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Vande Mataram, its six stanzas and a settled question

Prelims: General Studies Paper - 1
Indian Polity and Governance - Constitution, Political System, Panchayati Raj, Public Policy, Rights Issues

Mains: General Studies - 2
.Indian Constitution—historical underpinnings, evolution, features, amendments, significant provisions and basic structure.

1. Background:

- On **January 28, 2026**, the Union Ministry of Home Affairs (MHA) issued an order on **Vande Mataram.**
- It mandated that **all six stanzas be played at official functions,** with everyone required to **stand at attention.**
- The order departs from the **1937 Congress Working Committee resolution,** which accepted only the **first two stanzas as the National Song.**
- The **Constituent Assembly (1950)** also adopted only the two-stanza version, while granting **equal honour to Vande Mataram alongside the National Anthem**.

2. Constitutional and Legal Concerns

- **Secularism compromised**: The last four stanzas **invoke specific Hindu goddesses** (Durga, Lakshmi, Saraswati), making forced participation a **religious imposition in a secular republic.**
- **No constitutional mandate: Article 51A(a**) mentions only the **National Flag** and **National Anthem**, not the **National Song**.
- **No statutory backing:** The **Prevention of Insults to National Honour Act, 1971** protects the Anthem and Flag, not Vande Mataram.
- The **executive order bypasses Parliament,** constitutional amendment, and judicial approval.

3. Judicial Precedent and Rights

- In **July 1985**, three **Jehovah's Witness children** in Kerala were expelled for **not singing the National Anthem**, though they stood respectfully during assembly.
- The **Supreme Court (Bijoe Emmanuel, 1986)** overturned the expulsion, holding that it violated **freedom of speech and freedom of religion.**
- The Court ruled tha**t standing respectfully without singing is not disrespect** and does not break any law.
- It affirmed the **right to remain silent as part of free speech** and held that the State cannot force conformity in matters of belief or nationalism.

4. Implications and Core Issue

- The order overturns the **1937 consensus and ignores Constituent Assembly intent.**
- It forces passive participation in religious content, harming minorities and violating **Article 25.**
- **Patriotism is redefined as compulsion,** undermining dignity and equal citizenship.
- The issue is not respect for Vande Mataram, but whether the **State can enforce religious conformity in the name of nationalism.**

The hidden cost of insurance distribution

Prelims: General Studies Paper - 1
Economic and Social Development-Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Mains: General Studies - 3
Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

1. Context

- India's **life insurance industry paid ₹60,799 crore in commissions in FY2025**.
- **Commission payouts grew by 18%**, while **premium growth was only 6.7%**.
- This means **distribution costs are rising much faster than business growth**.
- The **Reserve Bank of India (RBI)** highlighted this concern in its **Financial Stability Report (December 2025)**.
- The trend could **reduce policyholder value** and affect **insurance penetration**.

2. Public–Private Divergence in Insurance Costs

- **LIC** maintained **better cost discipline**, with its **commission ratio falling from 5.45% to 5.17%**.
- LIC sources **about 95% of business through agents**, which keeps costs stable.
- **Private insurers relying on bancassurance, brokers, and marketing firms** saw **commission ratios rise from 7.21% to 8.95%**.
- **Bancassurance** is a **partnership between a bank and an insurance company**, where the **insurer sells its products through the bank's distribution network**.
- The difference between **public and private insurers (about 202 basis points)** reflects **structural differences in distribution channels**.

3. Structural Reasons for Rising Commissions

- The issue is mainly about **bargaining power in distribution channels**, especially **banks in bancassurance partnerships**.
- **Banks control large customer networks (over 4 lakh branches)**, giving them **strong negotiating power over insurers**.
- Insurance companies find it **difficult and expensive to build new distribution networks**, so **switching from existing channels is costly**.
- A large share of commissions (**about ₹26,000 crore**) goes to **corporate intermediaries**, not individual agents.

4. Policy Concerns and Way Forward

- When **costs of selling and distributing insurance increase**, insurance can **become less affordable**, and **fewer people may buy it**.
- **Insurance penetration declined from 4% to 3.7% of GDP in FY2024**.
- Suggested reforms include:
  - **Joint oversight of bancassurance by RBI and IRDAI**.
  - **Keeping the cost of acquiring customers within reasonable limits through regulation.**
  - **Making regulations focus on customer results**, such as **policy continuation (persistency), quality of service, and smooth claims settlement**.
- Controlling **distribution cost inflation** is essential for **sustainable growth of the insurance sector**.

