 16); the 2023 amendment touched what they decide (section 8(1)(j)).

4. Three common exam traps

1. **"The CIC is a constitutional body, and its members have the Election Commission's term and pay."** The CIC is statutory, under the RTI Act, 2005. The Act as made in 2005 linked the pay to that of the Chief Election Commissioner and the Election Commissioners, but since 24 October 2019 the Central Government prescribes the term and the pay, and the Rules give three years.
2. **"After the DPDP Act, public interest can never open personal information."** The public interest test inside clause (j) has gone. But section 8(2) of the RTI Act is not amended, and the Government says it remains fully operative. Critics argue that the new clause still amounts to a blanket ban.
3. **"The CIC selection committee is the same as the CVC's."** The CVC committee is the Prime Minister, the Union Home Minister and the Leader of the Opposition in the Lok Sabha. The CIC committee has the Prime Minister and the Leader of the Opposition, but its third member is a Union Cabinet Minister nominated by the Prime Minister.

Topic 263 | Deficits: revenue, fiscal, primary and effective revenue deficit

1. Concept in one line

The four measures of deficit look at the same Budget from different angles: the revenue deficit shows how far the government is dissaving, the fiscal deficit shows its whole borrowing requirement, the primary deficit takes out the interest on past borrowing, and the effective revenue deficit takes out the grants given to others for creating capital assets. The examination asks for their formulas, what each one tells us, the 2026-27 figures and the FRBM rules on deficits.

2. Revision notes

2.1 Where this topic starts, and the building blocks

- **From Topic 224:** the Budget has a revenue account and a capital account, and the Budget at a Glance (February 2026) gives the four deficits with their figures for BE (Budget Estimates) 2026-27; the fiscal deficit is Rs 16,95,768 crore, 4.3 per cent of GDP. **From Topic 234:** Andhra Pradesh began with a revenue deficit after the bifurcation of 2014.
- **The building blocks, in NCERT's words** (Class XII, *Introductory Macroeconomics*, chapter "Government Budget and the Economy"):
  - Revenue receipts "do not lead to a claim on the government" (taxes, and non-tax revenue).
  - Revenue expenditure "is expenditure incurred for purposes other than the creation of physical or financial assets".
  - Capital receipts are receipts "which create liability or reduce financial assets" (borrowing, recoveries of loans, sale of shares in public sector undertakings).
  - Non-debt creating capital receipts "are not borrowings and, therefore, do not give rise to debt". In the Budget at a Glance they are the recoveries of loans and the "other receipts" (disinvestment).
  - Capital expenditure results "in creation of physical or financial assets".

2.2 The four measures

Measure	Formula	Definition (source)	What it tells us
Revenue deficit	Revenue expenditure minus revenue receipts	"the excess of government's revenue expenditure over revenue receipts" (NCERT); the Budget at a Glance uses nearly the same words	NCERT: the government "is dissaving" and is using up the savings of the other sectors of the economy to finance a part of its consumption expenditure

Measure	Formula	Definition (source)	What it tells us
Effective revenue deficit	Revenue deficit minus grants in aid for creation of capital assets	"the difference between Revenue Deficit and Grants-in-Aid for Creation of Capital Assets" (Budget at a Glance)	How much of the revenue gap is left once the Union's grants to States and other bodies for assets that those bodies own are set aside. NCERT does not use this measure
Fiscal deficit	Total expenditure minus (revenue receipts + non-debt creating capital receipts); equal to borrowing and other liabilities	"the difference between the government's total expenditure and its total receipts excluding borrowing" (NCERT); "total receipts (excluding Debt Capital Receipts)" (Budget at a Glance)	NCERT: it "indicates the total borrowing requirements of the government from all sources"
Primary deficit	Fiscal deficit minus interest payments	"simply the fiscal deficit minus the interest payments" (NCERT); "Fiscal Deficit less interest payments" (Budget at a Glance)	NCERT: the borrowing requirement includes interest on accumulated debt; the primary deficit estimates the borrowing on account of current expenditures exceeding revenues, to "focus on present fiscal imbalances"

- **Revenue deficit inside the fiscal deficit:** NCERT says the revenue deficit "is a part of fiscal deficit": fiscal deficit = revenue deficit + capital expenditure minus non-debt creating capital receipts. With BE 2026-27 figures: 5,92,344 + 12,21,821 minus 1,18,397 = 16,95,768 (Rs crore).
- **NCERT's primary deficit is "gross":** NCERT writes gross primary deficit = gross fiscal deficit minus net interest liabilities, where net interest liabilities are interest payments minus interest receipts on net domestic lending. The Budget at a Glance subtracts interest payments. For Budget figures, use the Budget's formula.
- **How the fiscal deficit is met (NCERT):** gross fiscal deficit = net borrowing at home + borrowing from the RBI (Reserve Bank of India) + borrowing from abroad. Borrowing at home is from the public through debt instruments, and indirectly from commercial banks through the SLR (Statutory Liquidity Ratio).
- **The legal definitions (FRBM Act, 2003, as quoted by the CAG):** section 2(a) defines the fiscal deficit as "the excess of total disbursements from the Consolidated Fund of India, excluding repayment of debt over total receipts into the Fund (excluding the debt receipts), during a Financial Year". Section 2(e) defined the revenue deficit as the difference between revenue expenditure and revenue receipts, which "indicates increase in liabilities of the Central Government without corresponding increase in assets of that Government". Section 2(aa), inserted in 2012, defined the effective revenue deficit. The Finance Act, 2018 omitted clause (e) and substituted clause (aa), which now defines "Central Government debt". So section 2 of the Act as it now stands still defines the fiscal deficit, but no longer defines the revenue deficit or the effective revenue deficit.

2.3 The Budget 2026-27 figures

Budget at a Glance, February 2026; Rs crore, with per cent of GDP in brackets.

Measure	Actuals 2024-25	RE 2025-26	BE 2026-27
Revenue deficit	5,64,296 (1.7)	5,26,764 (1.5)	5,92,344 (1.5)
Effective revenue deficit	2,91,640 (0.9)	2,18,613 (0.6)	99,642 (0.3)
Fiscal deficit	15,74,431 (4.8)	15,58,492 (4.4)	16,95,768 (4.3)
Primary deficit	4,58,856 (1.4)	2,84,154 (0.8)	2,91,796 (0.7)

- RE means Revised Estimates. GDP for 2026-27 is taken at Rs 3,93,00,393 crore.
- **Reading BE 2026-27 (worked out):** the revenue deficit is about 34.9 per cent of the fiscal deficit, so about a third of the year's borrowing covers revenue spending. Interest payments (Rs 14,03,972 crore) are about 82.8 per cent of the fiscal deficit, which is why the primary deficit is so small. The grants for creation of capital assets (Rs 4,92,702 crore) are about 83.2 per cent of the revenue deficit, so the effective revenue deficit is only about 16.8 per cent of it.
- **Debt:** Central Government debt is 56.1 per cent of GDP in RE 2025-26 and 55.6 per cent in BE 2026-27 (FRBM statement, February 2026).

2.4 Two pieces of history

Item	What happened (source)
Effective revenue deficit	Introduced in the Union Budget 2011-12, whose Medium Term Fiscal Policy Statement calls it a "new fiscal indicator" (also Arthapedia, the Indian Economic Service portal). The FRBM Act was amended in 2012 to bring it into the Act; the CAG says "The second Amendment of 2012 introduced the concept of ERD". The aim then was to eliminate it by 31 March 2015. The Fourteenth Finance Commission criticised it as a concept that "is not recognised in the standard government accounting process", and recommended removing it from the Act (Arthapedia). The 2018 amendment removed the targets for both the revenue deficit and the effective revenue deficit (CAG). The Budget at a Glance still reports it

Item	What happened (source)
Automatic monetisation of the deficit	The RBI's automatic monetisation of the government deficit, through ad hoc treasury bills, "started as an exception during the mid 1950s" and became regular practice. After a First Supplemental Agreement in 1994, the Second Supplemental Agreement between the RBI and the Government on 6 March 1997 led to the ad hoc treasury bills being "completely phased out from April 1997", replaced by Ways and Means Advances subject to limits. The FRBM Act, in force from 5 July 2004, "practically prohibited" the RBI from taking part in primary issues of government securities (RBI, Governor Y.V. Reddy, 26 May 2008)

- **Deficit financing, in a line:** NCERT says budgetary deficits "must be financed by either taxation, borrowing or printing money"; under the FRBM Act the Centre "shall not borrow from the Reserve Bank of India except by way of advances" (NCERT, Box 5.2).

2.5 The FRBM Act after 2018: targets and the escape clause

Provision	What it says
Section 4(1)(a)	Fiscal deficit to be limited to 3 per cent of GDP by 31 March 2021
Section 4(1)(b)	The Centre to endeavour to keep General Government debt within 60 per cent of GDP, and Central Government debt within 40 per cent, by the end of 2024-25
Section 4(1)(c)	Additional guarantees in a year not above 0.5 per cent of GDP
Section 4(2), the escape clause	The annual fiscal deficit target may be exceeded on specified grounds: national security, act of war, national calamity, collapse of agriculture, structural reforms in the economy with unanticipated fiscal implications, or a decline in real output growth (at least 3 percentage points below the average of the previous four quarters)
Section 4(3)	The deviation "shall not exceed one-half per cent of the GDP" (CAG)
Section 4(5)	Any deviation must be explained, with the path of return to the targets, in a statement laid before both Houses

- **An example of its use:** the statement of the Budget 2020-21 said the fiscal expansion was "within the provisions of Section 4(2)", on account of structural reforms such as the cut in corporation tax, with a variation of 0.5 per cent of GDP in 2019-20 and 2020-21.

- **From 2026-27 (FRBM statement, February 2026):** the medium-term aim is a debt to GDP ratio of "50±1 per cent by FY 2030-31", "with the fiscal deficit acting as the operational target"; the fiscal deficit each year is to keep Central Government debt on a declining path. The FRBM Act in detail and public debt are Topic 513.

2.6 Why deficits matter

Concern	What the source says
Composition of spending	NCERT: a large share of the revenue deficit in the fiscal deficit indicates that a large part of borrowing is used to meet consumption expenditure needs rather than investment
Crowding out	NCERT: "some private borrowers will get 'crowded out' of the financial markets" as the government claims an increasing share of the economy's total savings
Inflation	NCERT sets out the view that a high fiscal deficit "is accompanied by higher demand and greater output and, therefore, need not be inflationary"
Debt and future generations	NCERT: "Deficits can be thought of as a flow which add to the stock of debt"; "By borrowing, the government transfers the burden of reduced consumption on future generations". Against this, the Ricardian view holds that people save more now to meet future taxes, so national savings do not change. NCERT concludes: "Public debt is burdensome if it reduces future growth in output"
Debt sustainability	Budget 2026-27: the debt ratio is now the anchor (50±1 per cent by 2030-31) and the fiscal deficit the yearly tool

- **How deficits are cut (NCERT):** by raising taxes (with greater reliance on direct taxes) or cutting expenditure, where "the major thrust has been towards reduction in government expenditure"; receipts are also raised through the sale of shares in public sector undertakings.
- **The State side, in a line:** Andhra Pradesh's revenue deficit was Rs 60,285 crore (3.8 per cent of GSDP) in 2024-25, and its Budget 2026-27 aims at 1.1 per cent of GSDP (Topic 234). Fiscal policy as a whole is Topic 393.

3. Extra section: worked example with illustrative figures

A government's year, in Rs crore (illustrative figures, not real data):

Item	Amount
Tax revenue	650
Non-tax revenue	150
Revenue expenditure	1,000

Item	Amount
Of which, interest payments	240
Of which, grants for creation of capital assets	120
Capital expenditure	300
Recoveries of loans	20
Disinvestment receipts	30

Step	Working	Result
1. Revenue receipts	650 + 150	800
2. Revenue deficit	1,000 minus 800	200
3. Effective revenue deficit	200 minus 120	80
4. Non-debt creating capital receipts	20 + 30	50
5. Total expenditure	1,000 + 300	1,300
6. Fiscal deficit	1,300 minus (800 + 50)	450
7. Check by NCERT's identity	200 + 300 minus 50	450
8. Primary deficit	450 minus 240	210
9. Borrowing needed	Equal to the fiscal deficit	450

What the working shows:

- Total receipts are 800 + 50 + 450 = 1,300, equal to total expenditure: borrowing closes the gap.
- The revenue deficit is about 44.4 per cent of the fiscal deficit. Nearly half of the borrowing pays for revenue spending, which NCERT calls dissaving.
- Interest takes 240 of the 450 borrowed (about 53.3 per cent); the primary deficit of 210 is the borrowing for this year's spending other than interest.
- If disinvestment rose from 30 to 80, the fiscal deficit would fall to 400, while the revenue deficit would stay at 200.

