



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

4th October 2026



CONTEXT: A special tribunal in Bangladesh has sentenced former PM of Bangladesh to death after finding her guilty of "Crimes against Humanity" during July protests in 2024

Chapter 1: India's Role in *Liberation of Bangladesh* 1971

Demand for creation of "*Bangladesh*":

Socio - Cultural

- Demand for "*Bengali*" as *Lingua Franca*
- **One Unit Programme** = Imposition of Urdu
- **21st Feb, 1952** = *Shaheed Minar* in Dhaka
- 1999 = **21st February** as "*International Mother Language Day*" by UNESCO

Socio - Economic

- "**6 point Programme**" by Sheikh Mujibur Rahman
- "**Power of taxation & revenue collection**"
- East Pakistan = **70%** Pakistan's export revenue of Jute & Tea
- "**Policy Blindness**" = *Bhola Cyclone* in November, 1970

March 26, 1971:

Declaration of Independence by "*Mukti Bahini*"

UPSC Prelims 2021

50. Consider the following statements :

1. 21st February is declared to be the International Mother Language Day by UNICEF.
2. The demand that Bangla has to be one of the national languages was raised in the Constituent Assembly of Pakistan.

Which of the above statements is/are correct?

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



Extradition of Sheikh Hasina

CONTEXT: A special tribunal in Bangladesh has sentenced former PM of Bangladesh to death after finding her guilty of "Crimes against Humanity" during July protests in 2024

March 28, 1971 : Operation **Searchlight**

April 3, 1971 : Indira Gandhi's resolution on "**Genocide**"

April - December 1971 : Operation **Jackpot**

November 1971 : Operation **Chengiz Khan**

16th December 1971 : **Vijay Diwas**

Global History of the
Creation of Bangladesh
by Srinath Raghavan

"Approximately **2 to 3 million** people were killed, over 200,000 women were raped in organised rape camps, and over 10 million people were displaced"



Sheikh Mujib at the Eden Hotel ground explaining Six Point Movement on 20 March 1966



Sheikh Mujib returning from Lahore with Tofazzal Hossain Manik Miah after declaring Six Points

8th August 1971: Indo- Soviet Treaty of Peace, Friendship & Cooperation

December,
1971

U.S. aircraft carrier '**Enterprise**' & 7th Fleet of USA's Navy

5th
December,
1971

16 Soviet Navy Units armed with anti-ship cruise missiles stationed 500 nautical miles east of Ceylon

8th
December,
1971

U.S. National Security Adviser **Henry Kissinger** : "I must warn you, Mr. President, if our bluff is called, we'll be in trouble... we'll lose."

16th
December,
1971

Pakistan army surrendered with **93,000 servicemen** taken as Prisoner of War

Shimla Agreement 1972 signed between India & Pakistan

Bangladesh Liberation War

Part of the independence of Bangladesh, the Indo-Pakistani conflicts, and the Cold War



Clockwise from top left: Martyred Intellectuals Memorial; Bangladesh Forces howitzer; A. A. K. Niazi signs the Pakistani Instrument of Surrender to the joint forces in the presence of Jagjit Singh Aurora,^[1] and the PNS Ghazi



Extradition of Sheikh Hasina



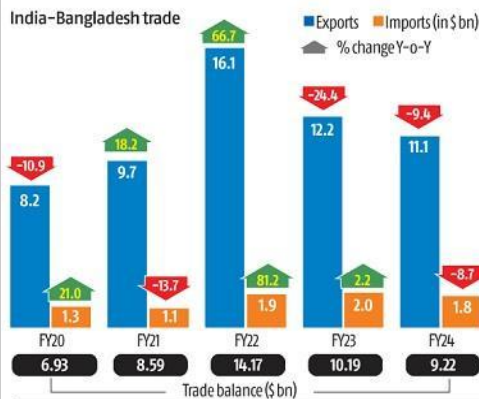
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Chapter 2: "Shonali Adhyay" between India - Bangladesh :

Economic & Strategic Convergence :

India's largest trading partner in S. Asia :	April 2024- March 2025 : \$13.5 Bn Exports : \$11.4 Bn (21% increase)	I - B Friendship Pipeline : 1 MMTPA of High Speed Diesel to Bangladesh	Akhaura - Agartala & Khulna - Mongla Rail Links
Biggest recipient of Indian LOC = Projects worth over \$8 Billion	Multilateral Cooperation SAARC, BIMSTEC & IORA	Neighbourhood First Policy & Act East Policy	Counter China's String of Pearls

DEALING WITH NEIGHBOURHOOD



GLOBAL VOICES

"WE ARE OBVIOUSLY DEEPLY CONCERNED BY THE VIOLENCE WE'VE SEEN IN BANGLADESH... WE HOPE THAT SWIFT ACTION IS TAKEN TO ENSURE THAT DEMOCRACY PREVAILS"

British PM Keir Starmer's spokesperson

"IT IS IMPORTANT THAT BANGLADESH CONTINUE ON ITS DEMOCRATIC PATH"

German Foreign Ministry spokesperson

"HASINA'S RESIGNATION PROVES THE POWER OF THE PEOPLE"