A case against the SHANTI Act

Prelims: General Studies Paper - 1
Indian Polity and Governance-Constitution, Political System, Panchayati Raj, Public Policy, Rights Issues, etc.

Mains: General Studies - 3
Disaster and disaster management

1. Context

- The **SHANTI Act**, passed in the **Winter Session of Parliament**, reforms India's **nuclear power sector**.
- It modifies provisions of the **Civil Liability for Nuclear Damage Act (CLNDA)**.
- The law focuses on **private participation**, **liability rules**, and **regulatory structure**.
- Concerns have been raised about **safety, accountability, and compensation mechanisms**.

2. Key Features of the SHANTI Act

- **Private entities are allowed to operate nuclear power plants**, ending the **Union government's monopoly** in the sector.
- The Act **protects nuclear suppliers from liability** by placing responsibility solely on the operator.
- The **"right of recourse"** (operator suing suppliers for defective equipment) is **removed**.

- **Operator liability cap**:
  - **₹100 crore** for small plants
  - **₹3,000 crore** for large plants
- **Total accident liability cap** (including Centre's contribution):
  - **300 million Special Drawing Rights (₹3,900 crore)**.
- Victims in India would have **no legal right to compensation beyond the liability cap** and may have to **bear the loss of life and property themselves**.
- At the same time, **the liability cap protects private nuclear operators from large financial losses in the event of a nuclear accident**.
- **Clause 46 of CLNDA removed**, limiting victims' ability to seek remedies under **the criminal laws**.
- Provides a framework for the **Atomic Energy Regulatory Board (AERB)**, but **limits its independence** because members are selected by a committee linked to the **Atomic Energy Commission**.

3. Safety and Liability Concerns

- Major nuclear accidents (**Three Mile Island, Chernobyl, Fukushima**) involved **design defects or supplier-related failures**, raising questions about **supplier indemnity**.
- Protecting people from the **consequences of their actions** creates a **moral hazard**, which can **encourage them to take greater risks**.
- The Act **exempts operators from liability in "grave natural disasters"**, weakening India's **absolute liability principle for hazardous industries**.
  - **Absolute liability** means a person or organisation is **fully responsible for any damage caused by their activities**, **even if there was no negligence, fault, or intention to cause harm**.
- The **liability cap is far lower than actual nuclear accident costs**:
  - **Fukushima** estimated cost: about **₹46 lakh crore**
  - **Chernobyl losses (Belarus)**: about **₹21 lakh crore**
- Compensation available under the Act and **international conventions** would likely cover **less than 1% of potential damages**.

4. Economic and Energy Significance

- **Nuclear energy contributes only about 3% of India's electricity generation**.
- In the **1980s**, the government planned to reach **10 GW of nuclear power capacity by 2000**, and in **2006**, it set a target of **20 GW by 2020**.
- However, the **actual capacity reached only 2.86 GW in 2000 and 6.78 GW in 2020**.
- Challenges include **high capital costs**, **safety concerns**, and **technology uncertainty**.
- **Small Modular Reactors (SMRs)** remain **largely untested and expensive**.
- The government's **100 GW nuclear capacity target by 2047** appears **difficult to achieve**.
- The Act may create **commercial opportunities for private companies and multinational suppliers**, especially in **high-value reactor projects**.

Why has J&K shelved the Dal Lake restoration plan?

Prelims: General Studies Paper - 1
Current events of national and international importance

Mains: General Studies - 3
Conservation, environmental pollution and degradation, environmental impact assessment.

1.Context

- The J&K government **has recently shelved the ₹416.72-crore 2009 Dal Lake restoration plan, which aimed to relocate 9,000 families** and address pollution and shrinkage.
- Instead, the **government has now proposed an in-situ conservation plan** that would allow the dwellers to live on the lake.

2. Key Environmental Issues

- **Severe pollution** from untreated sewage.
- Nutrient enrichment causing **excessive weed growth.**
- **Encroachment** and shrinking lake area.
- **Reduced inflows** & poor circulation.
- **Catchment degradation** due to deforestation, overgrazing and land-use change.
- **Biodiversity loss** due to invasive species.