4. Three common exam traps

1. **"Disinvestment does not touch the fiscal deficit."** Disinvestment proceeds are non-debt creating capital receipts. They are subtracted from total expenditure along with revenue receipts, so more disinvestment means a smaller fiscal deficit, even though the revenue deficit does not change.
2. **"A government with no revenue deficit has no need to borrow."** The fiscal deficit also includes capital expenditure less non-debt creating capital receipts. A government with a balanced revenue account still borrows if it spends on assets beyond its non-debt capital receipts.
3. **"Fiscal deficit and debt are the same."** A deficit is a flow for one year; debt is the stock built up over the years. From 2026-27 the Union's anchor is the debt ratio (50±1 per cent of GDP by 2030-31), and the fiscal deficit is the yearly operational target.

Topic 264 | Amaravati: central assistance and financing of the new capital

1. Concept in one line

Amaravati, the new capital of Andhra Pradesh, is being paid for from several sources: Central assistance under the Andhra Pradesh Reorganisation Act, 2014, loans from the World Bank and the Asian Development Bank (ADB) that the Union facilitated in the Budget 2024-25, a loan from HUDCO, the State Budget and the land pooling model. The examination asks for each source with its amount, terms and date.

2. Revision notes

2.1 What earlier topics settled

- **Topic 14:** Section 5 made Hyderabad the common capital for a period "not exceeding ten years"; Section 6 asked for an expert committee on the new capital; Section 94(3) promises special financial support for the new capital. The Amendment Act of 2026 names Amaravati, with effect from 2 June 2024.
- **Topic 164:** the State Budget 2026-27 provides Rs 6,000 crore for Amaravati Capital City Development, and the State's outstanding liabilities were 36 per cent of GSDP in 2024-25 (PRS).
- **Topic 234:** for 2 June 2014 to 31 March 2015 the State reported a revenue deficit of Rs 16,079 crore; the Union assessed the resource gap at Rs 4,117.89 crore.

2.2 What the Act says about the capital

Provision	What it says
Section 5(1)	Hyderabad is the common capital of Telangana and Andhra Pradesh "for such period not exceeding ten years" from the appointed day
Section 5(2), as enacted	After that period Hyderabad is the capital of Telangana "and there shall be a new capital for the State of Andhra Pradesh"
Section 5(2), as amended in 2026	The words "and there shall be a new capital" are replaced by "and Amaravati shall be the new capital"
Section 6	The Central Government shall constitute an expert committee to study alternatives for the new capital and recommend within six months from the date of enactment

Provision	What it says
Section 94(3)	The Central Government "shall provide special financial support for the creation of essential facilities in the new capital", including the Raj Bhawan, High Court, Government Secretariat, Legislative Assembly, Legislative Council "and such other essential infrastructure"
Section 94(4)	The Central Government shall facilitate the creation of the new capital, if considered necessary, by denotifying degraded forest land

Statutory recognition. Parliament passed the Andhra Pradesh Reorganisation (Amendment) Act, 2026 (No. 7 of 2026). The President gave assent on 6 April 2026, and it was published in the Gazette of India the same day. It adds an Explanation 2: "Amaravati" includes the capital city areas notified under the Andhra Pradesh Capital Region Development Authority Act, 2014. It is deemed to have come into force on 2 June 2024, the day Hyderabad's ten years as common capital ended. As on 31 October 2026, this is the amendment that names the capital in the 2014 Act.

2.3 The Centre's role: two channels

Channel 1: assistance under the Act. A Lok Sabha reply of the Ministry of Home Affairs (Starred Question 35, 19 November 2019) shows Rs 2,500 crore released as "Assistance for Capital City for Development of essential infrastructure", under the heading "Section 6 & 94 (3 & 4)".

Year	Released (Rs crore)
2014-15	1,500, including Rs 1,000 crore released by the Ministry of Urban Development
2015-16	550
2016-17	450
2017-18 and 2018-19	Nil
Total	2,500

Channel 2: the Budget 2024-25 package. The Union Budget speech of 23 July 2024 (paragraph 33, under "Andhra Pradesh Reorganization Act") said: "we will facilitate special financial support through multilateral development agencies. In the current financial year ₹ 15,000 crore will be arranged, with additional amounts in future years."

- The verb is "facilitate". The main multilateral component comes as loans, not a wholly grant-funded Union package. A separate Union counterpart grant was subsequently approved, as the dated update below explains.

- **The State's order:** G.O.Ms.No.118 of the AP Municipal Administration and Urban Development Department (10 November 2024) records the proposal for Rs 15,000 crore (1.786 billion dollars). It says the World Bank and the ADB would each provide 800 million dollars (1.6 billion dollars in all). It adds: "The remaining share will be covered by the state government with support from the Union Government." It lets the Commissioner of APCRDA act as the implementing agency.

Update, 10 February 2026: A later Finance Ministry reply to the Rajya Sabha records Union approval of counterpart special assistance as a grant, up to 10% of total programme cost and capped at Rs 1,500 crore. By January 2026, Rs 750 crore of this grant had been released. Separately, cumulative disbursement under the World Bank and ADB loans was JPY 88.73463 billion (about Rs 5,120 crore). These are disbursements, not proof of expenditure or completion; keep their scopes separate from the historical Rs 2,500 crore assistance above.

2.4 The two multilateral loans compared

Point	World Bank	Asian Development Bank
Programme name	Amaravati Integrated Urban Development Program (P507508)	Amaravati Inclusive and Sustainable Capital City Development Program (58395-001)
Approval	Board of Executive Directors, 19 December 2024	11 December 2024
Amount	800 million dollars (IBRD)	788.8 million dollars (Loan 4573-IND), given in Japanese yen as ¥121.97 billion, from ordinary capital resources
Instrument	Program-for-Results Financing	Results-based loan
Term	Final maturity of 29 years, including a grace period of 6 years	26 years, including a grace period of 5 years; interest under ADB's Flexible Loan Product
Later dates	Not given on the pages used	Signed 20 December 2024; effective 10 February 2025; closing 31 December 2029
Agency	APCRDA	APCRDA is the executing agency

- **Results-based design:** money is released against agreed results, not against bills for each item. The ADB's indicators include a target of 210 million dollars of private capital raised through land monetisation and asset management.
- **Who builds:** APCRDA, set up under the APCRDA Act, 2014, is the executing agency. The Amaravati Development Corporation Limited (ADCL), a company under the Companies Act, 2013, carries out the civil works for trunk infrastructure and flood mitigation (ADB).

- **What it pays for (World Bank):** trunk infrastructure (a road grid, public transport, flood mitigation, water and wastewater systems), community facilities, affordable housing and climate resilience. Skills training is planned for 17,000 people, including 10,000 women. The Bank expects its loan to catalyse more than 600 million dollars of private investment.
- The government chose to take the World Bank financing in Japanese yen as well (World Bank). The ADB also attached a technical assistance grant of 1.5 million dollars.
- **Figures and exchange-rate bases:** the G.O. of November 2024 says 800 million dollars from each bank; the ADB's approved loan is 788.8 million dollars. Use 788.8 for the ADB. Both loans have equal yen principal amounts; their different US-dollar equivalents reflect different benchmark exchange rates, not a reduction in the yen principal.

2.5 The financing at a glance

Source	Amount	Terms	Status	Official source
Central assistance under the Act (Sections 6, 94(3) and 94(4))	Rs 2,500 crore	Released by the Union for essential infrastructure	Released 2014-15 to 2016-17; nil in 2017-18 and 2018-19	Lok Sabha reply, 19 November 2019
Union Budget 2024-25 package	Rs 15,000 crore in 2024-25, "with additional amounts in future years"	Arranged through multilateral development agencies	Announced 23 July 2024	Budget speech, paragraph 33
World Bank	800 million dollars	Program-for-Results; 29 years, 6 years' grace	Approved 19 December 2024	World Bank
ADB	788.8 million dollars	Results-based loan; 26 years, 5 years' grace	Approved 11 December 2024; effective 10 February 2025	ADB
Government counterpart in the programme	185 million dollars	Part of the 1,773.8 million dollar programme	2025 to 2029	ADB appraisal report
HUDCO (Housing and Urban Development Corporation)	Rs 11,000 crore	Term loan; borrower APCRDA	Board approval 22 January 2025; agreement executed 16 March 2025	HUDCO disclosure, 17 March 2025
State Budget 2026-27	Rs 6,000 crore	Allocation for Amaravati Capital City Development	Budget presented 14 February 2026	PRS analysis of the State Budget

- The ADB's financing plan for the programme (2025 to 2029, 2024 prices): Government 185.0, ADB 788.8 and World Bank 800.0 million dollars, total 1,773.8 million dollars.

2.6 How land pooling pays for the city

- **Land pooling:** farmers give their land to the authority instead of selling it. The World Bank says some 29,000 farmers contributed agricultural land and that 90 per cent of the land needed for the city has been assembled. APCRDA put the land pooled at over 33,700 acres by June 2018.
- **What farmers get back:** residential and commercial plots in the new city, serviced with core infrastructure, and annual cash payments (World Bank). The ADB calls these returnable plots and annuity payments to landowners, with pensions and other assistance for the landless.
- **The ADB's assessment:** APCRDA has relied on the land pooling scheme as its primary instrument for land assembly. Only about 248 acres, about 1.9 per cent of the programme's land requirement of 12,918.972 acres, remained to be acquired.
- **The value capture idea:** roads, drains and utilities raise the value of land in the city. The returned plots gain value for the farmers, and the land that remains with the authority can be monetised to help pay for the city. The ADB lists land monetisation among the city's financing sources, beside loans, grants, public-private partnerships, bonds and user charges.
- On 2 May 2025 the Prime Minister laid the foundation of capital works that included land pooling scheme infrastructure worth over Rs 20,400 crore, covering 1,281 km of roads.

2.7 Issues, each with its source

Issue	What the source says
Cost	Figures differ by coverage. The World Bank calls its share part of a 1.78 billion dollar government programme for the first phase; the ADB puts the programme at 1,773.8 million dollars and the wider Phase I government programme at 3.64 billion dollars. On 2 May 2025 the capital works launched were over Rs 11,240 crore (buildings and housing), over Rs 17,400 crore (trunk infrastructure and flood mitigation) and over Rs 20,400 crore (land pooling scheme infrastructure), within a total of over Rs 58,000 crore of projects (Prime Minister's Office)
Debt servicing	The government pays the commitment fees and the interest during the grace periods of the two loans. The ADB rates the State's fiscal stress as a risk that may slow counterpart funding (ADB)
Farmers	The ADB notes pending compensation to landholders as a legacy issue
Timelines	The ADB records a five-year implementation delay caused by legacy land issues. Phase I, the wider government programme, runs from 2024 to 2029; the results-based programme backed by the two banks runs from 2025 to 2029

Issue	What the source says
Management	The ADB rates financial management and procurement as high risk, and financial sustainability, mainly the funding of operation and maintenance, as a substantial risk. It also lists the risk that land monetisation may not raise enough capital

3. Extra section: the financing of Amaravati in dates

Date	Event
1 March 2014	The President gives assent to the Andhra Pradesh Reorganisation Act, 2014; Section 6 asks for an expert committee on the new capital
28 March 2014	The Union constitutes the Section 6 expert committee, chaired by K.C. Sivaramakrishnan; it reports in August 2014
1 September 2014	The State Cabinet approves the Vijayawada-Guntur region for the capital (press report)
30 December 2014	The Andhra Pradesh Capital Region Development Authority Act, 2014 comes into force; it provides for the Andhra Pradesh Capital Region Development Authority (APCRDA)
2014-15 to 2016-17	Rs 2,500 crore of Central assistance released for the capital (Rs 1,500, 550 and 450 crore)
From January 2015	Land pooling begins; over 33,700 acres pooled by June 2018 (APCRDA)
22 October 2015	The Prime Minister lays the foundation stone of Amaravati
31 July 2020	The Governor gives assent to the AP Decentralisation and Inclusive Development of All Regions Act, 2020 (three capitals: executive at Visakhapatnam, legislative at Amaravati, judicial at Kurnool) and to the APCRDA (Repeal) Act, 2020 (press report)
22 November 2021	The Assembly passes a Bill to repeal both Acts of 2020 (press report)
3 March 2022	The High Court of Andhra Pradesh orders the Amaravati master plan to be implemented (press report)
By 2024	Phase I is about five years behind, because of legacy land issues (ADB)
2 June 2024	Hyderabad's period as common capital ends
23 July 2024	Union Budget 2024-25 announces special financial support through multilateral development agencies

Date	Event
10 November 2024	G.O.Ms.No.118: APCRDA to seek World Bank and ADB funding
11 and 19 December 2024	ADB and World Bank approve their loans
16 March 2025	HUDCO and APCRDA execute the Rs 11,000 crore loan agreement
2 May 2025	The Prime Minister lays the foundation of works worth over Rs 58,000 crore at Amaravati
14 February 2026	State Budget 2026-27: Rs 6,000 crore for the capital
6 April 2026	Amendment Act names Amaravati as the new capital, deemed from 2 June 2024
31 December 2029	Closing date of the ADB loan

How to read it: the money of 2014 to 2017 was Central assistance under the Act; the money from 2024 is mostly borrowed, from the multilateral banks and HUDCO, with the State paying from its Budget and from land.