Opposition Bangladesh Nationalist Party's exiled acting chairman Tarique Rahman

EU-STYLE DRIVING NOW COMES CLOSER HOME

Entry and exit points

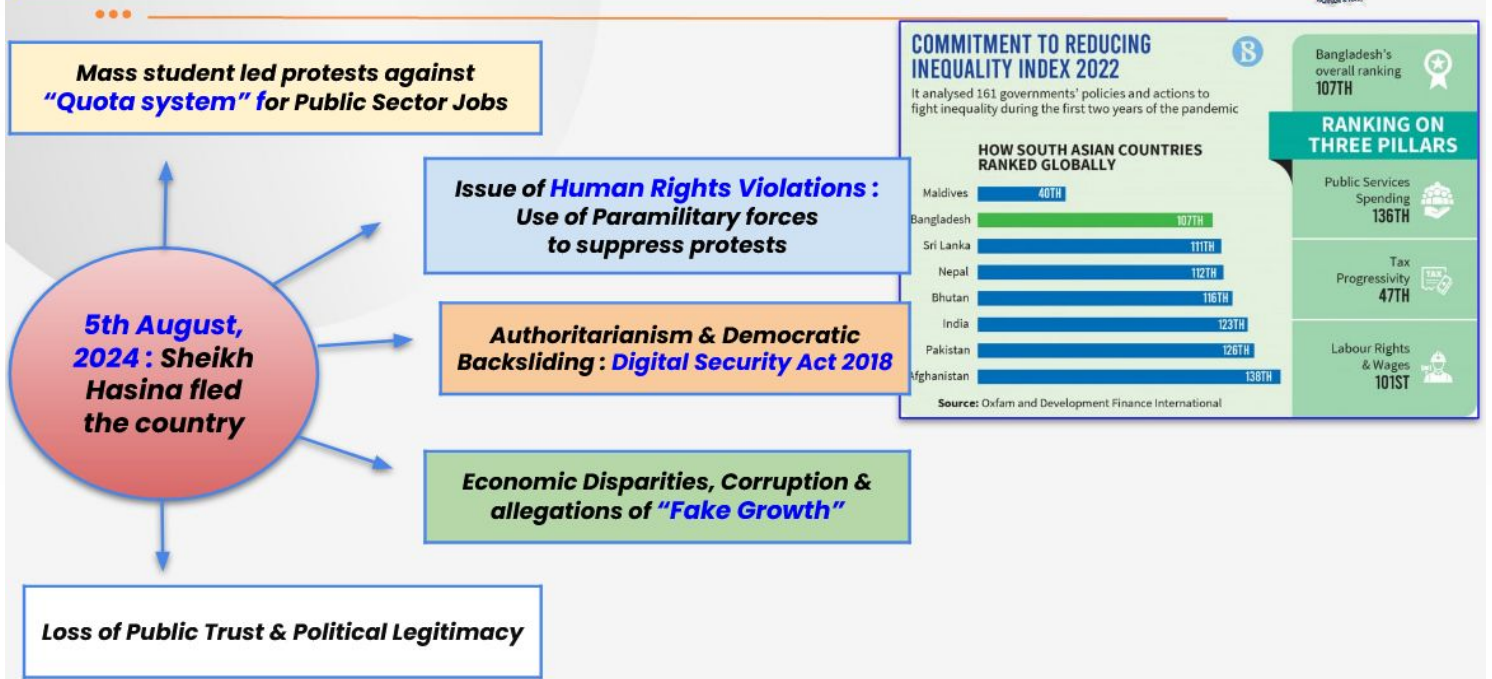
- > Banglabandha (Bangladesh) - Phulbari (India) - Panitanki (India) - Kakarvitta (Nepal)
- > Burimari (Bangladesh) - Changrabandha (India) - Phuntsholing (Bhutan)
- > Petrapole (India) - Benapole (Bangladesh)
- > Tamabil (Bangladesh) - Dawki (India)
- > Akhaura (Bangladesh) - Jaynagar (India)
- > More entry and exit points will be designated over the next few years



Extradition of Sheikh Hasina

CONTEXT: A special tribunal in Bangladesh has sentenced former PM of Bangladesh to death after finding her guilty of “Crimes against Humanity” during July protests in 2024

Chapter 3 : **Political Instability** in Bangladesh :



Chapter 4 : Charges of “**Crimes against Humanity**” :

International Crimes Tribunal (ICT) :

Awami League in 2008 : To try “War Criminals” who collaborated with Pakistan in 1971

ICT : Convicted Hasina for “Crimes against Humanity” & sentenced to Death

Use of “Lethal force” against protestors & failing to prevent atrocities against them

UN Office of High Commissioner for Human Rights (OHCHR) Report 2025 : >1400 people died in “July protests”

Any immediate repercussions?



Extradition of Sheikh Hasina



CONTEXT: A special tribunal in Bangladesh has sentenced former PM of Bangladesh to death after finding her guilty of "Crimes against Humanity" during July protests in 2024

Does India have any law for "Extradition"?

Extradition Act 1962	Dual Criminality Principle: Offence can be extradited only if it is "Crime" in both India & Requesting country
Applies to	- Foreign states with which India has extradition treaties - Certain non-treaty states on basis of reciprocal arrangements
Extradition Treaties with 48 countries	India & Bangladesh has signed " Extradition Treaty " in 2013 which allows extradition based on police warrant without requiring full evidence
Refused under certain conditions	Offence is " Political " in nature or there exist chance of " Unfair trial "

Chapter 4 : Charges of "**Crimes against Humanity**":

What is CAH?

- Article 7: Rome Statute** of the International Criminal Court (ICC) 1998
- Acts committed as part of a widespread or systematic attack directed against any **civilian population**
- NO global treaty** dedicated solely to Crimes Against Humanity
- Draft Articles on **Prevention and Punishment of Crimes Against Humanity** in 2019 at UNGA

11 Types of Crime charged as "CAH":

- Murder
- Extermination
- Enslavement
- Deportation or forcible transfer of population
- Imprisonment or unlawful deprivation of personal liberty
- Torture
- Rape or Sexual Slavery
- Racial Persecution
- Enforced disappearance of Person
- Crime of Apartheid
- Other inhumane acts

International Criminal Court (ICC)

Rome Statute established ICC in 2003

Only permanent International Criminal Tribunal

123 Nations & 18 Judges for 9 year terms

Prosecution of Individuals



Extradition of Sheikh Hasina

CONTEXT: A special tribunal in Bangladesh has sentenced former PM of Bangladesh to death after finding her guilty of "Crimes against Humanity" during July protests in 2024

Chapter 5: **India's stand** on "CAH" Treaty:

"India is **NOT** a party to Rome Statute"

"Non inclusion" of use
of **Nuclear Weapons**
as war crimes

"Crime committed **only**
during war time and
not peace time"

