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GS 3: INDIAN ECONOMY

INDIAN EXPRESS PAGE: 15

Auto-settlement okayed by EPFO: What is the status of inoperative accounts?

Aanchal Magazine
New Delhi, March 7

THE EMPLOYEES' Provident Fund Organisation (EPFO) has a total of 31.83 lakh inoperative accounts, of which around 41% have been inoperative for over 5-10 years while about 22% are lying idle for over 20 years. In its latest (239th) meeting on Monday (March 2), EPFO's Central Board of Trustees decided to address this issue by giving a nod for auto-settlement of such inoperative accounts, initially for those with unclaimed balance of Rs 1,000 or less, to their registered bank accounts. What are inoperative accounts under EPFO, and how does the retirement fund body plan to process claim auto-settlement for them? We explain.

What are inoperative accounts?

Inoperative accounts are those EPF accounts in which no interest is credited after a specified period. Mainly belonging to EPFO members who have retired after the age of 55 years, an EPF account is treated as inoperative if no contribution is received for a continuous period of three years after the member attains 55 years of age or from the date of retirement, whichever is later. If the member is below the age of 55 and there has been no contribution, such EPF accounts continue to earn interest till the age of 58.

As per the data shared in the Board meeting, there are 31.83 lakh such inoperative accounts amounting to Rs 10,181 crore as on March 31, 2025. This excludes international workers.

What did the Board decide?

The Board approved a pilot project for auto-initiation of claim settlement in the inoperative EPFO accounts with unclaimed balances of Rs 1,000 or less. Over 1.33 lakh accounts

• EPFO INOPERATIVE ACCOUNTS

Amount-wise analysis:

Slab-wise amount (in Rs)	No. of inoperative accounts (in lakhs)	Inoperative accounts	Amount (in Rs Cr)	Amount (in %)
Up to 50,000	29.43	92.44%	2,121.00	20.83
50,000 to 1 lakh	1.22	3.83%	848.24	8.33
1 Lakh to 5 Lakh	0.95	2.99%	1,884.58	18.51
5 Lakhs to 10 Lakh	0.11	0.35%	773.62	7.60
Above 10 Lakh	0.13	0.39%	4,553.57	44.73
Total	31.83	100%	10,181	100

SOURCE: EPFO

with nearly Rs 5.68 crore will be covered in this phase, and based on the pilot's results, it is then planned to be extended to accounts with balances above Rs 1,000. Under the pilot project, the amounts will be directly credited to members' Aadhaar-seeded and EPFO-linked bank accounts without requiring fresh claims or documentation. This is expected to simplify the process of claims



settlement for such inoperative accounts, as members need not undertake any action on their side to receive their dues.

What is the status of inoperative accounts?

To put things in perspective, EPFO has a total of 27.05 lakh establishments under its purview with 34.63 crore members, out of which there are 798 lakh contributing establishments and 783 crore active contributing members. It has a consolidated corpus of over Rs 28.34 lakh crore. Of the total 31.83 lakh inoperative accounts, 12.90 lakh (40.52%) are inoperative for over 5-10 years with an amount of Rs 3,402.25 crore. Some 6.93 lakh accounts (21.75%) with an amount of Rs 1,018.20 crore are lying idle for over 20 years, whereas 4.42 lakh accounts (18.12%) having Rs 2,336.32 crore are inoperative for over 3-5 years.

In terms of amount, 29.43 lakh inoperative accounts having Rs 2,121 crore have balances of up to Rs 50,000 — reflecting the scale of inactivity in low-value accounts. However, in value terms, just 13,000 inoperative accounts carrying balances above Rs 10 lakh have a total of Rs 4,553.57 crore of locked-in amount. EPFO has carried out a KYC analysis of such inoperative accounts, as the first pilot phase will see the initiation of auto-settlement for the KYC and Aadhaar-seeded accounts only. As on February 21 this year, under the category of accounts with balance up to Rs 1,000, there are 1.33 lakh Aadhaar-verified inoperative accounts holding a total balance of Rs 1.09 crore and 0.23 lakh Aadhaar-verified and bank-verified inoperative accounts holding a total balance of Rs 1.09 crore.

A pilot study is already underway in 10 regional offices, under which random samples from the category of "up to Rs 50,000" have been selected for validation of member PF balance data by field offices.

For inoperative accounts with balance over Rs 1,000 and above, there are 6.8 lakh Aadhaar-verified accounts holding a total balance of Rs 5,212.42 crore and 2.31 lakh Aadhaar and bank-verified accounts holding a balance of Rs 3,275.35 crore.