4. Three common exam traps

1. **“The 2024 Budget package is wholly a Central grant.”** The Budget speech says the Union “will facilitate” support “through multilateral development agencies”. The money reaches the State as loans from the World Bank and the ADB, and the State’s order says the remaining share is covered by the State with support from the Union. The later Union counterpart grant is a separate component: distinguish loans from grants rather than treating the entire package as either one.
2. **“Amaravati has one cost figure.”** Each figure covers something different: the results-based programme backed by the two banks, the wider Phase I programme, or the works launched on one day. Always say whose figure it is and what it covers.
3. **“Amaravati was named the capital in 2014.”** The Act of 2014 said only that there “shall be a new capital”. The name came into Section 5 by a Parliament amendment of 2026, and a State Government order or a foundation stone does not amend the Act.

Topic 265 | Rice and wheat: conditions and producing regions

1. Concept in one line

Rice and wheat are India's two main cereals: NCERT describes rice as a crop of high temperature, high humidity and heavy rain (or irrigation) in the plains, coasts and deltas, and wheat as a rabi crop of a cool growing season in the Ganga-Satluj plains and the black soil region of the Deccan. The exam asks for these conditions, the producing belts and the leading States, each with its year and source.

2. Revision notes

2.1 Recalled from earlier topics

- **Topic 55:** kharif crops are sown with the onset of the monsoon and harvested in September-October; rabi crops are sown from October to December and harvested from April to June. Assam, West Bengal and Odisha grow three paddy crops a year: aus, aman and boro. NCERT: rice is a commercial crop in Haryana and Punjab but a subsistence crop in Odisha.
- **Topic 185:** Mexican dwarf wheat varieties were tried out in 1963-64, the paddy variety Taichung Native-1 came in 1965, and IR8 was introduced in India in November 1966. From 1960-61 to 1970-71 the wheat yield rose by about 54 per cent but the rice yield by only about 11 per cent.
- **Topic 206:** Andhra Pradesh grew 126.30 lakh tonnes of paddy on 21.29 lakh hectares in 2022-23, in both kharif and rabi; West Godavari led in area and production.
- **Topic 236:** from 1960-61 to 2022-23 the area under rice rose from 34.1 to 47.8 million hectares and that under wheat from 12.9 to 31.4 million hectares (about 2.4 times); in Haryana, Punjab and northern Rajasthan wheat displaced gram.

2.2 Growing conditions (NCERT)

Point	Rice	Wheat
Temperature	High, above 25°C, with high humidity (Class X)	A cool growing season and bright sunshine at the time of ripening (Class X); NCERT gives no figure
Annual rainfall	Above 100 cm; in areas of less rainfall it grows with the help of irrigation (Class X)	50 to 75 cm, evenly distributed over the growing season (Class X)

Point	Rice	Wheat
Soil	Class X names alluvial soils as ideal for paddy, wheat and sugarcane; the northern plains and the deltas of the Mahanadi, Godavari, Krishna and Kaveri are alluvial	The same alluvial soils; Class X also names the black soil region of the Deccan as one of the two wheat zones
Season	A kharif crop (Class X). In the south and in West Bengal two or three rice crops are grown in a year (Class XII)	A rabi crop, grown in winter (Classes X and XII)
Climate type and height	Grown from sea level to about 2,000 m, in about 3,000 varieties (Class XII)	Primarily a crop of the temperate zone; grown up to 2,700 m in the Himalayas (Class XII)
Irrigation	Almost all rice land is irrigated in Punjab, Tamil Nadu, Haryana and Andhra Pradesh (Class XII). The Economic Survey 2025-26 puts the irrigation coverage of rice at about 67 per cent	Mostly irrigated; rainfed in the Himalayan highlands and in parts of the Malwa Plateau in Madhya Pradesh (Class XII)

- **Rice beyond the rainy belt.** NCERT (Class X) says a dense network of canals and tubewells has made it possible to grow rice in areas of less rainfall, such as Punjab, Haryana, western Uttar Pradesh and parts of Rajasthan. Class XII adds that rice in Punjab and Haryana began in the 1970s, after the Green Revolution.
- **Shares of the cropped area (Class XII).** About one-fourth of the cropped area is under rice and about 14 per cent under wheat. Topic 236 worked out about 21 per cent for rice and about 14 per cent for wheat from the Ministry's figures of 2021-22; give NCERT's words in an NCERT question.

2.3 India's production, area and yield

All India	Rice	Wheat	Source and year
Production, 2025-26	1,540.24 lakh tonnes (154.02 million tonnes)	1,206.57 lakh tonnes (120.66 million tonnes)	Directorate of Economics and Statistics (DES), Third Advance Estimates, as on 27 May 2026
Production, 2024-25	1,501.84 lakh tonnes	1,179.45 lakh tonnes	DES, same release
Production, 2023-24	1,378.25 lakh tonnes	1,132.92 lakh tonnes	DES, same release
Area, 2024-25	51,266.6 thousand hectares (about 51.3 million hectares)	32,804.4 thousand hectares (about 32.8 million hectares)	Ministry of Agriculture and Farmers Welfare, in the RBI's Handbook of Statistics on Indian States (11 December 2025)

All India	Rice	Wheat	Source and year
Yield, 2024-25	2,929 kg a hectare	3,595 kg a hectare	Same

- Total foodgrain production in 2025-26 was 3,765.63 lakh tonnes (Third Advance Estimates). Rice and wheat together made up about 73 per cent of it (worked out).
- Rice covers about one and a half times the area of wheat, but wheat gives more grain per hectare.
- The DES page of advance estimates showed no final estimates for 2025-26 when it was seen in October 2026. The State-wise figures below are therefore for 2024-25, the latest year in the Ministry's State tables as the RBI published them on 11 December 2025; their all-India totals (150,184.3 and 117,944.5 thousand tonnes) match the DES figures for 2024-25.

2.4 The leading States, 2024-25

Production in thousand tonnes; share of the all-India total worked out.

Rank	Rice	Share	Wheat	Share
1	Uttar Pradesh, 20,758.7	13.8 per cent	Uttar Pradesh, 35,652.9	30.2 per cent
2	Telangana, 17,445.7	11.6 per cent	Madhya Pradesh, 24,509.1	20.8 per cent
3	West Bengal, 16,019.4	10.7 per cent	Punjab, 17,993.2	15.3 per cent
4	Punjab, 14,360.9	9.6 per cent	Haryana, 11,399.9	9.7 per cent
5	Chhattisgarh, 10,368.5	6.9 per cent	Rajasthan, 11,274.7	9.6 per cent
6	Odisha, 9,527.3	6.3 per cent	Bihar, 7,189.1	6.1 per cent

- **Rice is spread out; wheat is concentrated.** The top four rice States held about 46 per cent of the output, and the top four wheat States about 76 per cent (worked out).
- **The order in rice changes from year to year.** In 2023-24 Telangana was first (16,874 thousand tonnes) and Uttar Pradesh second (15,990); in 2024-25 Uttar Pradesh's output rose to 20,758.7 and it came first. NCERT (Class XII) names West Bengal, Uttar Pradesh and Punjab as the leading rice producers; that is an older picture.
- **Area is not output.** Uttar Pradesh had the largest area under rice (7,350.0 thousand hectares), then West Bengal (5,592.0) and Telangana (4,809.5).
- **Yields.** Punjab had the highest yield of rice of any State, 4,428 kg a hectare, and the highest yield of wheat, 5,123 kg a hectare. Madhya Pradesh is second in wheat output because of its area (7,748.7 thousand hectares, second to Uttar Pradesh's 9,598.8), not its yield: 3,163 kg a hectare, below the all-India 3,595. NCERT (Class XII) says rice yields are very low in the rainfed areas of Madhya Pradesh, Chhattisgarh and Odisha, and wheat yields are very high in Punjab and Haryana and low in rainfed Madhya Pradesh, Himachal Pradesh and Jammu and Kashmir.

2.5 The rice and wheat belts (NCERT)

- **Rice (Class X):** grown in the plains of north and north-eastern India, the coastal areas and the deltaic regions; Assam, West Bengal and coastal Odisha are among the most important rice regions; and, with irrigation, in Punjab, Haryana, western Uttar Pradesh and parts of Rajasthan.
- **Wheat (Class X):** two important zones: the Ganga-Satluj plains in the north-west and the black soil region of the Deccan. The major wheat-producing States are Punjab, Haryana, Uttar Pradesh, Madhya Pradesh, Bihar and Rajasthan. It is the main food crop in the north and north-west.
- **Wheat (Class XII):** about 85 per cent of the area under wheat lies in the north and central regions: the Indo-Gangetic Plain, the Malwa Plateau and the Himalayas up to 2,700 m.

2.6 Varieties, prices and procurement

- **Varieties and the Green Revolution:** Topic 185 noted that the first phase of the Green Revolution, from about the mid-1960s to the mid-1970s, benefited mainly the wheat-growing regions. That is why the wheat yield rose far faster than the rice yield in that decade.
- **MSP (Topic 84):** paddy (Common) Rs 2,441 a quintal for the kharif marketing season 2026-27, up from Rs 2,369; wheat Rs 2,585 for the rabi marketing season 2026-27 and Rs 2,610 for 2027-28.
- **Procurement:** procurement by the Government is mainly of wheat and rice (Topic 214). The Economic Survey 2025-26 says the scale of procurement, particularly in rice and wheat, has grown faster than food security needs, leading to persistently high buffer stocks. Topic 214 gave the stocks on 1 January 2026 as about two times the norm for wheat and about four times for rice. Andhra Pradesh is a decentralised procurement (DCP) State for rice.

2.7 Trade: rice exported, wheat kept at home

- **Largest rice exporter.** The Ministry of Commerce told the Lok Sabha on 20 December 2023 that India was the largest rice exporting country in the world from 2018 to 2022, followed by Thailand and Viet Nam. In 2022 India exported 22.24 million tonnes of the world's 54.73 million tonnes, 40.63 per cent (its figures, from ITC Trade Map).
- **Restrictions.** The same reply said that the export of broken rice and of non-basmati white rice would be allowed only on the basis of permission, because of uncertainty about rice production in India and other countries.
- **Removal.** The US Department of Agriculture's office in New Delhi (Grain and Feed Update, 4 December 2025) says India's rice export restrictions were removed in September and October 2024. It estimates India's rice exports at 22.8 million tonnes in the marketing year 2024-25 (October to September), against 14.4 million tonnes the year before.
- **Wheat stays at home.** The same report puts India's wheat exports at 186 thousand tonnes in the marketing year from April 2024 to March 2025, a tiny part of the 2023-24 crop, harvested in spring 2024, of about 113 million tonnes.

2.8 India's place in the world

- **NCERT:** India is the second largest producer of rice after China (Class X). Class XII gives India 22.07 per cent of world rice production in 2018, second after China, and 12.8 per cent of world wheat production in 2017.
- **FAOSTAT, as tabulated on Wikipedia:** in 2023 China and India led world rice production together, with about 207 million tonnes each and 52 per cent of the world's 800 million tonnes. FAOSTAT's figure for India is on its own basis and is much larger than the Ministry's figure for rice, so do not mix the two. In wheat in 2022 China came first (137.7 million tonnes) and India second (107.7 million tonnes).

2.9 Andhra Pradesh in a line

Andhra Pradesh grows rice mainly in the Godavari and Krishna deltas (Topic 206). In the national table it produced 8,159.1 thousand tonnes of rice in 2024-25, about 5 per cent of India's rice, at 3,928 kg a hectare; it grows no wheat in that table. The State's own figures of Topic 206 are for paddy, the grain before husking, so they are larger than the national figures for rice.

Covered on other days: millets, pulses and oilseeds (Topic 525); cotton, jute and sugarcane (Topic 395).

3. Extra section: locations of the rice and wheat belts

Belt	Crop	Why it grows there (NCERT)	States named, with a dated figure
Plains of north and north-eastern India	Rice	High temperature, high humidity, rain above 100 cm	Uttar Pradesh: largest rice area and output in 2024-25, 7,350.0 thousand hectares. Assam and West Bengal grow aus, aman and boro
Coastal areas and deltas	Rice	Alluvial deltas of the Mahanadi, Godavari, Krishna and Kaveri	Odisha 6.3 per cent and Andhra Pradesh about 5 per cent of India's rice (2024-25)
Canal and tubewell areas of the north-west	Rice	Irrigation makes up for less rain	Punjab and Haryana: almost all rice land irrigated; rice began there in the 1970s
Telangana, in the south	Rice	Two or three rice crops a year in the south; Class XII lists Telangana among the States with high rice yields	Telangana: largest rice output in 2023-24 (16,874 thousand tonnes), second in 2024-25 (17,445.7)
Ganga-Satluj plains	Wheat	Cool winter, bright sunshine at ripening, 50 to 75 cm rain, irrigation	Uttar Pradesh, Punjab, Haryana; yields above 4,000 kg a hectare in Punjab and Haryana (Class XII)

Belt	Crop	Why it grows there (NCERT)	States named, with a dated figure
Black soil region of the Deccan and the Malwa Plateau	Wheat	Rabi wheat, partly rainfed on the Malwa Plateau	Madhya Pradesh: large area, lower yield

How to read it: rice follows water, from rain in the east and the deltas or from canals and tubewells in the north-west; wheat follows the cool, dry winter of the north and the centre.