Does not favour the
inclusion of "**enforced**
disappearance"

Call for Inclusion of
"**Terrorism**"

"India does **NOT** have domestic legislation
prohibiting International Crimes"

**State vs Sajjan
Kumar 2018:**
"Neither crimes
against humanity
nor genocide
have made part
of India's
Criminal Law"

Not included in
**Bharatiya Nyay
Sanhita 2023**

"Role that befits
True
Vishwaguru"

Mains Practise Question

Question : What is "**Crimes against humanity**" Treaty sometimes seen in the news in the context of India - Bangladesh relations? What is India's stand on it?
(10 Marks, 150 words)



CONTEXT: Insurance Broker Association of India (IBAI) has opposed the recent reforms proposed by IRDAI stating it would hamper the idea of "Insurance for All by 2047"

Mains Heading 1 : Recent reforms by IRDAI & History of Insurance Sector :

Context of News :

- IRDAI has proposed tighter **limits on insurance commissions** and a phased reduction in insurers' expenses
- While seeking to overhaul the distribution architecture to **curb high acquisition costs** & improve policyholder value
- Distributor remuneration now accounts for nearly **27%** of first-year premium with rewards and incentives adding another **30-60% over base commission**

1818 : First Life Insurance Company : Oriental Life Insurance

1850 : First General Insurance Company : Triton Insurance Company Ltd

1956 : Exposition of Feroze Gandhi & 245 Life insurers nationalised to create **LIC**

1972 : 107 Non - Life Insurers nationalised to form General Insurance Corporation of India

1999 : **IRDAI** setup As a Statutory body

2000 : **Private sector** allowed in Insurance

2015 : FDI Limit increased to **49%**

Sabka Bima, Sabki Raksha Act 2025 : **100% FDI allowed**

Mains Heading 2 : Status of Insurance Sector in India?

India Brand Equity Foundation (IBEF)

- LIC maintained its leadership in Life Insurance Market : **60%** market share
- Banking, Financial Service & Insurance (BFSI) sector : Add **2.5 Lakh jobs** by 2030 in Tier 2 & Tier 3 cities
- Tier - III cities** contribute 60% of India's New Insurance premiums
- Healthcare** : Rising awareness, medical costs & digital revolution
- Motor Insurance** : Growing vehicle ownership

Data to Quote in Answers :

Economic Survey 2025-26

India's Insurance sector has witnessed significant growth with domestic market expanding at **CAGR of 17%** between 2000-2020

Asset under Management : ₹74 Lakh crore in FY 25

Premium collected : **3.7% of GDP** Life (2.7%) & Non - Life (1%)

Employment Creation : **83 Lakh +** distributors

Major institutional investor & Source for Long term capital

6th Largest Insurance Market by 2030



Insurance for ALL by 2047

CONTEXT: Insurance Broker Association of India (IBAI) has opposed the recent reforms proposed by IRDAI stating it would hamper the idea of "Insurance for All by 2047"

Mains Heading 3: The "Roadblocks" Ahead for Insurance Sector?

Persisting Insurance **GAP**

Causes?

- ❑ **Insurance Penetration** = $\frac{\text{Total Amount of Insurance Premium}}{\text{GDP}} = 3.7\%$
- ❑ **Insurance Density** = $\frac{\text{Total Premium Paid}}{\text{Total Population}} = \95

High acquisition & Distribution cost :
Low Penetration equilibrium

Penetration - Density Paradox: The problem of "Missing Middle"

Financial "Exclusion": Socially desired insurance policy is commercially unattractive



CONTEXT: Insurance Broker Association of India (IBAI) has opposed the recent reforms proposed by IRDAI stating it would hamper the idea of "Insurance for All by 2047"

Mains Heading 3: The "Roadblocks" Ahead for Insurance Sector?

Insurance Penetration (%)



Insurance penetration shows premiums as a **percentage of GDP**.

Rank	Country	FY23		
		Life	Non-Life	Total
1	USA	2.6	9.0	11.6
2	Taiwan	8.2	3.1	11.4
3	South Africa	9.1	2.2	11.3
4	South Korea	5.4	5.8	11.1
5	U.K.	8.1	2.4	10.5
...	...	...	...	...
19	India	3.0	1.0	4.0
	World average	2.8	4.0	6.8

Insurance Density (USD)



Insurance density shows premiums **per capita (USD)**.

Rank	Country	FY23		
		Life	Non-Life	Total
1	USA	2,017	6,868	8,885
2	Singapore	6,074	1,489	7,563
3	Switzerland	2,730	3,634	6,364
4	Sweden	4,203	976	5,180
5	Canada	1,840	2,552	4,392
...	...	...	...	...
27	India	70	22	92
	World average	354	499	853

Mains Heading 4: Steps taken by Government of India?

Steps taken by IRDAI:

SUGAM Platform:

Unified marketplace to compare & buy policies for health, motor & property

Bharat VISTAAR:

Manage Agricultural risks & policies

BIMA VAHAK:

Women centric grassroots distribution channel

Digital Health

Registries: To ensure clear assessment for Premium

Further initiatives by GOI:

- ❑ **Zero GST on Life Insurance & NO GST on Health insurance cover till ₹5 Lakh if below age of 60 years**
- ❑ **Universal Health Insurance Coverage by 2033 through outreach programme to 25,000 Gram panchayats**
- ❑ **Budget 2026: ₹9500 crore to Ayushman Bharat**
- ❑ **Expansion of GIFT City as "Global Insurance Hub" to achieve Insurance for all by 2047**

Insurance for ALL by 2047

CONTEXT: Insurance Broker Association of India (IBAI) has opposed the recent reforms proposed by IRDAI stating it would hamper the idea of "Insurance for All by 2047"

Mains Heading 4 : Steps taken by Government of India?

