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NSO survey shows better health-seeking behaviour

The latest NSO (80th round, 2025) health survey indicates a notable improvement in health-seeking behaviour in India, with the proportion of the population reporting ailments nearly doubling since 2017-18. This is accompanied by a significant expansion in government health insurance coverage, rising institutional deliveries, and increased utilisation of public healthcare facilities, especially for outpatient care in rural areas. Median out-of-pocket expenditure remains relatively low in public facilities, with many accessing free or affordable services, reflecting gains from expanded primary healthcare, free drugs, and diagnostics. At the same time, India is witnessing an epidemiological shift from infectious to non-communicable diseases, increasing demand for sustained care. These trends suggest progress in access, affordability, and preventive care. On the other hand, the latest NSS survey on "Household Social Consumption: Health" (2025) reveals that despite expanded insurance coverage, rising out-of-pocket costs and growing reliance on private providers continue to challenge equitable healthcare access. *(Read the full report on Page 1)*

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Cyber security, regulation might have changed forever

Increasing coverage, growing distress

The latest NSS survey on “Household Social Consumption: Health” (2025) reveals a paradox in India’s healthcare system—while health insurance coverage has expanded significantly since 2017-18, it has not translated into proportional improvements in healthcare access or financial protection. Instead, concerns over rising costs and private sector dependence have intensified.

Rising Insurance Coverage but Limited Impact

Insurance coverage now includes about 47.4% of rural and 44.3% of urban households, largely driven by **Government-Financed Health Insurance (GFHI)** schemes like Pradhan Mantri Jan Arogya Yojana. However, hospitalisation rates remain below 2014 levels, with only marginal improvement in rural areas and further decline in urban areas, indicating that increased coverage has not ensured increased utilisation of care.

Shift Towards Private Healthcare

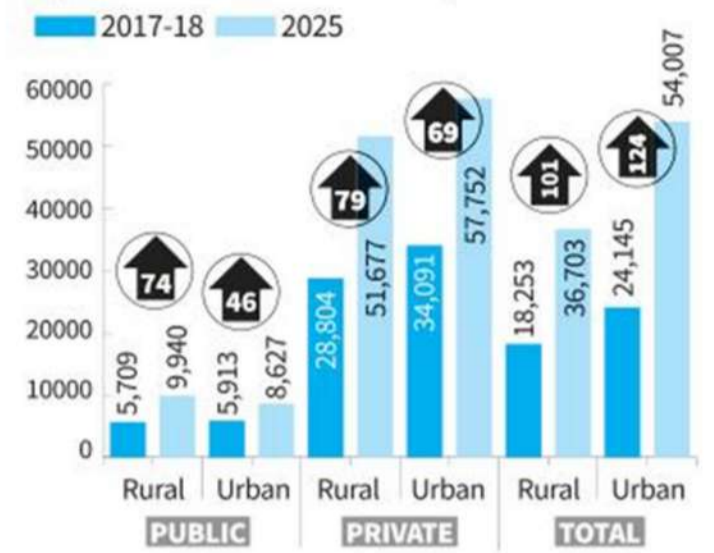
There has been a clear shift away from public healthcare institutions towards private providers for both hospitalisation and childbirth. Despite public facilities being subsidised, gaps in quality, availability of medicines, and diagnostics are pushing patients toward private hospitals, increasing dependency on costlier care.

Rising Out-of-Pocket (OOP) Expenditure

Out-of-pocket expenditure on hospitalisation has **more than doubled** between 2017-18 and 2025. Even in public hospitals, patients incur costs due to non-medical expenses and supply shortages. In private hospitals, costs have surged sharply, with average expenses exceeding ₹30,000, undermining the financial protection objective of insurance schemes.

The findings suggest a need to rebalance India’s approach to Universal Health Coverage (UHC). Greater emphasis should be placed on strengthening public healthcare infrastructure and primary care systems, such as Ayushman Arogya Mandir, which remain underfunded. India’s healthcare challenge lies not merely in expanding insurance coverage but in ensuring accessible, affordable, and equitable care. Without strengthening public health systems and addressing structural inefficiencies, insurance-led models risk deepening inequalities rather than delivering universal health outcomes.