4. Three common exam traps

1. **Mixing paddy with rice.** A State's paddy figure is the grain with its husk; the national tables give rice. Andhra Pradesh's 126.30 lakh tonnes of paddy (2022-23) and its rice figure in the national table cannot be compared as one measure. Check which grain, and which year, a figure gives.
2. **Taking the NCERT rainfall figure as a limit.** Rainfall above 100 cm is what rice needs from rain alone. Rice is grown in drier Punjab, Haryana and western Uttar Pradesh because canals and tubewells supply the water. Equally, rice is not only a kharif crop everywhere: the south and West Bengal grow two or three rice crops in a year.
3. **Quoting one world rank for rice.** NCERT says India is second after China. FAOSTAT's figures for 2023, as tabulated, show China and India level at about 207 million tonnes each. Exports are a different matter: India was the world's largest rice exporter from 2018 to 2022. In an NCERT question, give "second after China"; for exports, give India's lead with its years.

Topic 266 | Peninsular rivers: east-flowing and west-flowing

1. Concept in one line

The Peninsular rivers fall into two groups divided by the Western Ghats: the large east-flowing rivers (the Mahanadi, Godavari, Krishna and Kaveri) that reach the Bay of Bengal, and the west-flowing rivers (the Narmada, the Tapi and many short coastal rivers) that reach the Arabian Sea. The examination asks for their sources, lengths, basins, tributaries, deltas and estuaries, waterfalls and the inter-State tribunals on them.

2. Revision notes

2.1 Recall, and where this topic sits

- **Recall (Topic 16):** drainage patterns; the Narmada and the Son rise on the Amarkantak plateau; the Kaveri carries water throughout the year with comparatively less fluctuation than the other Peninsular rivers.
- **Recall (Topic 45):** the rivers of Andhra Pradesh. Godavari 1,465 km; Krishna 1,401 km in NCERT and 1,400 km on India-WRIS; Penna 597 km; Vamsadhara about 254 km.
- **Recall (Topic 216):** the Western Ghats are the main water divide of Peninsular India, and the Narmada and the Tapi flow in rift valleys.
- **Recall (Topic 245):** NCERT Table 3.1 describes Peninsular rivers as rising in the Peninsular plateau and central highland, seasonal and dependent on monsoon rainfall, and old rivers with a graded profile.

2.2 Features of the Peninsular drainage (NCERT Class XI and IX)

- **Older:** NCERT Class XI says the Peninsular drainage system is older than the Himalayan one. Its age shows in its broad, largely graded, shallow valleys and in the maturity of its rivers.
- **Water divide:** the Western Ghats, running close to the western coast, act as the water divide between the major Peninsular rivers. Class IX calls them the main water divide in Peninsular India.
- **Direction:** most of the major rivers flow east to the Bay of Bengal; the Narmada and the Tapi are the exceptions among the long rivers.
- **Course and flow:** a fixed course, absence of meanders and non-perennial flow (Class XI). The Narmada and the Tapi, which flow through rift valleys, are the exceptions to this description. The Kaveri, recalled in 2.1, carries water throughout the year with comparatively less fluctuation.
- **Rain-fed:** Table 3.1 calls Peninsular rivers seasonal and dependent on monsoon rainfall.
- **Mouths:** the Mahanadi, Godavari, Krishna and Kaveri “make deltas at their mouths”; the Narmada and the Tapi are the only long rivers that flow west and make estuaries (Class IX).

2.3 How the drainage evolved (NCERT Class XI)

NCERT names three geological events:

1. **Subsidence of the western flank:** in the early Tertiary period the western flank of the Peninsula subsided and went below the sea. This disturbed the symmetry of the river system on either side of the original watershed.
2. **The Himalayan upheaval:** when the Himalayas rose, the northern flank of the Peninsular block subsided and trough faulting followed. The Narmada and the Tapi flow in these trough faults and fill the original cracks with their detritus; NCERT links this to the lack of alluvial and deltaic deposits in these two rivers.
3. **The tilt:** a slight tilting of the Peninsular block from the northwest to the southeast oriented the whole drainage towards the Bay of Bengal.

2.4 The east-flowing rivers

Figures are from NCERT Class XI (2020-21 reprint) unless a column says otherwise.

Point	Mahanadi	Godavari	Krishna	Kaveri
Source	Near Sihawa in Raipur district of Chhattisgarh (Class XI). Sihawa is now in Dhamtari district, which was formed out of Raipur district in 1998. Class IX: the highlands of Chhattisgarh	Nasik district of Maharashtra. Class IX: the slopes of the Western Ghats in Nasik district	Near Mahabaleshwar in the Sahyadri. Class IX: a spring near Mahabaleshwar	Brahmagiri hills (1,341 m), Kodagu district, Karnataka. India-WRIS names the spot Talakaveri, on the Brahmagiri range
Length	851 km (Class IX: about 860 km)	1,465 km (Class IX: about 1,500 km)	1,401 km (Class IX and India-WRIS: about 1,400 km)	800 km (Class IX: about 760 km; India-WRIS: 800 km)
Basin	1.42 lakh sq. km	3.13 lakh sq. km (India-WRIS: 3,12,812 sq. km)	2,58,948 sq. km (India-WRIS)	81,155 sq. km

Point	Mahanadi	Godavari	Krishna	Kaveri
Basin by State	53 per cent in Madhya Pradesh and Chhattisgarh, 47 per cent in Odisha	49 per cent in Maharashtra, 20 per cent in Madhya Pradesh and Chhattisgarh, the rest in Andhra Pradesh. NCERT does not name Telangana here; a Central Water Commission year book (2019) gives 48.6 per cent in Maharashtra, 18.5 per cent in Telangana and 4.9 per cent in Andhra Pradesh	27 per cent in Maharashtra, 44 per cent in Karnataka, 29 per cent in Andhra Pradesh and Telangana	3 per cent in Kerala, 41 per cent in Karnataka, 56 per cent in Tamil Nadu
Main tributaries	India-WRIS: the Seonath, Hasdeo, Mand and Ib (left bank); the Ong, Tel and Jonk (right bank)	The Penganga, Indravati, Pranhita and Manjra. Class IX adds the Purna, Wardha and Wainganga	The Koyna, Tungabhadra and Bhima. Class IX adds the Ghatprabha and Musi	The Kabini, Bhavani and Amravati. Class IX adds the Hemavati
Sea and mouth	Bay of Bengal; a delta (Class IX); India-WRIS calls its coastal plain the fertile delta area	Bay of Bengal; after Rajamundri it splits into several branches and forms a large delta	Bay of Bengal; a delta (Class IX)	Bay of Bengal; a delta (Class IX). India-WRIS: the delta begins after Tiruchirappalli district, where the river divides into the Coleroon and the Cauvery

- **Godavari:** the largest Peninsular river (Class IX), also called the Dakshin Ganga. It floods in its lower reaches, forms a picturesque gorge south of Polavaram, and is navigable only in the deltaic stretch (Class XI). India-WRIS shows the Penganga reaching it through the Pranhita, not directly.
- **Krishna:** the second largest east-flowing Peninsular river, after the Godavari (Class XI).
- **Mahanadi:** some navigation is carried on in its lower course (Class XI). India-WRIS places its source in a pool near Farsiya village of Dhamtari district, Chhattisgarh, and names the multi-purpose Hirakud dam on it.

2.5 The west-flowing rivers

Point	Narmada	Tapi	Sabarmati	Mahi
Source	Western flank of the Amarkantak plateau, about 1,057 m (Class XI). Class IX: the Amarkantak hills in Madhya Pradesh	Multai in Betul district of Madhya Pradesh (Class XI). Class IX: the Satpura ranges in Betul district	Aravalli hills, 762 m, near Tepur village, Udaipur district, Rajasthan (India-WRIS)	Northern slopes of the Vindhyas, 500 m, near Bhopawar village, Dhar district, Madhya Pradesh (India-WRIS)
Length	About 1,312 km (Class XI)	724 km (Class XI)	371 km (India-WRIS)	583 km (India-WRIS)
Basin	About 98,796 sq. km (Class XI)	65,145 sq. km; 79 per cent in Maharashtra, 15 per cent in Madhya Pradesh, 6 per cent in Gujarat (Class XI)	21,674 sq. km (Class XI table; India-WRIS)	34,842 sq. km (Class XI table; India-WRIS)
States	Class IX: parts of Madhya Pradesh and Gujarat. India-WRIS adds Maharashtra and Chhattisgarh	Madhya Pradesh, Maharashtra and Gujarat	Rajasthan and Gujarat (India-WRIS)	Madhya Pradesh, Rajasthan and Gujarat (India-WRIS)
Course and mouth	In a rift valley between the Satpura (south) and the Vindhyan range (north); a gorge in marble rocks and the Dhuandhar waterfall near Jabalpur; meets the Arabian Sea south of Bharuch in a broad estuary 27 km long (Class XI)	In a rift valley parallel to the Narmada (Class IX); the Purna is its principal tributary; it passes Surat and joins the Arabian Sea in the Gulf of Khambhat (Cambay) (India-WRIS)	Into the Gulf of Khambhat (India-WRIS)	Into the Gulf of Khambhat (India-WRIS)

- **Narmada:** the Sardar Sarovar Project has been built on it (Class XI). Class IX spells the falls "Dhuadhar" and says the river flows through a deep gorge at the "Marble rocks" near Jabalpur.
- **Sabarmati and Mahi:** NCERT Class XI calls them the two famous rivers of Gujarat and gives only their catchment areas.
- **The short Western Ghats rivers (Class XI):** the Vaitarna (rising in the Trimbak hills at about 670 m); the Kalinadi, the Bedti (161 km) and the Sharavati in Karnataka; the Mandovi and the Juari in Goa; the Bharathapuzha (5,397 sq. km), the Pamba (177 km) and the Periyar in Kerala. The Sharavati rises in Shimoga district of Karnataka. The Periyar, with a catchment of 5,243 sq. km, is the second largest river of Kerala (Class XI).

2.6 The smaller east-flowing rivers

NCERT Class XI names the Subarnarekha, Baitarni, Brahmani, Vamsadhara, Penner, Palar and Vaigai.

- **Pennar (Penna):** catchment 55,213 sq. km (Class XI and India-WRIS); 597 km long; rises in the Chenna Kesava hill of the Nandidurg range, Chikkaballapura district, Karnataka (India-WRIS).
- **Vamsadhara:** rises near Lanjigarh village in Kalahandi district, Odisha, and runs about 254 km to the Bay of Bengal at Kalingapatnam, Andhra Pradesh; catchment 10,830 sq. km (Central Water Commission).
- **Subarnarekha:** catchment 19,296 sq. km (Class XI).
- **Brahmani:** catchment 39,033 sq. km (Class XI).
- **Vaigai:** named by Class XI among the smaller rivers flowing east.

2.7 Waterfalls

- **Jog Falls (Gersoppa Falls):** on the Sharavati in western Karnataka, a drop of 253 m (Britannica). Class XI asks students to find the river of the Gersoppa (Jog) fall and does not name it.
- **Shivasamudram Falls:** made by the Kaveri; Class IX calls it the second biggest waterfall in India. India-WRIS writes "Shivanasamudram", where the river falls through a height of 91 m.
- **Hogennekkal Falls:** on the Kaveri; below the falls the river turns south and enters the Mettur reservoir (India-WRIS, which spells it so).
- **Dhuandhar waterfall:** on the Narmada near Jabalpur (see 2.5).

2.8 East-flowing and west-flowing compared

Point	Large east-flowing rivers	West-flowing rivers
Sea	Bay of Bengal	Arabian Sea
Mouth	Deltas (Class IX)	The Narmada and the Tapi make estuaries (Class IX), with no deltaic deposits (Class XI)
Valley	Graded valleys (NCERT says this of the Peninsular system as a whole)	The Narmada and the Tapi flow in rift valleys, in trough faults (Class XI)
Length	Long: 800 to 1,465 km for the four big rivers (Class XI)	Two long rivers (Narmada about 1,312 km, Tapi 724 km); the rest are short, such as the Bedti (161 km) and the Pamba (177 km)
Why	The tilt of the block towards the southeast (Class XI)	The Western Ghats run close to the western coast, and the western coastal plain is very narrow (Class IX), so the coastal rivers have short courses

2.9 Inter-State water disputes tribunals (Central Water Commission and Ministry of Jal Shakti)

- **Godavari Water Disputes Tribunal:** constituted April 1969; report November 1979; further report July 1980; decision published in the Gazette on 28 July 1980.
- **Krishna Water Disputes Tribunal I:** constituted April 1969; report 24 December 1973; further report 27 May 1976; decision published on 31 May 1976. A second Krishna tribunal (April 2004) gave its report on 30 December 2010; in September 2011 the Supreme Court ordered that its decision should not be published in the Gazette until further orders. The second tribunal gave a further report on 29 November 2013. Its term was extended from 1 August 2014 to deal with the terms of reference in Section 89 of the Andhra Pradesh Reorganisation Act, 2014, and was extended again after that (Lok Sabha reply, 3 February 2022).
- **Narmada Water Disputes Tribunal:** constituted October 1969; award handed over on 16 August 1978; final award 7 December 1979, published on 12 December 1979.
- **Cauvery Water Disputes Tribunal:** constituted June 1990; decision 5 February 2007, published on 19 February 2013; the Supreme Court modified it on 16 February 2018.
- **Mahadayi Water Disputes Tribunal (Goa, Karnataka, Maharashtra):** constituted 16 November 2010; report 14 August 2018; award notified on 27 February 2020 (Ministry of Jal Shakti reply in the Lok Sabha, 3 February 2022).
- The disputes themselves are Topic 742, and river interlinking is Topic 805.