PM - JAY : Ayushman Bharat

₹5 Lakh per family per year

Secondary & Tertiary Healthcare

Centrally Sponsored Scheme

Both Public - Private Healthcare sector

Identification of beneficiaries: SECC 2011

No Restriction on family size & gender

Family floater basis & Inter - State Operability

Nodal Agency : NHA

National Anti Fraud Unit (NAFU)

Expenses Covered

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

Mains Practise Question

Question : What are the major challenges affecting the Insurance sector in India & how they can be addressed? Give suitable examples.
(150 words, 10 marks)



Newspaper : Indian Express, **Page No :** 1

Private sector must lead investment cycle, including R&D, says FM

Context of News :

Finance Minister has called on the **Private sector** to be the driver of investments including in Research & Development (R & D) cautioning that **"Economic roadblocks ahead due to Geopolitical tensions demand preparation"**

India's R&D investment has nearly doubled in three years



Gross Expenditure on Research and Development (GERD)



KEY TAKEAWAY
GERD increased from ₹1.27 lakh crore to ₹2.45 lakh crore in just three years.

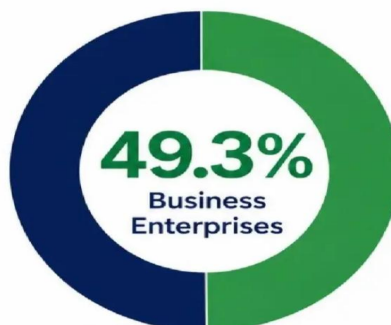


Research & Development Statistics 2025-26
Department of Science & Technology (DST)

Industry is becoming a major driver of India's R&D



Share of GERD contributed by Business Enterprises



₹1.21 lakh crore
contributed in 2023-24



Nearly **half** of India's R&D expenditure now comes from **industry**.

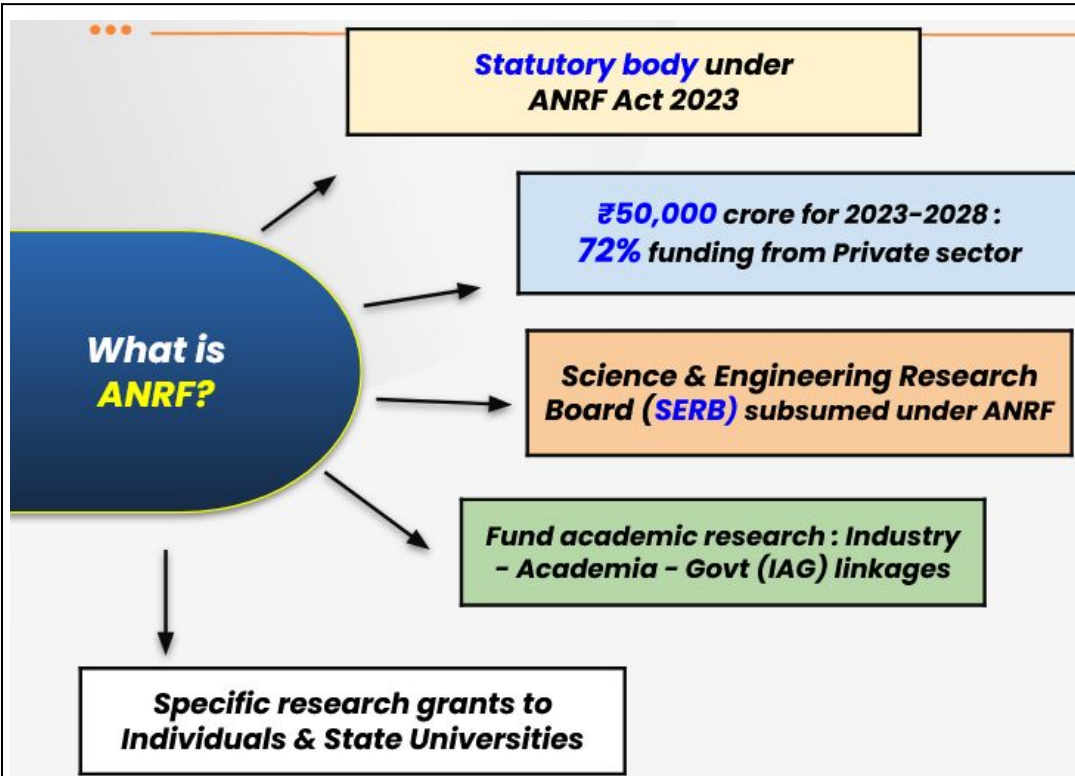


Research & Development Statistics 2025-26
Department of Science & Technology (DST)