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



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

Inefficiencies in GFHI Schemes

GFHI schemes are designed to cover high-cost hospitalisation, but their effectiveness is limited:

- Around 57% of insured patients seek care in private hospitals
- Very few receive truly “cashless” treatment
- Additional charges are often imposed despite coverage.

Equity and Fiscal Concerns

Although targeted at poorer sections, utilisation of GFHI schemes is skewed towards relatively better-off groups. Only a small share of the poorest benefit from these schemes. Additionally, inclusion of non-poor households has increased fiscal pressure on States, with some allocating up to 15% of health budgets to insurance schemes, leading to delayed reimbursements and inefficiencies.

Structural Issues in Healthcare Model

The current insurance-led model effectively channels public funds into an under-regulated private sector, which operates on profit motives. This creates a system where public money subsidises private healthcare without ensuring equitable access or affordability, raising concerns about the long-term sustainability and fairness of the model.

Millets are still not on our menu

India has positioned itself as a global leader in millets, notably through the International Year of Millets (2023) and promotion of “Shree Anna.” Despite producing nearly **38–43%** of global millets, domestic consumption has sharply declined, creating a paradox between policy advocacy and dietary reality.



Key Trends: Sharp Decline in Consumption

Household survey data shows a steep fall in millet consumption:

- Rural areas: 25.1 kg (1987-88) → 3.4 kg (2023-24) (~86% decline)
- Urban areas: 9.6 kg → 2.3 kg
- Share in cereal basket:
 - Rural: 14.2% → 2.3%
 - Urban: 7.1% → 1.7%

Millets have nearly disappeared from India's staple diet, especially among lower-income households.

Causes: Policy Bias and Changing Consumption Patterns

The decline is rooted in structural factors:

- **Policy bias:** Subsidies, procurement, and PDS heavily favour rice and wheat, making them cheaper and more accessible.
- **Income growth:** Dietary diversification towards dairy, meat, and processed foods.
- **Urban preferences:** Convenience, branding, and ready-to-cook options favour rice/wheat.
- **Weak value chains:** Limited processing, poor retail availability, and weak branding restrict millet adoption.

Nutritional and Ecological Significance

Millets are nutritionally superior and climate-resilient crops, rich in iron, calcium, fibre, and protein, while being gluten-free and having a low glycaemic index, making them particularly beneficial for managing diabetes and other lifestyle diseases. At the same time, they require significantly less water and agricultural inputs, making them well-suited for rain-fed and drought-prone regions.

Production Profile and Regional Distribution

India is the largest global producer of millets (~42.75%).

Major crops include jowar, bajra, ragi, foxtail millet, and others.

- Top producers: Rajasthan (largest), followed by Uttar Pradesh, Karnataka, and Maharashtra.
- Area under cultivation: Concentrated in Rajasthan, Maharashtra, Karnataka, and other semi-arid states.

Policy and Governance Challenges

Despite rising MSPs, millet cultivation remains less attractive due to:

- Weak procurement mechanisms compared to rice/wheat
- Thin markets and poor price realisation
- Limited integration into welfare schemes

Way Forward

Reviving millets requires shifting from symbolic promotion to systemic integration:

- Inclusion in PDS, mid-day meals, anganwadis, and hospitals
- Encouraging private sector innovation (snacks, ready-to-cook products)
- Strengthening processing, branding, and retail presence
- Rebalancing cereal policies to reduce overdependence on rice and wheat.

India's millet strategy must move beyond production to sustained consumption revival. Aligning policy incentives, market systems, and consumer behaviour is essential to realise millets' full potential for nutrition security, farmer welfare, and climate resilience.

Rare earth mining poisoning Mekong tributaries

The Mekong River, spanning ~5,000 km and supporting nearly 70 million people, is facing a new environmental threat: unregulated rare earth mining. While the river has long been stressed by dams, sand mining, and pollution, the recent expansion of mining activities in Myanmar and Laos has intensified risks, especially for downstream countries like Thailand, Cambodia, and Vietnam.

Rare Earth Mining Boom: Drivers and Geography

Rising global demand for rare earth elements (REEs) critical for electronics, renewable energy, and defence technologies has triggered mining expansion in conflict-affected Myanmar and neighbouring Laos. **REEs include 17 metallic elements (lanthanides + scandium + yttrium).** Mining often occurs with weak regulation and illegal smuggling networks. On top of it, Political instability factors such as Myanmar's ongoing civil war limits oversight and regional cooperation. This reflects the resource-conflict nexus, where strategic minerals drive environmentally harmful extraction.