3. Main Provisions of the 2009 Relocation Plan

- In 2009, the **Manmohan Singh government approved a ₹416.72-crore** plan to restore Dal Lake by relocating 9,000 families.
- Families were to be shifted to Rakh-e-Arth in Bemina with land and financial compensation.
- The **relocation site was low-lying and flood-prone,** and required heavy land filling.
- **Basic facilities and infrastructure were not properly developed,** which slowed the rehabilitation process.
- As a result, **only 1,808 families were shifted in 17 years, and achieved only just 27%** of its target.

4. New Proposed Measures

- In **2022, a High-Level Committee proposed an in-situ conservation plan,** recognising lake dwellers as part of the ecosystem.
- The **Lake Conservation and Management Authority (LCMA) was directed to prepare a comprehensive policy.**
- The government **identified 58 hamlets, with six to be equipped with modular Sewage Treatment Plants (STPs).**
- An integrated conservation programme for **the Dal-Nigeen Lake ecosystem has been framed** under the Prime Minister's Development Package.
- A ₹212.38-crore project (drafted by IIT Roorkee) **aims to improve sewerage in 28 hamlets, treat inflows, dredge and widen internal channels** to restore water circulation and navigation.

5.Conclusion

- The **shift to an in-situ conservation model reflects the government's focus on sustainable lake restoration** through improved sewage management, infrastructure development, and revival of internal water circulation.

KEYWORDS

Vibhav Anti-Tank Munition

- Vibhav is a **self-neutralising anti-tank mine developed in India in collaboration with Defence Research and Development Organisation (DRDO).**
- It is **designed to damage or stop enemy armoured vehicles.**
- It has **safety features and an electronic anti-handling device** that stays **active for 120 days.**
- **After 120 days, it self-neutralises** and has a **storage life of 10 years.**
- The munition can be laid both mechanically or manually.

Bodhan AI:The Centre of Excellence in AI for Education

- The Union Education Minister recently launched the **Centre of Excellence in AI for education called Bodhan AI at the Bharat Bodhan AI Conclave 2026 in New Delhi.**
- Bodhan AI is **set up at the Indian Institute of Technology (IIT) Madras** to integrate AI in schools, higher education, skilling, and research.
- It will **create the Bharat EduAI Stack, an open digital public infrastructure to power AI education tools** across India.
- **Initial funding will come from government support for up to five years**, and later it will depend on partnerships, CSR funds, and startups.
- The EduAI Stack aims to deliver AI solutions for personalised learning, teacher insights, and analytics for policymakers.

Special Drawing Right (SDR)

- The **Special Drawing Right (SDR)** is an **international reserve asset created by the International Monetary Fund (IMF)**.
- It is **not a currency**, but its **value is based on a basket of five major currencies- the US dollar, euro, Chinese renminbi, Japanese yen, and British pound sterling**.
- The **IMF introduced the SDR in 1969** to act as a **supplementary international reserve asset**, when the global monetary system was linked to **gold and the US dollar**.
- After the **end of fixed exchange rates in 1973**, the SDR was **redefined based on a basket of global currencies**.
- Although the **SDR cannot be used like normal money**, countries can **exchange it for usable currencies when needed**.

Mission for Aatmanirbharta in Pulses (2025-31)

- The **Mission for Aatmanirbharta in Pulses (2025-31)** aims to achieve self-sufficiency in pulses by increasing domestic production and reducing imports.
- It targets expansion of pulses cultivation to **310 lakh hectares** and production to **350 lakh tonnes** by 2030-31.
- The Mission promotes high-yielding and climate-resilient varieties through **126 lakh quintals of certified seeds** and **88 lakh free seed kits**.
- Seed quality and traceability will be ensured through **SATHI (Seed Authentication, Traceability and Holistic Inventory)** under supervision of **ICAR (Indian Council of Agricultural Research)**.
- It ensures **100 percent procurement at Minimum Support Price (MSP)** of Tur, Urad, and Masoor under **PM-AASHA (Pradhan Mantri Annadata Aay Sanrakshan Abhiyan)**.
- The Mission also strengthens value addition through **1,000 processing units**, improving farmers' incomes and nutritional security.