Research Times



Newspaper : Indian Express, **Page No :** 1



India has made significant progress— but there is still room to grow



R&D Intensity (GERD as % of GDP)
Latest Available



The Road to 1% of GDP



Competitive research funding



Stronger universities



Industry-academia partnerships



Global innovation

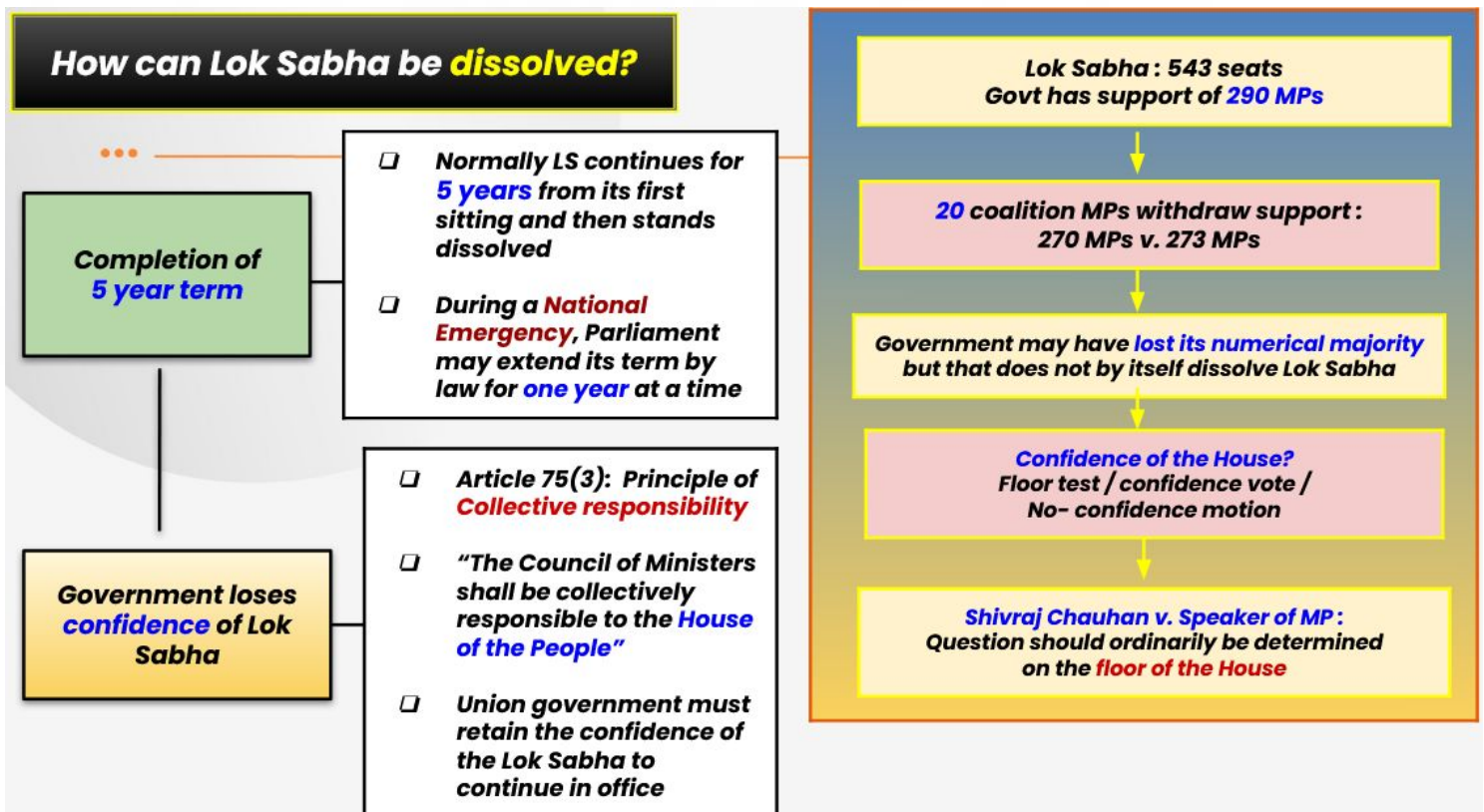
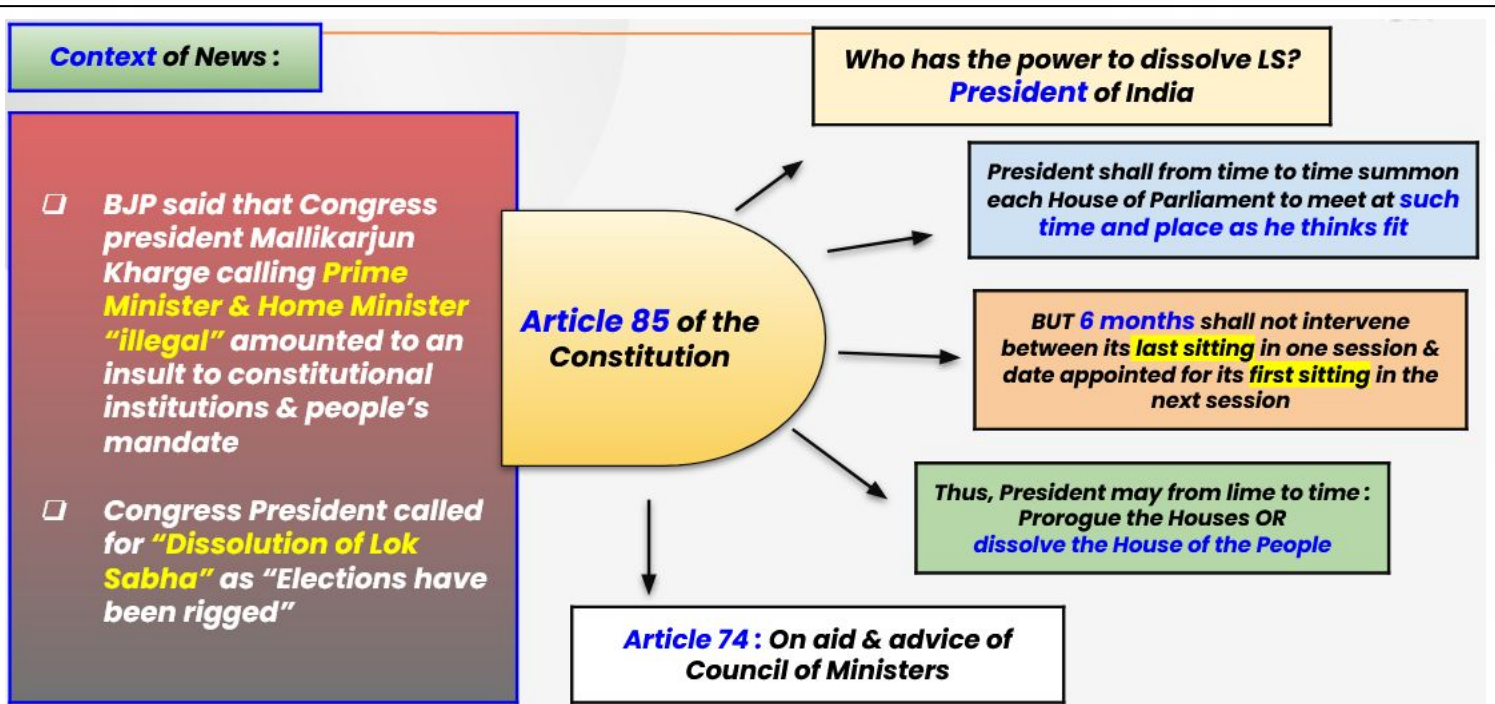


1% of GDP invested in R&D is now within reach—
but sustained commitment will determine how quickly India gets there.