Scale and Trends of Maritime Deaths

Mining releases toxic runoff containing heavy metals such as arsenic, mercury, lead, and cadmium into tributaries like the **Kok, Sai, and Ruak rivers**. These pollutants enter the Mekong system, contaminating water, soil, and sediments. REEs and associated toxins persist in ecosystems, leading to bioaccumulation in crops and aquatic life. Combined with existing pressures of hydropower dams and plastic waste, this creates an ecosystem-level threat.

Public Health Implications: A Growing Silent Crisis

Exposure to heavy metals and REEs poses severe health risks:

- **Arsenic** → organ failure
- **Mercury** → nervous system damage
- **Lead** → cognitive impairment
- **Cadmium** → kidney damage

REE exposure can occur through inhalation, skin contact, and food consumption, with evidence of accumulation in human tissues (blood, urine, hair).

This makes REE pollution a long-term public health issue, especially affecting children and vulnerable populations.

Economic and Food Security Concerns

The Mekong Basin is often termed the “world’s kitchen” due to its agricultural productivity. Countries like Thailand depend heavily on rice, fruits, and fisheries exports (e.g., \$10 billion exports in 2024). Contamination threatens global food supply chains and export credibility. Farmers risk loss of livelihoods if crops fail safety standards. Thus, environmental degradation directly translates into economic instability.

Governance Gaps and Regional Challenges

The crisis highlights a clear governance vacuum in Southeast Asia, marked by weak cross-border regulation and the absence of binding environmental frameworks to manage shared river systems. Enforcement is further undermined by conflict zones such as Myanmar, where state capacity is limited. Regional bodies like the Mekong River Commission largely focus on monitoring rather than enforcement, while national responses remain fragmented and constrained by limited resources.

The crisis in the Mekong River underscores a fundamental trade-off between rising global demand for critical minerals and local environmental sustainability. Addressing it requires a coordinated regional response focused on strengthening environmental governance frameworks, regulating mining activities and curbing illegal extraction, while improving monitoring, transparency, and public health safeguards.

The Indian EXPRESS

Another oil market churn is in the offing

The United Arab Emirates exit from Organization of the Petroleum Exporting Countries reflects both economic and geopolitical divergences within West Asia, particularly with Saudi Arabia. The decision is driven by dissatisfaction over production quotas, differing regional strategies in conflicts such as Yemen and Sudan, and evolving positions in the ongoing Iran crisis. While the immediate market impact appears limited—despite a short-term rise in Brent crude oil prices—OPEC's influence has already been diluted by rising non-OPEC production and previous exits by members like Qatar and Angola. In the long run, the UAE's plan to expand output significantly could reshape global energy supply dynamics, potentially benefiting import-dependent economies such as India. However, shifting alliances and tensions in the Gulf region, especially around strategic chokepoints like the Strait of Hormuz, necessitate careful diplomatic and energy policy calibration by India to balance opportunities with emerging risks.

Editorial to Exam - Most probable question from this editorial

Discuss the implications of the United Arab Emirates' exit from OPEC for global energy markets and regional geopolitics in West Asia. How should India recalibrate its energy and foreign policy in response to such shifts?



Cart before horse

India's proposed rollout of vehicle-to-vehicle (V2V) communication technology attempts to address rising road accidents through advanced digital solutions, but faces structural and implementation challenges. While recent accidents and the intervention of the Supreme Court of India underscore the urgency of improving road safety, V2V remains difficult to operationalise due to high hardware costs, lack of interoperability standards, and absence of clarity on communication protocols such as DSRC or C-V2X. The broader vehicle-to-everything (V2X) ecosystem also requires robust backend infrastructure, which is currently inadequate. Concerns also include low driver preparedness to interpret digital alerts, cybersecurity risks such as signal manipulation, and network congestion. More fundamentally, gaps in road design, traffic management, and the dominance of mixed traffic conditions limit the effectiveness of such high-tech interventions. Without parallel improvements in physical infrastructure, regulatory clarity, phased implementation, and capacity building, V2V risks delivering limited benefits despite imposing high compliance costs on early adopters.