3. Extra section: places on the Peninsular rivers, from source to sea

River	Place	What happens there
Mahanadi	Sihawa, Chhattisgarh	The river rises near here (Class XI)
Mahanadi	Hirakud	A multi-purpose dam on the river
Godavari	Nasik district, Maharashtra	The river rises (Trimbakeshwar, in India-WRIS)
Godavari	Polavaram	A gorge just south of here
Godavari	Rajamundri	Below it the river splits into branches and forms a delta
Krishna	Mahabaleshwar	The river rises near here
Kaveri	Talakaveri, Kodagu	The river rises on the Brahmagiri range
Kaveri	Shivasamudram	The river drops through a series of falls
Kaveri	Hogennekkal, then Mettur	The falls, then the Mettur reservoir
Kaveri	Tiruchirappalli	The delta begins after this district
Narmada	Amarkantak	The river rises on the western flank of the plateau

River	Place	What happens there
Narmada	Jabalpur	Gorge in marble rocks; the Dhuandhar waterfall
Narmada	Bharuch	A 27 km estuary south of the town
Tapi	Multai, Betul district	The river rises
Tapi	Surat	The river passes it before the Gulf of Khambhat
Sharavati	Jog	Jog (Gersoppa) Falls, 253 m

How to use it: read each river from top to bottom. For the east-flowing rivers, the delta begins near the last place listed (below Rajamundri; after Tiruchirappalli district), and the river splits into branches before it reaches the sea. The Narmada ends in an estuary at Bharuch.

4. Three common exam traps

1. **Delta or estuary.** Do not give every big river a delta. The four large east-flowing rivers build deltas. The Narmada and the Tapi are the only long west-flowing rivers that make estuaries, and Class XI ties this to the trough faults they flow in.
2. **Two NCERT books, two sets of lengths.** Class XI gives the Mahanadi 851 km, the Godavari 1,465 km, the Krishna 1,401 km and the Kaveri 800 km. Class IX rounds them to about 860, 1,500, 1,400 and 760 km. Note that Class IX's Kaveri figure is shorter, not longer. When a question follows Class XI, give the Class XI figures.
3. **Where a river rises need not be where most of its basin lies.** The Kaveri rises in Karnataka, but Tamil Nadu holds 56 per cent of its basin; Karnataka holds 41 per cent.

Topic 267 | Vitamins, minerals and deficiency diseases

1. Concept in one line

Vitamins and minerals are nutrients that the body needs in small amounts, and a lack of one of them over a long period causes a deficiency disease with its own signs. The examination asks which nutrient goes with which disease, which vitamins are fat-soluble, and India's anaemia figures and programmes.

2. Revision notes

2.1 Where this topic sits

- Topic 214 (Day 22) covered food security: the National Food Security Act, 2013 made subsidised grain a legal right, and the grain under it has been free since 1 January 2023. Topic 217 (Day 22) explained the physics of household devices and everyday events.
- Malnutrition and the nutrition programmes come in Topic 664 (Day 67); biology, food and nutrition in daily life in Topic 546 (Day 55).

2.2 Nutrients and deficiency diseases (NCERT)

- NCERT (Class VI Science, "Components of Food"): "Diseases that occur due to lack of nutrients over a long period are called deficiency diseases."
- "Vitamins help in protecting our body against diseases." Vitamin A keeps the skin and eyes healthy; vitamin C helps the body to fight against many diseases; vitamin D helps the body to use calcium for bones and teeth. The vitamin B-complex is a group of vitamins.
- "Minerals are needed by our body in small amounts. Each one is essential for proper growth of body and to maintain good health."
- Proteins and carbohydrates (NCERT): a person who does not get enough proteins for a long time is likely to have stunted growth; if the diet lacks both carbohydrates and proteins for a long period, growth may stop completely. Protein-energy malnutrition is taught in Topic 664.

NCERT's table, "Some diseases/disorders caused by deficiency of vitamins and minerals" (Table 1.3 in the edition read), quoted as given:

Vitamin/Mineral	Deficiency disease/disorder	Symptoms
Vitamin A	Loss of vision	Poor vision, loss of vision in darkness (night), sometimes complete loss of vision

Vitamin/Mineral	Deficiency disease/disorder	Symptoms
Vitamin B1	Beriberi	Weak muscles and very little energy to work
Vitamin C	Scurvy	Bleeding gums, wounds take longer time to heal
Vitamin D	Rickets	Bones become soft and bent
Calcium	Bone and tooth decay	Weak bones, tooth decay
Iodine	Goiter	Glands in the neck appear swollen, mental disability in children
Iron	Anaemia	Weakness

- NCERT names the vitamin A disorder “Loss of vision”. Most guidebooks write “night blindness”, which is the WHO’s name for the first sign (2.3). Either way, it is vitamin A.

2.3 Vitamins: two groups and their deficiency diseases

- In humans there are 13 vitamins: 4 fat-soluble (A, D, E and K) and 9 water-soluble (8 B vitamins and vitamin C).
- Water-soluble vitamins dissolve easily in water and are generally excreted readily, so a regular intake matters. Even so, vitamin B12, though water-soluble, is stored in significant amounts, mainly in the liver, as are the fat-soluble vitamins A and D.

Vitamin	Group	Deficiency disease	Signs, as the sources give them
A	Fat-soluble	Night blindness and xerophthalmia (NCERT: loss of vision)	Night blindness is one of the first signs. Xerophthalmia is the whole range of eye signs, from night blindness and Bitot spots to damage of the cornea. In severe forms the cornea becomes very dry and the child can go blind (WHO)
D	Fat-soluble	Rickets in children; osteomalacia in adults	Rickets: bones become soft and bent (NCERT). Osteomalacia: the bones of an adult progressively soften; bone pain and weakness (Britannica)

Vitamin	Group	Deficiency disease	Signs, as the sources give them
E	Fat-soluble	Vitamin E deficiency	Peripheral neuropathy (damage to the nerves of the limbs) and breakdown of red blood cells (Britannica)
K	Fat-soluble	Vitamin K deficiency	Impaired clotting of the blood and internal bleeding (Britannica)
B1 (thiamine)	Water-soluble	Beriberi	Weak muscles and very little energy to work (NCERT); impairment of the nerves and heart muscle, wasting (Britannica)
B3 (niacin)	Water-soluble	Pellagra	Skin lesions, disturbances of the stomach and intestines, nervous symptoms (Britannica)
B9 (folate)	Water-soluble	Folate deficiency; anaemia	Impaired formation of red blood cells (Britannica; WHO)
B12	Water-soluble	Vitamin B12 deficiency anaemia	Smoothness of the tongue, digestive disturbances, nervous symptoms (Britannica)
C	Water-soluble	Scurvy	Bleeding gums, wounds take longer to heal (NCERT); also soreness of the joints and bleeding under the skin (Britannica)

- **Vitamin A and children (WHO):** vitamin A deficiency is “the world’s leading preventable cause of childhood blindness”. An estimated 250,000 to 500,000 (2.5 to 5 lakh) vitamin A-deficient children become blind every year, and half of them die within 12 months of losing their sight. Lack of vitamin A also raises the risk of illness and death from common childhood infections.
- **Osteomalacia and rickets (Britannica):** the causes include a lack of vitamin D in the diet and too little sunlight. “In children the condition is called rickets.”

2.4 Minerals and their deficiency disorders

Mineral	Deficiency disorder	What the sources say
Iron	Anaemia	NCERT: weakness. WHO: iron deficiency, mainly from too little iron in the diet, is the most common nutritional deficiency leading to anaemia
Iodine	Goitre; cretinism	NCERT: glands in the neck appear swollen, mental disability in children. WHO: iodine deficiency disorders include cretinism, "a grave, irreversible form of mental retardation"; serious deficiency in pregnancy can cause stillbirth, spontaneous abortion and congenital abnormalities
Calcium	Bone and tooth decay	NCERT: weak bones, tooth decay. Vitamin D helps the body to use calcium
Fluorine (as fluoride)	Too little gives the teeth less protection against decay; too much causes fluorosis	About 1 part per million (ppm) in water is held to be good for the teeth and helps prevent tooth decay (dental caries) (Britannica). The WHO guideline value for drinking water is 1.5 mg/l (in water, 1 mg/l is about 1 ppm). India's drinking water standard (IS 10500:2012) sets an acceptable limit of 1.0 mg/l and permits 1.5 mg/l only in the absence of an alternate source. These are not universal guarantees of safety: total fluoride intake and duration of exposure also matter. Long exposure to excess fluoride mottles the tooth enamel of children (dental fluorosis). The WHO notes changes in bone structure (skeletal fluorosis) at 3 to 6 mg/l; severe long exposure leaves the bones soft and crumbly (Britannica)

- With fluorine, the examination asks about both ends: a little protects the teeth, an excess mottles them.

2.5 Anaemia: causes and figures

- **Causes (WHO fact sheet, 10 February 2025):** iron deficiency is the most common nutritional cause. Low levels of vitamin A, folate and vitamin B12 can also lead to anaemia, because these are needed to make haemoglobin or red blood cells. Common signs: tiredness, dizziness, cold hands and feet, headache and shortness of breath on exertion.
- **World:** in 2019, 30 per cent (539 million, or 53.9 crore) of non-pregnant women aged 15 to 49 were anaemic; about 40 per cent (269 million, or 26.9 crore) of children aged 6 to 59 months are anaemic (WHO fact sheet, 10 February 2025).
- **India and Andhra Pradesh, National Family Health Survey (NFHS):** figures from the NFHS-5 (2019-21) and NFHS-4 (2015-16) as the Ministry of Health and Family Welfare gave them in the Lok Sabha on 4 February 2022. A child of 6 to 59 months counts as anaemic below 11.0 g/dl of haemoglobin; a non-pregnant woman below 12.0 g/dl.

Group (per cent anaemic)	India, NFHS-4	India, NFHS-5	AP, NFHS-4	AP, NFHS-5
Children aged 6 to 59 months	58.6	67.1	58.6	63.2
All women aged 15 to 49	53.1	57.0	60.0	58.8
Pregnant women aged 15 to 49	50.4	52.2	52.9	53.7
Adolescent girls aged 15 to 19	54.1	59.1	61.1	60.1

- Reading the table: in India both children and women became more anaemic between the two surveys. In AP the share of anaemic children rose, while the share of anaemic women fell a little; even so, AP's women (58.8) stayed above the India figure (57.0).
- NFHS-5 also found 25.0 per cent of men aged 15 to 49 anaemic in India.

2.6 India's programmes against micronutrient deficiency

Programme	What it does	Official position, dated
Salt iodisation (National Iodine Deficiency Disorders Control Programme, NIDDCP)	Began in 1962 as the National Goitre Control Programme; broadened and renamed NIDDCP in 1992. Under the Food Safety and Standards regulations of 2011, common salt may not be sold for direct human consumption unless it is iodised. Aim: every household to use adequately iodised salt (15 ppm of iodine)	Ministry of Health and Family Welfare; PIB backgrounder, 20 October 2024

Programme	What it does	Official position, dated
Anaemia Mukt Bharat (AMB)	Launched in 2018. A "6X6X6 strategy": six target beneficiaries, six interventions, six institutional mechanisms. Iron and folic acid supplements for all six target age groups; a year-round campaign on taking the tablets, deworming and iron-rich food; digital testing and treatment on the spot; non-nutritional causes (malaria, haemoglobinopathies, fluorosis) tackled in endemic areas	Ministry of Health and Family Welfare, Lok Sabha, 4 February 2022
Fortified rice	Fortified rice kernels, enriched with iron, folic acid and vitamin B12 and made to standards set by the Food Safety and Standards Authority of India (FSSAI), are mixed with ordinary rice. Supplied under the Targeted Public Distribution System (TPDS), other welfare schemes, the Integrated Child Development Services (ICDS) and PM POSHAN	Universal coverage achieved by March 2024; on 9 October 2024 the Cabinet continued it from July 2024 to 31 December 2028 with 100 per cent central funding, as part of the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) (Department of Food and Public Distribution, 11 October 2024)
Vitamin A supplementation	First dose (1 lakh IU, by mouth) at 9 completed months, with the measles-rubella vaccine. Second dose (2 lakh IU) at 16 to 18 months; then one dose of 2 lakh IU every 6 months up to the age of 5 years, nine doses in all. The later doses can be given in twice-yearly rounds with the ICDS	Ministry of Health and Family Welfare, National Immunization Schedule (as seen on 31 October 2026)

3. Extra section: the three phases of rice fortification

Phase	Years	Schemes covered
Announcement	August 2021	The Prime Minister announced rice fortification in government schemes in the 75th Independence Day address
Phase I	2021-22	ICDS and PM POSHAN
Phase II	2022-23	TPDS and other welfare schemes in 291 districts
Phase III	2023-24	The remaining districts
Universal coverage	March 2024	All schemes, all districts
Continuation	July 2024 to 31 December 2028	All schemes, fully funded by the Centre

What the phases tell us:

- Fortification began with children (anganwadis under ICDS, and school meals under PM POSHAN) before it reached the ration shop.
- The three nutrients added, iron, folic acid and vitamin B12, are all nutrients whose lack the WHO links to anaemia, iron deficiency being the most common nutritional cause. Fortified rice is therefore aimed at anaemia; it adds no vitamin A or iodine.
- In its backgrounder of 11 October 2024, the Department of Food and Public Distribution put the estimated outlay on fortified rice at Rs 2,565 crore a year, met within the food subsidy of the PMGKAY.