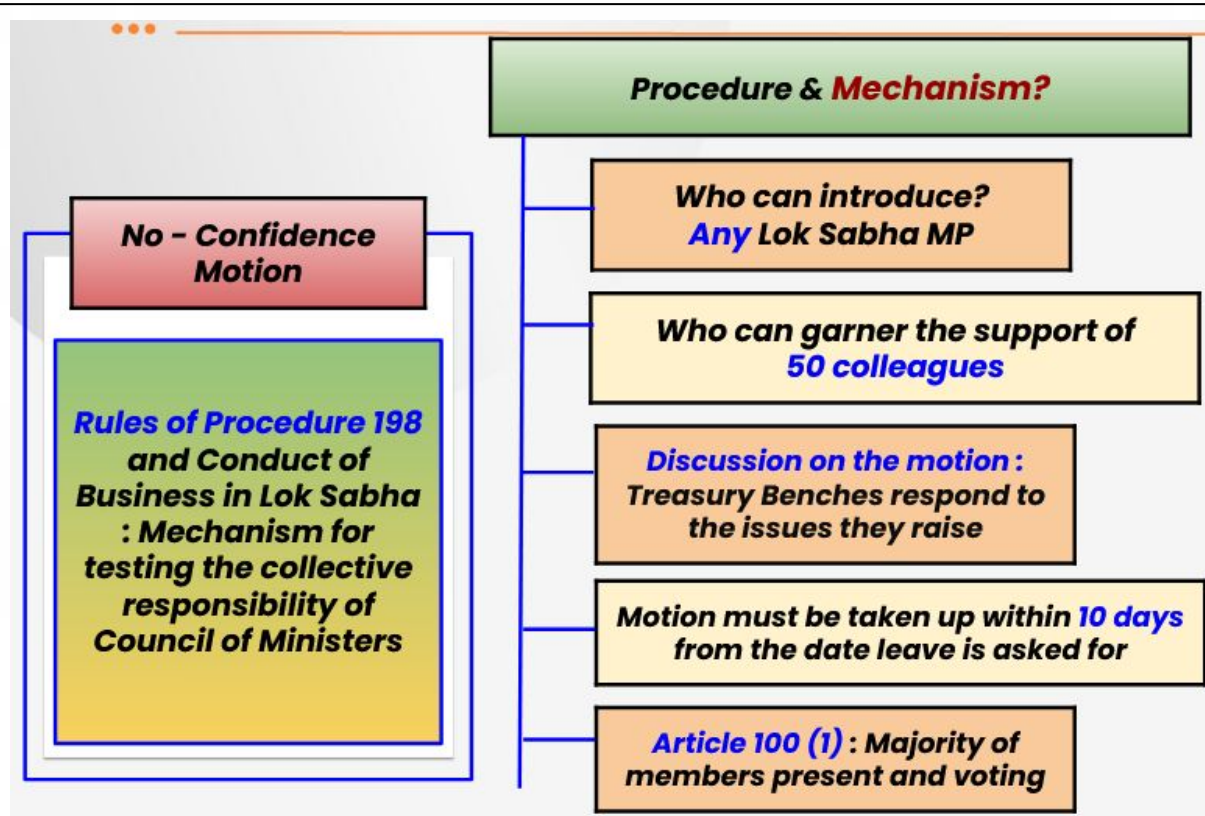
How can Lok Sabha be dissolved?

SYLLABUS: Prelims: Parliament & its Functions
Newspaper : The Hindu, **Page No : 9**



How can Lok Sabha be dissolved?

SYLLABUS: Prelims: Parliament & its Functions
Newspaper : The Hindu, **Page No : 9**



History of NCM?

- ❑ **First NCM** was moved by : **JB Kripalani** in 1963 against Nehru Govt
- ❑ 1964-75 : **15 NCM** was debated (12 against Indira Gandhi)
- ❑ **FIRST NCM** that led to **"Falling of Govt"** : YB Chavan against Morarji Desai Govt in 1979
- ❑ **Morarji Desai resigned before Motion could be put to vote**
- ❑ **NO NCM** has ever been officially passed & adopted through "Floor Vote"
- ❑ **AB Vajpayee's Govt** moved **"Confidence Motion"** in 1999 & lost by 1 vote



What are classical languages?

SYLLABUS: Prelims: Important Acts of Government in News
Newspaper : The Indian Express, **Page No : 9**

What are Classical languages?

Context of News :

- Union government has approved establishment of 5 Centres of Excellence for studies in 5 classical languages — **Assamese, Bengali, Marathi, Pali and Prakrit**
- Provide dedicated institutional support for advanced academic research, preservation and digitisation of linguistic and literary heritage
- A total of **11 languages** have been granted the status of classical languages

Do we have a "National Language"?

UP Sahitya Sammelan v. State of UP 2014
There is NO National Language

Munshi - Ayyangar Formula : Article 343: "Hindi in Devanagari script" is Official language

26th Nov 1949 - 1964 : "English" as Official language

Official Language Act 1963 : Continued use of English indefinitely

Article 348 (1) : "Unless Parliament provides by law": All proceedings in SC & HC in English

Article 348 (2) : "Authorisation of use of Hindi or any other language in HC": **Governor** of state

8th schedule : Constitutional recognition To India's Linguistic Diversity

What are "Scheduled" Languages?

Originally contained **14 languages** :
Currently **22 Languages**

Linked with **Article 344 (1) & Article 351** : Directive for development of "Hindi" Language

Official Language can be added through **Constitutional Amendment**

Languages added : Sindhi, Konkani, Manipuri, Nepali, Bodo, Dogri, Maithili & Santhali



What are classical languages?