Editorial to Exam - Most probable question from this editorial

"Technology-driven solutions like vehicle-to-vehicle (V2V) communication are often proposed to improve road safety in India." Critically examine the challenges in implementing such systems in the Indian context.

thehindu**businessline.**

TUESDAY - MARCH 31, 2026

Challenge of Mythos

Claude Mythos represents a major shift in cybersecurity by enabling the autonomous discovery and exploitation of zero-day vulnerabilities at scale, drastically reducing the time between detection and attack from weeks to mere hours. Its ability to generate large numbers of working exploits across widely used systems signals the emergence of AI-driven cyber warfare capabilities, prompting governments and financial regulators worldwide, including in India, to reassess systemic vulnerabilities in critical sectors. This development elevates cybersecurity from a technical concern to a broader enterprise and national security risk, necessitating stronger safeguards in legacy systems, tighter oversight of software supply chains, and updated regulatory frameworks for resilience and disclosure. At the same time, such AI tools also hold defensive potential by enabling faster identification and mitigation of vulnerabilities. The central challenge lies in governance—ensuring equitable access, robust safeguards, and international coordination—since control over such capabilities could redefine power in the digital domain.

Editorial to Exam - Most probable question from this editorial

"Advances in artificial intelligence are transforming cybersecurity from a technical issue into a strategic concern." Discuss in the context of emerging AI models capable of autonomous vulnerability detection and exploitation. What policy and regulatory responses are required to address these challenges?

Why the rupee has fallen steeply

Between December 2025 and March 2026, the Indian rupee depreciated sharply from 84.68 to 94.65 per dollar, causing a 11.8%, an unusually steep fall for a major emerging-market currency. This occurred despite strong macroeconomic fundamentals such as robust GDP growth, controlled inflation, and stable fiscal conditions. RBI intervention in April 2026 helped stabilise the rupee around 93.3.

Why Traditional Explanations Fall Short

Conventional factors like inflation differentials, trade deficit, and fiscal stress do not adequately explain the depreciation. India's inflation was comparable to the U.S., and the trade deficit had stabilised during this period. Broader macro indicators did not signal any systemic weakness, indicating that the causes lay beyond the current account.

Capital Outflows as the Core Driver

The primary reason was sustained capital outflows from the capital account. Net FDI flows turned negative for several months (Sept 2025–Jan 2026), while Foreign Institutional Investors (FIIs) engaged in persistent selling, especially in March 2026. These outflows weakened the rupee and adversely affected market sentiment.

Role of Interest Rates and Market Sentiment

Capital flows are highly sensitive to interest rate differentials and perceived risk. Even without fundamental deterioration, negative sentiment and herd behaviour can trigger outflows. Expectations of further depreciation reduce real returns for foreign investors, prompting exits. This creates a self-fulfilling cycle, where depreciation expectations themselves accelerate currency decline.

The RBI intervened to curb excessive volatility, consistent with its policy of a market-determined exchange rate. With strong forex reserves, it aims to prevent disorderly movements and stabilise expectations. The IMF's Integrated Policy Framework also supports such interventions for emerging economies. The rupee's sharp fall reflects the growing importance of capital flows and market sentiment over traditional macro fundamentals in determining exchange rates. It highlights how expectations, global financial conditions, and investor behaviour can override domestic economic strength.



Exchange Rate Dynamics and Overshooting

Exchange rates are influenced by both goods and financial markets, which adjust at different speeds. According to the Rudiger Dornbusch overshooting theory, currencies can temporarily move beyond their equilibrium value due to rapid financial market adjustments. This explains why the rupee may have fallen more sharply than warranted by fundamentals.

Limited Gains from Depreciation

A weaker rupee does not necessarily boost exports significantly. Indian exports are import-intensive, relying on oil, raw materials, and intermediate goods. Depreciation raises input costs, fuels inflation, and reduces competitiveness gains. Moreover, if multiple emerging-market currencies depreciate simultaneously, relative export advantage remains unchanged.

Broader Global and Domestic Factors

Additional pressures included:

- Slower corporate earnings growth and high equity valuations in India
- Lack of AI-driven investment opportunities compared to global markets
- Rising global oil prices and geopolitical tensions (West Asia)
- Attractive returns on U.S. assets due to higher yields

These factors collectively redirected global capital away from India.