4. Three common exam traps

1. **Mixing up the names for the vitamin A disorder.** NCERT's table calls it "Loss of vision", with loss of vision in darkness as a symptom. The WHO calls night blindness one of the first signs, and xerophthalmia the whole range of eye signs up to a dry, damaged cornea. A question that follows NCERT may use "loss of vision"; one that follows the WHO may use "xerophthalmia". All of them point to vitamin A.
2. **Thinking that water-soluble vitamins are never stored.** Water-soluble vitamins are generally excreted readily, but vitamin B12, a water-soluble vitamin, is stored in significant amounts in the liver, like the fat-soluble A and D. Also remember that vitamin K, a fat-soluble vitamin, is the one whose lack impairs the clotting of blood.
3. **Treating fluorine like the other minerals.** About 1 ppm of fluoride in water helps prevent tooth decay. The WHO drinking-water guideline value is 1.5 mg/l; India's acceptable limit is 1.0 mg/l, with 1.5 mg/l permissible only in the absence of an alternate source. Total intake and exposure duration matter; the guideline is not a universal safety guarantee. Long exposure to excess fluoride mottles children's tooth enamel (dental fluorosis), and at higher levels (WHO: 3 to 6 mg/l) it harms the bones (skeletal fluorosis). Fluorosis is a disease of excess, not of deficiency.

Topic 268 | Critical thinking: meaning and steps

1. Concept in one line

Critical thinking is purposeful, self-regulatory judgment that interprets, analyses, evaluates and infers, and that can explain the grounds on which it rests. The exam asks for its meaning, its skills, dispositions and standards, and the steps of the process, and it puts these skills to work in assumption, conclusion and argument questions.

2. Revision notes

2.1 Recall from earlier topics

- **Topic 98 (statement and assumption):** an assumption is something the speaker takes for granted without saying it, and without which the statement would lose its point.
- **Topic 108 (decision making):** its steps were: identify and define the problem; set the objectives and the criteria for judging options; gather information; develop alternatives; evaluate the alternatives against the criteria; choose; implement; monitor and review.
- **Topic 188 (statement and conclusion):** a conclusion follows from a statement when it must be true if the statement is true, judged from the statement alone.

2.2 Meaning: two standard definitions

- **The Delphi Report (Peter A. Facione, 1990).** Facione writes that the project was conducted on behalf of the American Philosophical Association, with forty-six experts from the United States and Canada, from the humanities, sciences, social sciences and education. Their consensus statement:

  "We understand critical thinking to be purposeful, self-regulatory judgment which results in interpretation, analysis, evaluation, and inference, as well as explanation of the evidential, conceptual, methodological, criteriological, or contextual considerations upon which that judgment is based."

- The same statement adds: "While not synonymous with good thinking, CT is a pervasive and self-rectifying human phenomenon."

- **The Foundation for Critical Thinking (Richard Paul and Linda Elder, *The Miniature Guide to Critical Thinking Concepts and Tools*, fourth edition, 2006):** "Critical thinking is the art of analyzing and evaluating thinking with a view to improving it."

- **What the two share.** Both treat critical thinking as judgment about reasoning, one's own included. Neither defines it as fault-finding.

- **In Indian policy.** The Press Information Bureau (PIB) release of 29 July 2020 on the Cabinet's approval of the National Education Policy (NEP) 2020 says it envisages a shift from summative to regular and formative assessment, more competency-based, that "tests higher-order skills, such as analysis, critical thinking, and conceptual clarity."

2.3 The six core skills (Delphi Report)

Skill	What the report says it is (shortened)	Sub-skills, as the report lists them	Example from public administration (illustrative)
Interpretation	To comprehend and express the meaning or significance of experiences, situations, data, events, rules, procedures or criteria	Categorization; decoding significance; clarifying meaning	A tahsildar reads a new government order and works out which cases it covers
Analysis	To identify the intended and actual inferential relationships among statements, questions, concepts and descriptions	Examining ideas; identifying arguments; analyzing arguments	In a petition, an officer separates the claim (the road is unsafe) from the reasons offered for it (three accidents, no street lights)
Evaluation	To assess the credibility of statements that report a person's perception, experience or opinion, and the logical strength of the inferential relationships among statements	Assessing claims; assessing arguments	The officer checks whether the accident figures come from police records or hearsay, and whether they show the road is the cause
Inference	To identify and secure the elements needed to draw reasonable conclusions; to form conjectures and hypotheses; to educe the consequences that flow from data, statements and evidence	Querying evidence; conjecturing alternatives; drawing conclusions	The officer considers other possible causes (a blind curve, speeding) before concluding
Explanation	To state the results of one's reasoning, to justify that reasoning, and to present it in the form of cogent arguments	Stating results; justifying procedures; presenting arguments	The officer writes a note to the Collector giving the finding, the records used and the reasons

Skill	What the report says it is (shortened)	Sub-skills, as the report lists them	Example from public administration (illustrative)
Self-regulation	Self-consciously to monitor one's own reasoning, applying analysis and evaluation to one's own judgments, with a view to questioning, confirming, validating or correcting them	Self-examination; self-correction	Before sending the note, the officer checks whether one vivid accident got too much weight

- The definition names the first five skills as what the judgment "results in"; self-regulation is its "self-regulatory" part.
- Analysis looks at how the reasons are meant to connect; evaluation judges how credible and how strong they are. Inference draws the conclusion; explanation states and justifies it to others.

2.4 The dispositions (Delphi Report)

- Skills are abilities; dispositions are the attitudes that make a person use them.
- The report lists the affective dispositions in two groups. Approaches to life and living in general include "inquisitiveness with regard to a wide range of issues", "open-mindedness regarding divergent world views", "fair-mindedness in appraising reasoning" and "prudence in suspending, making or altering judgments". Approaches to specific issues, questions or problems include "clarity in stating the question or concern", "diligence in seeking relevant information" and "persistence though difficulties are encountered".

2.5 Paul and Elder: elements of thought and intellectual standards

- **The elements of thought (eight):** purpose; question at issue; information; interpretation and inference; concepts; assumptions; implications and consequences; point of view. Every piece of reasoning has these parts.
- **The intellectual standards** are the tests applied to those parts. The guide's page of sample questions gives nine:

Standard	The guide's sample question
Clarity	"Could you elaborate further?"
Accuracy	"How could we check on that?"
Precision	"Could you be more specific?"
Relevance	"How does that relate to the problem?"
Depth	"What factors make this a difficult problem?"
Breadth	"Do we need to look at this from another perspective?"
Logic	"Does all this make sense together?"
Significance	"Is this the most important problem to consider?"

Standard	The guide's sample question
Fairness	"Do I have any vested interest in this issue?"

- Another page of the guide adds completeness; answer questions on the standards from the nine above.
- The guide's intellectual traits: intellectual integrity, confidence in reason, intellectual autonomy, intellectual humility, intellectual courage, intellectual perseverance, intellectual empathy and fairmindedness.

2.6 The steps of critical thinking as a process

Books list the steps differently. No single source gives the seven steps below in these words; the last column shows where each comes from.

No.	Step	What it means	Where the sources have it
1	Identify the issue	State the real question clearly	Paul and Elder's element "question at issue"; the Delphi disposition of clarity in stating the question
2	Gather information	Collect the facts that bear on the question	Paul and Elder's element "information"; the Delphi disposition of diligence in seeking relevant information
3	Assess the evidence and the source's reliability	Ask how credible each claim is, and its source	The Delphi skill of evaluation (assessing credibility); querying evidence, a sub-skill of inference; the accuracy question "How could we check on that?"
4	Identify assumptions	Find what is being taken for granted	Paul and Elder's element "assumptions" (Topic 98 applies this)
5	Consider other views	Look from other points of view; consider other explanations	Paul and Elder's element "point of view" and the breadth question; the Delphi sub-skill conjecturing alternatives and the disposition of open-mindedness
6	Draw a reasoned conclusion	Reach the conclusion the checked evidence supports, and see its consequences	The Delphi sub-skill drawing conclusions; Paul and Elder's element "implications and consequences"

No.	Step	What it means	Where the sources have it
7	Reflect	Re-examine one's own reasoning and correct it	The Delphi skill of self-regulation (self-examination, self-correction)

One source's list, exactly: Facione's IDEALS (*Critical Thinking*: *What It Is and Why It Counts*, 2010 update):

Step	Facione's question
Identify the problem.	"What's the real question we're facing here?"
Define the context.	"What are the facts and circumstances that frame this problem?"
Enumerate choices.	"What are our most plausible three or four options?"
Analyze options.	"What is our best course of action, all things considered?"
List reasons explicitly.	"Exactly why we are making this choice rather than another?"
Self-correct.	"Okay, let's look at it again. What did we miss?"

- IDEALS, built around reaching a choice, overlaps with Topic 108's decision steps, which go on to implement, monitor and review; the critical-thinking steps judge what the evidence supports.

2.7 Barriers to critical thinking

Barrier	What it is	Where it is named
Personal bias, prejudice and stereotypes	The Delphi disposition that guards against it is "honesty in facing one's own biases, prejudices, stereotypes, egocentric or sociocentric tendencies"	Delphi Report
Egocentrism and sociocentrism	Paul and Elder say critical thinking entails "a commitment to overcome our native egocentrism and sociocentrism"	Paul and Elder
Emotion	The affect heuristic, which Facione says is sometimes called a gut reaction	Facione
Availability	Judging by a story or vivid memory that comes to mind	Facione
Anchoring with adjustment	Fixing one's evaluation at a starting point on the scale and adjusting from there	Facione
Confirmation bias	Gathering the facts that support a conclusion and ignoring those that go against it	Topic 108

Barrier	What it is	Where it is named
Groupthink	In Irving Janis's account, the search for agreement in a cohesive group becomes so strong that it overrides a realistic appraisal of the alternatives	Topic 108; in full in Topic 988

- Facione notes that research on heuristics "does not aim to evaluate these patterns as necessarily good or bad". They become barriers when they take the place of steps 3 to 7.

2.8 Critical and creative thinking

Facione reports that the Delphi experts saw critical thinking as part of good thinking, and would have included creative thinking too: two parts of good thinking, not one thing under two names. Creative and lateral thinking come on Day 93 (Topic 928).

NCERT's Class XI Psychology chapter "Thinking" says: "Creative thinking thus refers to originality and uniqueness of ideas or solutions that did not previously exist." It describes convergent thinking as thinking "required to solve problems which have only one correct answer" and divergent thinking as "an open-ended thinking", and adds that "both convergent and divergent thinking are important for creative thinking."

2.9 How this item is tested

- **As theory:** the definitions, the six skills and their sub-skills, the dispositions, the elements and the standards, and the order of the steps.
- **Through reasoning questions:** finding the assumption (the element "assumptions"; Topic 98); judging whether a conclusion follows (inference; Topic 188); and judging arguments, which uses analysis (identifying arguments) and evaluation (assessing arguments).
- **NCERT on reasoning** (Class XI Psychology, "Thinking"): "Reasoning, like problem solving, is goal directed, involves inference and can be either deductive or inductive." It defines: "The kind of reasoning that begins with an assumption is called deductive reasoning", and "Reasoning, that is based on specific facts and observation, is called inductive reasoning." Here "assumption" means the general premise one starts from, not the unstated assumption of Topic 98.

Left to other days: fact, opinion, inference and fallacies (Topic 598); problem solving (Topics 338 and 928).

3. Extra section: two worked situations from public service

Both situations are illustrative.

A. A forwarded message about a hostel

A message forwarded on a phone group says that the drinking water in a government hostel has made forty students ill. The Mandal Education Officer works through the seven steps.

1. **Identify the issue.** Not "is the message true?" but "are students ill from the hostel's water, and is anyone at risk now?"

2. **Gather information.** The hostel register, the primary health centre's record of patients, the warden's account and a sample of the water.
3. **Assess the evidence.** A forwarded message with no named sender is weak evidence. The health centre's record shows six students treated for stomach upset on the same day. That is stronger evidence, and it does not match the figure of forty.
4. **Identify assumptions.** The message takes for granted that the water is the cause. The food served that day is another possible cause.
5. **Consider other views.** The warden, the doctor and the parents are each heard.
6. **Draw a reasoned conclusion.** Six students fell ill; the cause is not yet known. Use of the tank is stopped until the test result comes, and the parents are told what is known.
7. **Reflect.** The officer asks whether he gave the parents' account less weight because it was angry, and corrects that before closing the file.