SYLLABUS: Prelims: Important Acts of Government in News
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22 LANGUAGES Eighth Schedule

1 Assamese	12 Manipuri*
2 Bengali	13 Marathi
3 Bodo*	14 Nepali*
4 Dogri*	15 Odia
5 Gujarati	16 Punjabi
6 Hindi	17 Sanskrit
7 Kannada	18 Santhali*
8 Kashmiri	19 Sindhi*
9 Konkani*	20 Tamil
10 Maithili*	21 Telugu
11 Malayalam	22 Urdu



Classical Language

Declared by **Ministry of Culture**

Criteria notified in **2004**

Recorded history of **1500 – 2000 years**

Rich literary heritage by **generation of speakers**

Substantial **epigraphical & inscriptional evidence**

Existing List

- 1 Tamil
- 2 Sanskrit
- 3 Telugu
- 4 Kannada
- 5 Malayalam
- 6 Odia

Newly Added

- 1 Marathi
- 2 Pali
- 3 Prakrit
- 4 Assamese
- 5 Bengali

Indian Classical Languages

Pali

- ◆ Sutta
- ◆ Vinaya
- ◆ Abhidhamma
- ◆ Ashoka's Inscriptions

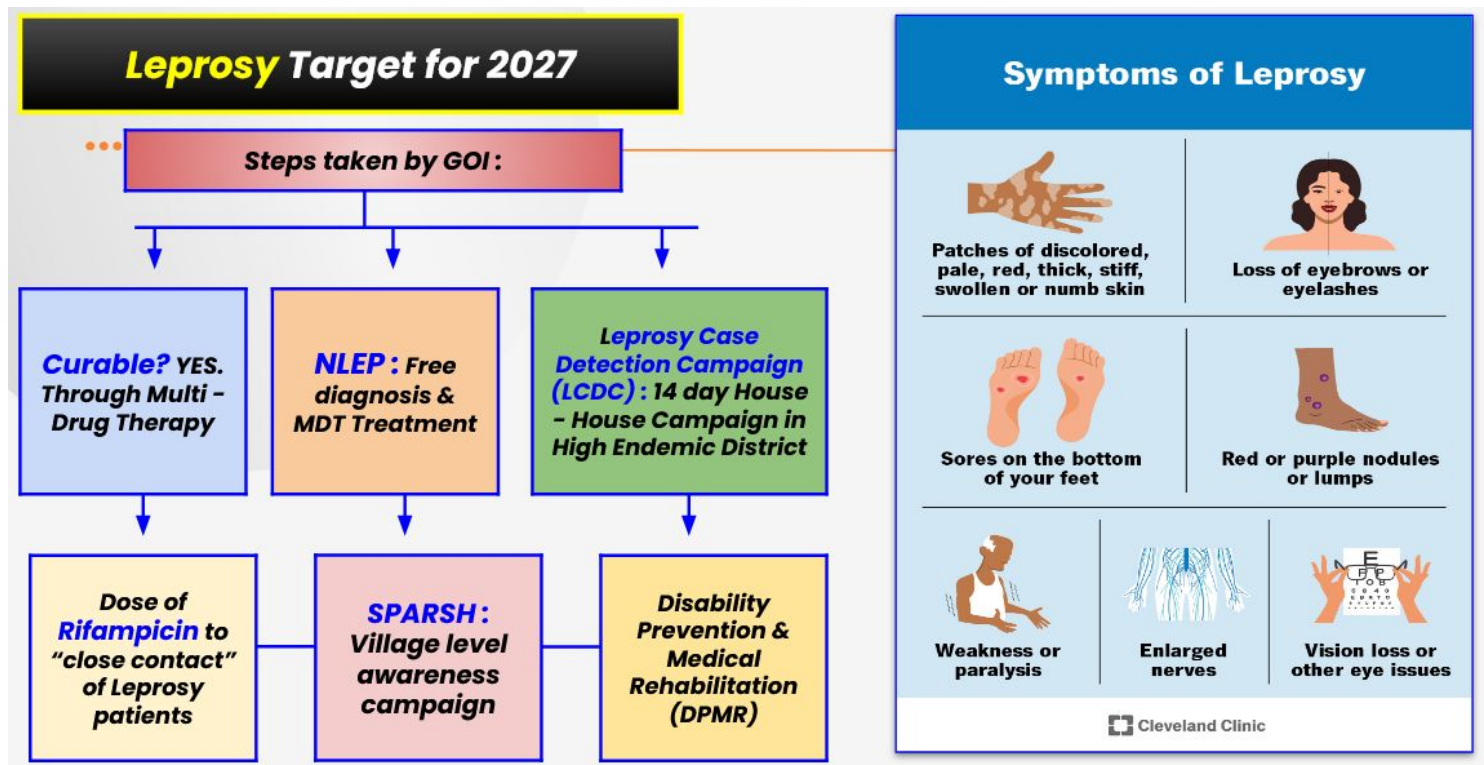
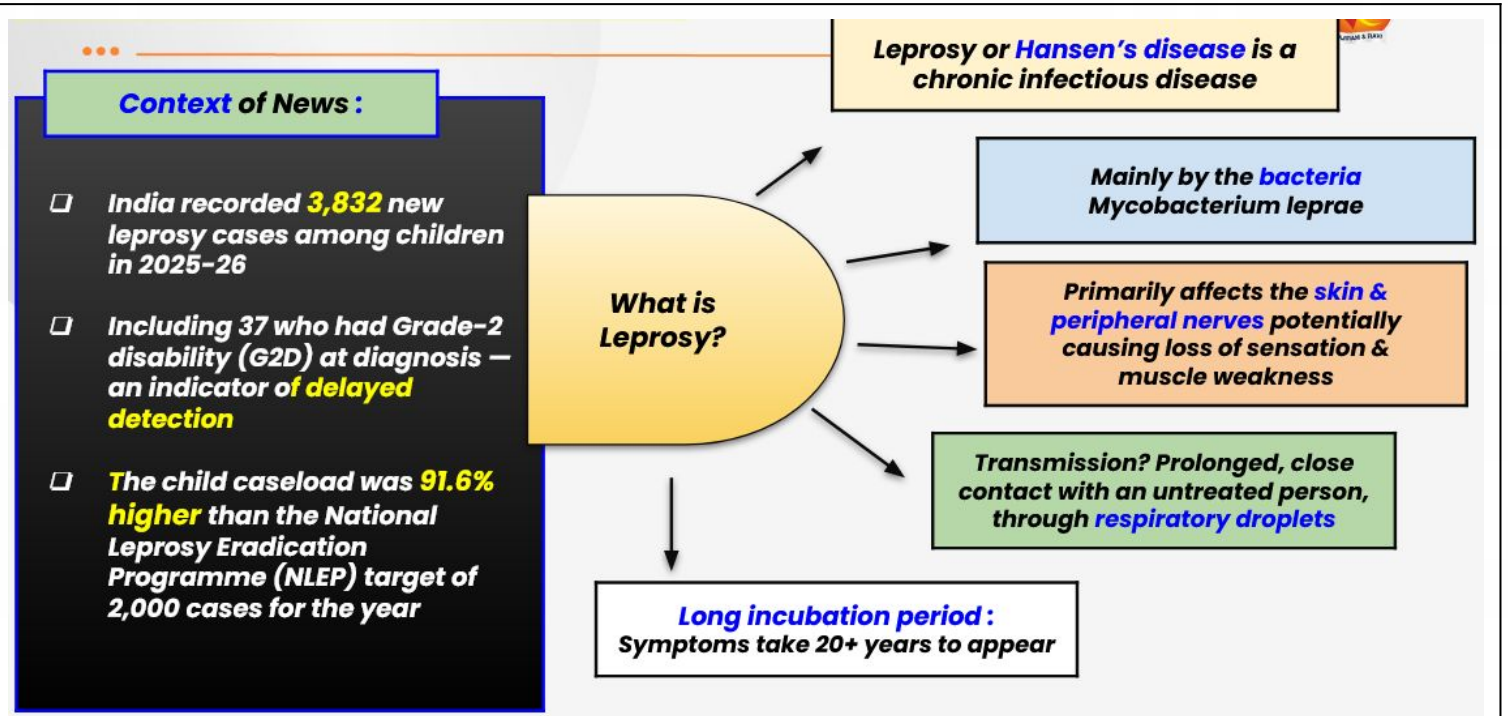
Prakrit