GS 2: INTERNATIONAL RELATIONS

INDIAN EXPRESS PAGE : 15

West Asia conflict puts \$11.8 bn worth of farm exports at risk: GTRI

Press Trust of India
New Delhi, March 7

INDIA'S AGRI and food products exports worth \$11.8 billion to West Asia are at risk as the conflict in the region is disrupting shipping routes, raising insurance costs and creating uncertainty in logistics, think tank GTRI said on Saturday.

In 2025, India exported about \$11.8 billion of agricultural and food products such as cereals, fruits, vegetables, dairy products, and spices to West Asia, accounting for 21.8% of India's total exports in this sector.

"The Gulf region's geographic proximity and large expatriate Indian population have historically made it a natural market for India's food exports.

"However, the conflict in the region is disrupting shipping routes, raising insurance costs and creating uncertainty in logistics," the Global Trade Research Initiative (GTRI) said.

India exported \$7.48 billion of cereals, fruits, vegetables and

spices to West Asia in 2025, with the region accounting for 29.2% of India's global exports in this category.

Key shipments include rice, bananas, onions and vegetables, pulses, nuts, coffee, tea and a wide range of spices.

"Rice faces the largest potential impact. India exported \$4.43 billion of rice to West Asia, accounting for 36.7% of its global rice exports, making Gulf markets crucial for producers in Punjab, Haryana, Uttar Pradesh, Andhra Pradesh and Telangana," GTRI Founder Ajay Srivastava said.

The country exported bananas worth \$396.5 million and onions and garlic worth \$111 million last year to that region, which includes the UAE, Saudi Arabia, Iran, Bahrain, among others.

India's agricultural exports have developed a deep dependence on West Asian markets over the past decade, particularly for products such as rice, bananas, spices, meat and dairy products.

GS 2: INTERNATIONAL RELATIONS

INDIAN EXPRESS PAGE: 14

AMID SPIRALLING CONFLICT IN WEST ASIA

'We are attacking US bases, not neighbours; India-Iran relations deep'

IRAN'S SUPREME leader Ayatollah Ali Hosseini Khamenei's representative in India **Abdul Majid Hakim Elahi** speaks to **Asad Rehman** on the scenario in West Asia since the US-Israel combine attacked Iran and killed its supreme leader. He gives an insight into the ground situation in Iran, what's in store for the people and how he sees India's response to the situation. Edited excerpts:

What can you tell us about the situation in Iran...

The martyrdom of Ayatollah Khamenei has moved people across the world — Asia, Europe, America, Africa... Some people were telling us it is like resurrection or the day of judgement. As soon as people heard about the martyrdom, they started demonstrations against the US... asking for the reason. Everyone was shocked... an 86-year-old man was killed without any reason, he didn't commit any sin or injustice.

What is the scale of devastation in Iran due to the US-Israel combine's strikes since March 1?

Since Sunday (March 1) until now, those who came out on the streets have not gone back. They are demanding retaliation for the martyrdom of Ayatollah Khamenei. The second thing is that unfortunately our enemies

don't have any humanity or morals. They attacked a primary school and killed girls aged between 7 and 12. When the bodies were being gathered, they again attacked the school... twice they attacked the same school.

Two days ago, they attacked many schools, hospitals, universities, research centres... None of these places were military bases or housed police... all of them were civilian spaces. I received news from my relatives that people were killed in their shops, in schools, hospitals... We do expect this from them... we will be surprised seeing humanity and morals from their side.

What was the reason for the attack?

The US had attacked Afghanistan, Syria, Iraq, and now Iran. They attacked Lebanon, Libya and very soon, they will attack some other countries. This is preparation for something they see happening — the power will shift away from the US... Russia will gain power, so will India and China. America doesn't want partnership in power in the world. America wants to be the only power centre in the world.

What is happening with regard to the anointment of the new Supreme Leader in Iran? Is the delay tactical considering the US has



ABDUL MAJID HAKIM ELAHI
AYATOLLAH ALI HOSSEINI KHAMENEI'S
REPRESENTATIVE IN INDIA

already said that it will go after whoever becomes the next supreme leader?

According to our Constitution, when the supreme leader dies or isn't qualified to lead the country, a group of 88 elected experts and jurists choose the next leader. In the current circumstances, they couldn't gather in one place to vote for a new supreme leader. By next week, they will nominate someone and if the US wants to kill the new supreme leader, then we will choose another one... and then another one. You can't kill 90 million people.

Because 90 million people are ready to be killed for their dignity, country and for humanity. They will not submit themselves to the US or Trump... In the absence of a supreme leader, there is a council of three leaders who lead the

country. The group of (88 leaders) have to gather to choose the next leader and that hasn't happened because the US and Israel can attack them. These are sensitive times, hence the delay.

How do you defend the attacks by Iran on its neighbours in West Asia?