B. A completion report on a village road

A contractor's report says that a 2 km village road has been laid in full. A gram sabha resolution says that only part of it was laid. The engineer uses Facione's IDEALS.

1. **Identify the problem.** Was the work done as billed, before any payment is made?
2. **Define the context.** The agreement, the measurement book, dated photographs and the resolution.
3. **Enumerate choices.** Pay in full; withhold payment; pay for the length measured at a joint inspection.
4. **Analyze options.** The accuracy question, "How could we check on that?", points to a joint inspection. The fairness question, "Do I have any vested interest in this issue?", is asked honestly of himself.
5. **List reasons explicitly.** The file records why payment waits for the joint inspection.
6. **Self-correct.** After the inspection, the engineer checks his own measurement before the final order.

4. Three common exam traps

1. **Skills are not dispositions.** In the Delphi Report the six core skills are interpretation, analysis, evaluation, inference, explanation and self-regulation. Inquisitiveness, open-mindedness, fair-mindedness and prudence are dispositions, that is, attitudes. A question may slip a disposition into a list of skills, or a skill into a list of dispositions.
2. **Critical thinking is neither fault-finding nor the whole of good thinking.** Paul and Elder define it as analysing and evaluating thinking "with a view to improving it", and the Delphi statement says it is "not synonymous with good thinking". Creative thinking is another part of good thinking.
3. **There is no single official list of steps.** Facione's IDEALS has six steps, from identifying the problem to self-correction; Topic 108's decision steps are eight, ending in implementation and review; these notes teach seven. Answer an ordering question by the source it follows, and remember the fixed points: the issue is identified first, and reflection or self-correction comes last.

Topic 269 | Relative speed: meeting and overtaking

1. Concept in one line

Relative speed is the speed of one moving body as seen from the other: on one straight road, add the two speeds when they move in opposite directions and subtract the smaller from the larger when they move in the same direction. The exam uses it to ask when and where two movers meet, or when and where a faster one overtakes a slower one.

2. Revision notes

2.1 What Topics 129, 139 and 179 gave us

- **Topic 129:** distance = speed × time, in matching units. km/h to m/s: multiply by 5/18; m/s to km/h: multiply by 18/5.
- **Topic 139:** meeting time = the gap at the start ÷ the sum of the speeds; overtaking time = the gap at the start ÷ the difference of the speeds; a head start in time is first turned into a distance: the lead = the speed of the first mover × the head start.
- **Topic 179:** x and y vary directly when x/y = k and inversely when xy = k. So for a fixed time, distance varies directly with speed; for a fixed distance, time varies inversely with speed.
- **The basics in NCERT** (Class VII Science, Chapter 9 "Motion and Time", in the textbook used before the new *Curiosity* book): speed is the distance covered by an object in a unit time; speed = total distance covered ÷ total time taken; the basic unit of speed is m/s, and it can also be written in km/h. Two of the chapter's exercises, worked: a train that covers 240 km in 4 hours has a speed of 240 ÷ 4 = 60 km/h; a bicycle moving at 2 m/s for 15 minutes (900 seconds) covers 2 × 900 = 1,800 m.

2.2 What relative speed is, and the two rules

- **Relative speed** is the speed of one body as seen from the other, that is, as measured by an observer riding on the other body. On one straight road it is the rate at which the gap between the two changes.
- **Rule 1, opposite directions** (towards each other, or away from each other): relative speed = the sum of the speeds.
- **Rule 2, same direction:** relative speed = the difference of the speeds (the larger minus the smaller).
- **Why, on a number line.** Mark a road in km. A starts at 0 and moves right at 40 km/h, so after t hours it is at 40t. B starts at 30. In the first case B moves left at 20 km/h; in the second it moves right at 20 km/h.

Time	A (right at 40 km/h)	B left at 20 km/h	Gap	B right at 20 km/h	Gap
Start	0	30	30	30	30
After 1/4 hour	10	25	15	35	25
After 1/2 hour	20	20	0	40	20

- Moving towards each other, the gap falls by 15 km every quarter hour, that is, at 60 km/h = 40 + 20. They meet at 20 after 1/2 hour. Moving the same way, the gap falls by only 5 km every quarter hour, that is, at 20 km/h = 40 - 20. A catches B after 30 ÷ 20 = 1 1/2 hours, at 60.
- Moving apart works the same way. Two people who walk away from one point in opposite directions at 3 km/h and 6 km/h are 27 km apart after 27 ÷ 9 = 3 hours.

Situation on one straight road	Relative speed	What the gap does
Towards each other	Sum of the speeds	Closes; time to meet = gap ÷ sum
Away from each other	Sum of the speeds	Opens; time to be d apart = d ÷ sum
Same direction, faster one behind	Difference of the speeds	Closes; time to catch up = gap ÷ difference
Same direction, faster one ahead	Difference of the speeds	Opens; the slower one never catches up

2.3 Meeting problems

- **Time to meet** = the distance between them at the start ÷ the sum of the speeds.
- **The meeting point from either end.** Each body covers its own speed × the meeting time, and the two distances add up to the whole gap. Both run for the same time, so (Topic 179) the distances are in the ratio of the speeds.
- **Example.** Two villages are 99 km apart. Two cyclists start together and ride towards each other at 15 km/h and 18 km/h. They meet after 99 ÷ 33 = 3 hours, 15 × 3 = 45 km from the first village and 18 × 3 = 54 km from the second. Check: 45 + 54 = 99, and 45 : 54 = 15 : 18.
- **A later start.** Move the first body forward first:
    1. lead = the first body's speed × the head start;
    2. gap left = the whole distance - the lead;
    3. time to meet, counted from the second body's start = gap left ÷ the sum of the speeds;
    4. meeting point from the first body's town = the lead + its speed × that time; from the second body's town = the second body's speed × that time. The two must add up to the whole distance.
- The ratio of the speeds splits only the gap left after the second start, not the whole distance. Splitting the whole distance treats both as if they had started together.

2.4 Overtaking problems

- **Time to catch up** = the head start (a distance) ÷ the difference of the speeds, when the faster body is behind and both move the same way.
- **Example.** A walker at 5 km/h is 2 km ahead of a jogger at 9 km/h on the same road. The gap closes at 9 - 5 = 4 km/h, so the jogger catches up after 2 ÷ 4 = 1/2 hour, having run 9 × 1/2 = 4.5 km. Check: the walker is then 2 + 5 × 1/2 = 4.5 km from the jogger's starting point.
- **A head start in time.** Turn it into a distance first: the lead = the slower body's speed × the head start. Then use the same rule. The time found is counted from the faster body's start, not from the slower body's start.
- **Where it happens.** Distance from the common starting point = the faster body's speed × the time from its own start = the slower body's speed × (that time + the head start). The two must agree.
- **A head start in distance**, as in a thief and a policeman, is the gap itself. If it is given in metres and the speeds in km/h, change one of them first.

2.5 After meeting: the square-root result

- A and B start at the same time from X and Y, towards each other, at steady speeds a and b, and meet after t hours. After the meeting A takes t1 hours to reach Y, and B takes t2 hours to reach X.
- **Proof in a line.** The stretch A covers after the meeting is the stretch B covered before it, so a × t1 = b × t; in the same way b × t2 = a × t. So t1 = bt/a and t2 = at/b, which gives t2/t1 = a^2/b^2, that is, **a : b = √t2 : √t1**. Multiplying instead, t1 × t2 = t^2, so **t = √(t1 × t2)**.
- **Example.** t1 = 4 hours and t2 = 9 hours. Then a : b = √9 : √4 = 3 : 2, and t = √36 = 6 hours. If a = 60 km/h and b = 40 km/h, XY = (60 + 40) × 6 = 600 km. Check: after the meeting A covers B's 240 km at 60 km/h in 4 hours, and B covers A's 360 km at 40 km/h in 9 hours.
- The faster body has the shorter time after the meeting: each speed is proportional to the square root of the other body's time after the meeting. The result needs a common start and steady speeds.

2.6 Two neighbours, in a line each

- **Circular track (Topic 909):** two people who start together from one point of a track of length L meet for the first time after L ÷ (sum of the speeds) if they go in opposite directions, and after L ÷ (difference of the speeds) if they go the same way. On a 400 m track at 3 m/s and 2 m/s: 400 ÷ 5 = 80 seconds, or 400 ÷ 1 = 400 seconds.
- **Trains (Topic 439):** when two trains cross each other, the distance to be covered is the sum of their lengths, and it is covered at their relative speed.

2.7 Common traps in a table

Trap	Wrong working	Right working
Units: one speed in m/s, the other in km/h	15 m/s and 40 km/h added as 55	15 m/s = 54 km/h, so the sum is 54 + 40 = 94 km/h

Trap	Wrong working	Right working
Head start: whole distance split in the ratio of the speeds when one starts later	Split the whole distance	Take away the lead first and split only the gap left
Head start: the later starter's time counted from the first start	Time from the first body's start	Time from the later body's own start
Same or opposite: towards each other, the speeds subtracted	Gap ÷ difference	Towards each other add; same direction subtract

Trains (Topic 439), boats and streams (Topic 599) and races and circular tracks (Topic 909) come on other days.

3. Extra section: a drill of eight problems with full working

1. **Two villages are 45 km apart. Two cyclists start from them at 7:00 a.m. and ride towards each other at 12 km/h and 18 km/h. When and where do they meet?** Relative speed = 12 + 18 = 30 km/h. Time = 45 ÷ 30 = 1 1/2 hours, so they meet at 8:30 a.m., 12 × 1 1/2 = 18 km from the first village and 18 × 1 1/2 = 27 km from the second. Check: 18 + 27 = 45.
2. **Two runners stand 1.2 km apart and run towards each other at 5 m/s and 3 m/s. When and where do they meet?** Work in metres and seconds: 1.2 km = 1,200 m. Relative speed = 8 m/s. Time = 1,200 ÷ 8 = 150 seconds (2 1/2 minutes). The first runs 5 × 150 = 750 m and the second 3 × 150 = 450 m.
3. **Towns A and B are 290 km apart. A bus leaves A at 6:00 a.m. towards B at 40 km/h. A car leaves B at 7:30 a.m. towards A at 60 km/h. When and where do they meet?** Lead = 40 × 1 1/2 = 60 km. Gap left = 290 - 60 = 230 km. It closes at 40 + 60 = 100 km/h, so they meet 2.3 hours = 2 hours 18 minutes after 7:30 a.m., at 9:48 a.m. The car is 60 × 2.3 = 138 km from B, and the bus is 40 × 3.8 = 152 km from A. Check: 152 + 138 = 290.
4. **A thief is 250 m ahead of a policeman. The thief runs at 8 km/h and the policeman chases him at 10 km/h. When does the policeman catch him, and how far does the policeman run?** 250 m = 1/4 km. The gap closes at 10 - 8 = 2 km/h. Time = 1/4 ÷ 2 = 1/8 hour = 7 1/2 minutes. The policeman runs 10 × 1/8 = 1.25 km. Check: the thief is then 1/4 + 8 × 1/8 = 1.25 km from the policeman's starting point.
5. **A scooter leaves a town at 9:00 a.m. at 30 km/h. A car leaves the same town at 9:40 a.m. along the same road at 50 km/h. When and where does the car overtake the scooter?** Lead = 30 × 2/3 = 20 km. The gap closes at 50 - 30 = 20 km/h, so the car takes 20 ÷ 20 = 1 hour from its own start: it overtakes at 10:40 a.m., 50 × 1 = 50 km from the town. Check: the scooter has run 1 hour 40 minutes, and 30 × 5/3 = 50 km.
6. **A and B start at the same time from X and Y towards each other. After they meet, A takes 4 hours to reach Y and B takes 2 hours 15 minutes to reach X. A's speed is 45 km/h. Find B's speed and the distance XY.** a : b = √(9/4) : √4 = 3/2 : 2 = 3 : 4, so B's speed = 45 × 4/3 = 60 km/

h. They met after $\sqrt{(4 \times 9/4)} = \sqrt{9} = 3$ hours, so XY = $(45 + 60) \times 3 = 315$ km. Check: after the meeting A covers B's 180 km at 45 km/h in 4 hours, and B covers A's 135 km at 60 km/h in 2 1/4 hours.

7. **A cyclist riding at 5 m/s is 1.5 km ahead of a car moving the same way at 54 km/h. When does the car catch up?** 5 m/s = $5 \times 18/5 = 18$ km/h. The gap closes at 54 - 18 = 36 km/h. Time = 1.5 ÷ 36 hour = 2 1/2 minutes. Check in m/s: 54 km/h = 15 m/s; 1,500 ÷ (15 - 5) = 150 seconds = 2 1/2 minutes.
8. **Two cars 200 km apart drive towards each other at 45 km/h and 55 km/h, starting together. When are they 50 km apart?** Relative speed = 100 km/h. Before they meet, the gap must close by 200 - 50 = 150 km: after 1 1/2 hours. After they meet and pass, the gap reopens to 50 km once they have closed 200 + 50 = 250 km: after 2 1/2 hours. Both answers are right; a question must say which it wants.