- ◆ Ardhamagadhi
- ◆ Saurasena
- ◆ Maharashtri
- ◆ Satavahana's Inscriptions

Gāthāsattasāi of Hāla

Leprosy Target for 2027

SYLLABUS: Prelims: Government Policies & Interventions
Newspaper: The Hindu, **Page No : 11**



Udanti Sitanadi Tiger Reserve (USTR)



SYLLABUS: Prelims: Important Protected Areas
Newspaper : The Indian Express, **Page No : 8**

Facts about USTR?

- ❑ Chhattisgarh has **4** Notified TR
- ❑ Indravati > **Udanti** > Achanakmar > Guru Ghasidas Tamor Pingla TR
- ❑ Largest? **Guru Ghasidas**
- ❑ Dhamtari & Gariaband Districts
- ❑ Tropical Deciduous & **"Sal" Forest**
- ❑ Key Endangered Species : **Asiatic Wild Buffalo**

Asiatic Wild Buffalo

- ❑ India : Home to **90%** global population
- ❑ Majority in Assam but **STATE ANIMAL** of Chattisgarh
- ❑ Wet grasslands, swamp forests, alluvial plains etc
- ❑ Both **Diurnal & Nocturnal** behaviour
- ❑ IUCN : **Endangered**
- ❑ WPA 1972 : **Schedule 1**

Context of News :

- ❑ **Over 2000** fully grown trees "girdled" in Udanti Sitanadi TR
- ❑ **Girdled?** Portion of bark removed to cut off Nutrient supply
- ❑ Sign of return of local tribes : **Gond, Madia, Halba & Muria**
- ❑ Demand for "Community Forest Rights" under **FRA 2006**



Q1. With reference to Hansen's disease, consider the following statements:

1. It primarily affects the skin and peripheral nerves and can cause loss of sensation and muscle weakness.
2. The disease has a long incubation period, and symptoms may take 20 or more years to appear in some cases.
3. It is not curable and has no effective drug treatment.

How many of the statements given above is/are correct?

- a) Only one
- b) Only two
- c) All Three
- d) None

Answer: b

Q2. With reference to Ayushman Bharat (PM-JAY), consider the following statements:

1. The scheme provides health cover of ₹5 lakh per family per year.
2. There is no restriction on family size or gender for eligibility.
3. Beneficiaries are identified using the Socio-Economic Caste Census (SECC) 2011 database.

Which of the statements given above are correct?

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

Answer: d

Q3. With reference to the declaration of Classical Languages by the Ministry of Culture, consider the following statements:

1. The criteria for declaring a language as 'Classical' were notified in 2004.
2. The criteria include a recorded history spanning about 1,500–2,000 years and substantial epigraphical/inscriptional evidence.
3. Marathi, Pali, Prakrit, Assamese and Bengali are classical languages.

How many of the above statements is/are correct?

- a) Only one
- b) Only two
- c) All three
- d) None

Answer: c

Q4. With reference to the Asiatic wild buffalo, consider the following statements:

1. India is home to about 90% of the global population of Asiatic wild buffalo.
2. Although the majority occur in Chhattisgarh, it is the state animal of Assam.
3. It is listed as Critically Endangered on the IUCN Red List and is included in Schedule II of the Wildlife (Protection) Act, 1972.

Which of the statements given above is/are correct?

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

Answer: a

Q5. With reference to the Indian Parliament, consider the following statements:

1. The President shall from time to time summon each House of Parliament to meet at such time and place as he thinks fit.
2. Not more than six months shall intervene between the last sitting in one session and the first sitting in the next session of either House.
3. The President has the power to dissolve the House of the People (Lok Sabha).

How many of the above statements is/are correct?

- a) Only one
- b) Only two
- c) All three
- d) None

Answer: c





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