PRELIMS CORNER :

1) Consider the following statements:

Statement I: At the 28th United Nations Climate Change Conference (COP28), India refrained from signing the 'Declaration on Climate and Health'.

Statement II: The COP28 Declaration on Climate and Health is a binding declaration; and if signed, it becomes mandatory to decarbonize health sector.

Statement III: If India's health sector is decarbonized, the resilience of its health-care system may be compromised.

Which one of the following is correct in respect of the above statements?

- (a) Both Statement II and Statement III are correct and both of them explain Statement I
 (b) Both Statement II and Statement III are correct but only one of them explains Statement I
 (c) Only one of the Statements II and III is correct and that explains Statement I
 (d) Neither Statement II nor Statement III is correct

2) Consider the following statements:

Statement I: Scientific studies suggest that a shift is taking place in the Earth's rotation and axis.

Statement II: Solar flares and associated coronal mass ejections bombarded the Earth's outermost atmosphere with tremendous amount of energy.

Statement III: As the Earth's polar ice melts, the water tends to move towards the equator.

Which one of the following is correct in respect of the above statements?

- (a) Both Statement II and Statement III are correct and both of them explain Statement I
 (b) Both Statement II and Statement III are correct but only one of them explains Statement I
 (c) Only one of the Statements II and III is correct and that explains Statement I
 (d) Neither Statement II nor Statement III is correct

CSIP SCHOLARSHIP GUIDE

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1 Day to go - 1 model question

Q. With reference to the Rig Veda, consider the following statements:

- (i) It is the oldest of the four Vedas.
 (ii) It contains detailed references to temple architecture.

Which of the statements given above is/are correct?

- (a) (i) only
 (b) (ii) only
 (c) Both (i) and (ii)
 (d) Neither (i) nor (ii)

Answers to the Previous Day's Questions

1. (c)
 2. (a)

Prelims Corner: Explanations

1) The correct answer is (c)

Statement I: Correct

At COP28, India did refrain from signing the 'Declaration on Climate and Health'. The primary concern was the impracticality of rapidly reducing greenhouse gas emissions, especially from cooling requirements in the healthcare sector.

Statement II: Incorrect

The Climate and Health Declaration is **not** legally binding. Like most COP declarations, it is **voluntary and aspirational**, not mandatory. Signing it does not legally compel countries to decarbonize their health sector; rather, it signals intent and commitment.

Statement III: Correct

India expressed concern that rapid decarbonization—particularly in cooling systems—could weaken healthcare delivery, especially in:

- Rural and underserved regions
- Areas with high dependence on energy-intensive cooling (e.g., vaccines, ICUs)

Thus, **health system resilience could be compromised**, which directly explains India's decision not to sign.

COP28 (2023, Dubai)

Key developments relevant to India:

- **Green Credits Initiative:** A market-based system where individuals/organisations earn tradable credits for voluntary environmental actions.
- **Global River Cities Alliance (GRCA):** An India-led international platform for cities to collaborate on river conservation, pollution control, and sustainable water management.
- **Loss and Damage Fund:** A financial mechanism to support climate-vulnerable countries facing disasters, initially hosted by the World Bank.
- **Climate Adaptation Spending:** India spends about 5.5–5.6% of GDP on adaptation measures like flood control, drought resilience, and climate-proof infrastructure.
- **Global Stocktake (UAE Consensus):** A COP28 outcome assessing global climate progress.

2) Answer is option b



Statement I: Correct

Scientific evidence shows that Earth's rotation is slowing slightly and its axis is shifting.

- This is due to redistribution of mass on Earth caused by melting ice, groundwater loss, and rising seas.
- It leads to:
 - Slight increase in length of a day
 - Change in Earth's spin axis (polar motion)

Statement II: Correct

- Solar flares and coronal mass ejections (CMEs) are part of a Solar storm
- They release massive energy and can:
 - Disturb Earth's magnetic field (geomagnetic storms)
 - Affect satellites, power grids, communication.

However, they do NOT affect Earth's rotation or axis. Hence, both Statement II and Statement III are correct but only one of them explains Statement I