4. Three common exam traps

1. **Adding or subtracting speeds in different units.** A car at 90 km/h is 750 m behind a bike at 10 m/s on the same road. Convert first: 90 km/h = 25 m/s, so the gap closes at 25 - 10 = 15 m/s and the car catches up in 750 ÷ 15 = 50 seconds. "90 - 10" mixes two units and means nothing.
2. **A head start in time.** A walker at 6 km/h leaves 30 minutes before a cyclist at 15 km/h on the same road. The lead is $6 \times 1/2 = 3$ km, and the cyclist catches up 3 ÷ 9 = 1/3 hour = 20 minutes after the cyclist starts. 50 minutes is the walker's time, counted from the walker's start.
3. **Opposite directions include moving apart.** Two people who walk away from one point in opposite directions at 4 km/h and 5 km/h are $9 \times 2 = 18$ km apart after 2 hours, not 5 - 4 = 1 km an hour apart. Add for opposite directions, whether the gap closes or opens; subtract only for the same direction.

Topic 270 | Current affairs: the World Bank's Business Ready (B-READY) assessment and India

1. Concept in one line

Business Ready (B-READY) is the World Bank Group's assessment of the business and investment climate that replaced the discontinued Doing Business report, and the Government says India is to be part of its third report, scheduled for 2026. The exam asks about its three pillars and ten topics, its data sources, how it differs from Doing Business, and India's record and reforms.

2. Revision notes

2.1 The news: India in the third B-READY report

- **What the Government said:** In a written reply in the Lok Sabha, released by the Press Information Bureau (PIB) on 10 February 2026, the Minister of State for Commerce and Industry said that India is to be part of the third B-READY report, scheduled to be released in 2026. In the same reply the Government described B-READY as launched in 2024 to evaluate "180+ countries over three years", across 10 topics spanning the whole business life cycle.
- **What the World Bank shows:** The World Bank's list of covered economies places India (region: South Asia; income group: lower middle income) under the 2026 edition.
- **Position on 31 October 2026:** The World Bank's B-READY publications page lists the 2024 report and the interim 2025 report, and speaks of a full edition in 2026 as still to come. So, as on 31 October 2026, no B-READY scores for India had been published. Check for the 2026 report before the exam.
- **Who handles it in India:** The reply came from the Ministry of Commerce and Industry. Its Department for Promotion of Industry and Internal Trade (DPIIT) runs the Business Reforms Action Plan described in 2.6.

2.2 What B-READY measures: three pillars

- **Definition (World Bank):** B-READY assesses the regulatory framework and public services directed at firms, and the efficiency with which the regulatory framework and public services are combined in practice.
- **Successor:** The World Bank calls it "the successor of the Doing Business project" (press release of 3 October 2024). Its 2023 press release says it "improves upon and replaces" Doing Business.

Pillar	What it covers (Methodology Handbook)	Kind of information
Regulatory Framework	The rules that firms must follow	De jure: what the law and regulations say
Public Services	The government facilities and institutions that support compliance and business activity	De facto: what exists and works in practice
Operational Efficiency	How well the regulations and public services work in practice, including the ease of compliance	De facto

- The handbook says that for nearly all indicators the Regulatory Framework pillar captures de jure information, and the other two pillars capture de facto information.
- **Data sources:** De jure data are collected from expert consultations, through questionnaires sent to private-sector specialists. De facto data are collected from both expert consultations and firm surveys. The firm-level data come from the World Bank Enterprise Surveys (WBES), which cover registered firms only and carry about 74 questions written for B-READY.
- **Scoring:** In Pillars I and II, indicators can earn up to 2 points: up to 1 point for firm flexibility (the benefit or cost to a business) and up to 1 point for social benefits (such as environmental protection, workers' welfare, market competition and consumer protection). Pillar III outcome indicators instead use 0–100 scores and assess firm flexibility, not the same 1+1 scoring rule. Topic scores and pillar scores run from 0 to 100, where 100 is the best. The score of a topic is the average of the scores of its three pillars. The overall score of a pillar is the average of that pillar's scores across the ten topics.
- **Grouping of results:** The handbook divides economies into five equal groupings (quintiles), and says this approach is meant to avoid excessive hype around rankings.
- **Three cross-cutting themes**, considered within each topic: digital adoption, environmental sustainability and gender.
- **Rollout:** The second edition of the Methodology Handbook (December 2025) describes a three-year rollout phase from 2024 to 2026, during which the methodology is being refined.

2.3 The ten topics

The ten topics follow the life cycle of a firm: opening, operating or expanding, and closing or reorganising.

No.	Topic	Some areas measured (handbook wording, shortened)
1	Business Entry	Company information filing requirements; beneficial ownership filing requirements; storage of company and beneficial ownership information; digital services

No.	Topic	Some areas measured (handbook wording, shortened)
2	Business Location	Building standards; zoning and land use regulations; property transfer; environmental permits; land administration system
3	Utility Services	Internet; safety of electricity connections; utility infrastructure sharing; the cost of connection and of service for electricity, water and internet
4	Labour	Labour rights; terms of employment; unemployment insurance; healthcare; retirement pension; labour disputes
5	Financial Services	Customer due diligence; priority and enforcement of security interests; e-payment; online access to services
6	International Trade	Trade in goods and services; trusted trader programmes; compliance with export and import requirements
7	Taxation	Clarity of tax regulations; environmental fiscal instruments; public services for corporate taxpayers
8	Dispute Resolution	Procedural certainty; judicial competency; legal safeguards in arbitration
9	Market Competition	Antitrust; protection of intellectual property rights; innovation and technology transfer; transparency of key procurement documents
10	Business Insolvency	Standards for starting liquidation and reorganisation; treatment and protection of the debtor's assets

Two places where students go wrong: "property transfer" (land and buildings) sits under Business Location, while "intellectual property" sits under Market Competition; and beneficial ownership information is measured under Business Entry, because firms submit it when they start a business. The World Bank's own brief on public procurement is filed under the Market Competition topic.

2.4 Doing Business and B-READY compared

Point	Doing Business	B-READY
Years	Published every year from 2003 (Doing Business in 2004) to 2019 (Doing Business 2020)	First report on 3 October 2024; three-year rollout 2024 to 2026
What it looked at	The business environment affecting individual small and medium enterprises	Regulations and public services affecting private sector development as a whole
How data were gathered	Extensive use of case studies with strict assumptions	Expert consultations, and firm surveys with representative samples (World Bank Enterprise Surveys)
Kind of information	-	Both de jure and de facto, through the three pillars
How results are shown	A ranking of economies (India was 63rd in the last one)	Scores from 0 to 100 by topic and pillar; economies divided into five quintiles
Safeguards	Discontinued after data irregularities	Public access to detailed data, replicable results, and integrity safeguards involving the World Bank's internal audit, ethics and technology units

2.5 Why Doing Business ended

- Data irregularities in Doing Business were reported internally in June 2020. On 27 August 2020 the World Bank announced that publication of the report would be paused, and it started a series of reviews and audits of the report and its methodology.
- WilmerHale reported to the Board of Executive Directors on 15 September 2021 ("Investigation of Data Irregularities in Doing Business 2018 and Doing Business 2020"). It found that China's data in Doing Business 2018 were altered to raise its ranking, and that the data of Saudi Arabia, the United Arab Emirates and Azerbaijan were changed in Doing Business 2020.
- On 16 September 2021 the World Bank's management announced its decision to discontinue the Doing Business report, released the investigation report, and said it would work on a new approach to assessing the business and investment climate.

2.6 India: the Doing Business record and the reforms since

- **Doing Business:** India's rank improved from 142 in 2014 to 63 in 2019, as per Doing Business 2020, an advance of 79 positions in five years (PIB, 7 June 2026). The rank of 63 was the last one, in the report published in 2019.

- **Background:** The Statement on Industrial Policy of 24 July 1991 abolished industrial licensing except for specified industries (Topic 155). The reforms below deal with the permissions and compliances that remain. FDI policy (Topic 543) and Make in India (Topic 293) come on other days.

Reform	What it is	Figures (with date)
Business Reforms Action Plan (BRAP)	DPIIT's exercise in which States and Union Territories carry out business reforms and are assessed and placed in categories	Launched by DPIIT in 2014, with its first edition in 2015. Seven editions completed (2015, 2016, 2017-18, 2019, 2020, 2022, 2024); over 9,700 reforms (PIB, 10 February 2026). The 8th edition was rolled out in November 2025 (PIB, 7 June 2026)
Categories in BRAP 2024	How States and Union Territories are placed	Top Achievers (above 95%), Achievers (90 to 95%), Fast Movers (80 to 90%), Aspirers (below 80%)
Jan Vishwas (Amendment of Provisions) Act, 2023	Decriminalises minor offences in Central laws	Assent on 11 August 2023; 183 provisions under 42 Acts administered by 19 Ministries and Departments
Jan Vishwas (Amendment of Provisions) Act, 2026	The second, larger round	Passed by both Houses (PIB, 2 April 2026); President's assent on 7 April 2026 (Act No. 8 of 2026); its provisions come into force on dates the Central Government notifies, Act by Act; 784 provisions of 79 Central Acts administered by 23 Ministries, of which 717 decriminalised for ease of doing business and 67 amended for ease of living
National Single Window System (NSWS)	One online window for the approvals that businesses need	Launched in 2021; 32 Central Departments and 34 State Governments integrated; over 8,29,750 approvals granted by 20 November 2025 (PIB, 7 June 2026)
Reducing compliance burden	Removing or simplifying compliances	Over 47,000 compliances reduced in the five years before February 2026 (PIB, 10 February 2026)

2.7 The Economic Survey 2025-26, and why B-READY matters

- **The Survey (preface dated 29 January 2026), Chapter 16, Part 2, "Deregulation: Institutional Capability in Action":** it calls deregulation and compliance reduction "a concrete and observable test of state capacity in practice". The Task Force on Compliance Reduction and Deregulation was constituted in January 2025 to work with States and Union Territories; 630 Priority Areas, 76 per cent

of the total, had been implemented; Phase II was rolled out in January 2026. Chhattisgarh, Gujarat, Haryana, Karnataka and Uttar Pradesh have introduced State-level Acts similar to the Jan Vishwas Act. The Survey frames "Ease of Doing Business 2.0" as a reform effort to be led at the State level.

- **Why it matters:** The World Bank built B-READY to assess the business and investment climate of economies, and an economy's scores show where its rules, its public services and their working in practice fall short. In India, many of the areas B-READY measures, such as land, building permits and electricity connections, are handled by States. That is why the Government's programmes (BRAP, the deregulation Task Force) work through the States.

3. Extra section: chronology

Date	Event
2003	First Doing Business report (Doing Business in 2004)
2014	India ranked 142nd in Doing Business; DPIIT launches BRAP
2019	Doing Business 2020, the last edition with rankings; India ranked 63rd
June 2020	Data irregularities reported inside the World Bank
27 August 2020	World Bank announces a pause in publishing Doing Business
2021	National Single Window System launched
15 September 2021	WilmerHale report on the 2018 and 2020 editions
16 September 2021	World Bank announces the discontinuation of Doing Business
1 May 2023	World Bank announces the start of work on Business Ready
11 August 2023	Jan Vishwas (Amendment of Provisions) Act, 2023 receives assent
3 October 2024	First B-READY report, covering 50 economies
January 2025	Task Force on Compliance Reduction and Deregulation constituted
November 2025	8th edition of BRAP rolled out
December 2025	Interim B-READY 2025 report, covering 101 economies; second edition of the Methodology Handbook
January 2026	Economic Survey 2025-26; Phase II of compliance reduction and deregulation
10 February 2026	Government tells the Lok Sabha that India is to be part of the third B-READY report, scheduled for 2026

Date	Event
7 April 2026	Jan Vishwas (Amendment of Provisions) Act, 2026 receives the President's assent
2026	Third B-READY report (full edition), with India; not released as on 31 October 2026

4. Three common exam traps

1. **The year Doing Business ended.** Many guidebooks, and even an official reply, speak of the "discontinuation" in 2020. The last edition, Doing Business 2020, came out in 2019; the report was paused in 2020; the formal decision to discontinue it came in 2021. In the same way, India's 63rd rank belongs to Doing Business 2020, published in 2019, and the 142nd rank to 2014.
2. **India is not in the first two B-READY reports.** The first report (October 2024) covered 50 economies and the interim 2025 report covered 101; India appears only in the third report, scheduled for 2026. In 2023 the World Bank had planned 54 economies for the first round; 50 is what the first report covered. Any "India's B-READY score" quoted before the World Bank releases the 2026 report is not official.
3. **Indian measures are not World Bank measures.** BRAP is DPIIT's assessment of States and Union Territories, not a World Bank index. Keep the two Jan Vishwas Acts apart: the 2023 Act covers 183 provisions under 42 Acts; the 2026 Act covers 784 provisions of 79 Acts, 717 of them decriminalised.