You know America isn't our neighbour. There is a distance of more than 6,000 miles between America and Iran. If the US wants to attack Iran, it needs bases. America establishes bases in the Persian Gulf countries — Arab countries. The US uses these bases to attack Iran. Before this war, Iran wrote to the countries that they shouldn't support America to attack us. Before his martyrdom, Ayatollah Khamenei mentioned that if the war occurs, it will not be Iran's alone, it will span the region. So, we were attacked by the US but its aircraft take off from where? Not from America... but from the bases in our neighbourhood. When attacked, what could Iran do?

It had two options: first to submit to the US; let them divide the country into five parts, let them steal our wealth and kill the majority of our people. The second was to defend till the last drop of blood. Iran chose the second option and attacked the US bases in the neighbourhood. The neighbours should respect

Iran and not let the US use their land against Iran. We are attacking the US bases, not our neighbours. We don't have a choice.

How do you view India's response to the ongoing conflict?

The response of Indians was overwhelming. As soon as the news of the martyrdom of the supreme leader spread, I received a lot of Indians in my office who expressed solidarity; and they were not just Muslims. Regarding the Indian government, I haven't checked the statement of the Indian government. I don't know about it as I have been busy. On the first night [of the attack], I know that the Indian Foreign minister had called his counterpart in Iran.

India's Foreign Secretary Vikram Misri signed the book of condolence at Iranian embassy Thursday. The Opposition parties in India have accused the government of a delayed response. Do you agree?

No, it wasn't late. Because yesterday was the first day when the condolence book was opened. I appreciate it. It was very good. The relationship between India and Iran is very deep. I am sure it will continue like that. Ayatollah Khamenei loved India very much and was supporting India.

GS 2: INTERNATIONAL RELATIONS

THE HINDU PAGE : 1

Won't strike neighbours, won't surrender: Iran

Will attack nearby nations only if triggered, says Pezeshkian, stressing Iran never planned invasion

U.S. President says Iran is 'being beaten to hell'; Donald Trump threatens to intensify strikes

As the war entered eighth day, Israel and U.S. carry out strikes across the Islamic Republic

Stanly Johny
CHENNAI

Iranian President Masoud Pezeshkian said on Saturday that Tehran would no longer target its neighbouring countries in West Asia unless attacks originated from their territory. However, he vowed that Iran would not surrender in its war against the U.S. and Israel, even as U.S. President Donald Trump claimed Iran was "being beaten to hell" while threatening to intensify strikes.

As the war entered its eighth day, Israel and the U.S. carried out strikes across the Islamic Republic, particularly targeting the country's Air Force, while Tehran fired at least eight missile salvos at Israel since midnight. Several Arab countries were targeted in drone and missile attacks despite Mr. Pezeshkian's remarks.

"Iran has never planned, nor will ever



Shock attack: A video grab shows smoke rising from the Dubai International Airport in the UAE on Saturday during attacks from Iran. AFP

plan, an invasion of any neighbour," Mr. Pezeshkian said in a televised address. "We aim to work hand-in-hand with our dear brothers and neighbours in the region to establish lasting peace and stability," he noted. He said that Tehran's interim leadership council has decid-

ed that neighbouring countries would not be targeted "unless those countries launch an attack on us," state media reported.

Iran's Khatam al-Anbiya Army headquarters said in a statement that "Tehran respects the sovereignty of neighbouring countries and has not carried out

any act of aggression against them. "However, all military bases and interests belonging to the criminal U.S. and the Israeli regime on land, at sea, and in air across the region will be considered legitimate targets of powerful strikes by Iran's Armed Forces," the statement added.

On Friday, Mr. Trump had ruled out a deal with Iran's leadership and demanded "unconditional surrender". Mr. Pezeshkian insisted this would never happen. "The enemies will take the dream of Iran's surrender to their grave," he said, as per a translation of the speech in the state media.

Later, he wrote a series of social media posts defending Iran's military response. "We stand firm to the last breath in defence of our country and resist. Iran's defensive operations are exclusively against targets and facilities that are the origin and source of aggressive actions against the Iranian nation, and we consider them legitimate targets," he said.

On Saturday, Mr. Trump claimed that Iran was "being beaten to hell" and had "surrendered" and promised not to attack its neighbours. "This promise was only made because of

the relentless U.S. and Israeli attack. They were looking to take over and rule the Middle East. It is the first time that Iran has ever lost, in thousands of years, to surrounding Middle Eastern Countries," he wrote in a social media post. The U.S. Central Command said that U.S. forces have struck over 3,000 targets in the first week of Operation Epic Fury, adding that "we are not slowing down".

Continuing strikes

Neither side signalled any sign of de-escalation, even as attacks and counter-attacks continued throughout the day. The Israeli Defence Forces claimed to have destroyed at least 16 Quds Force planes in strikes. Iran fired waves of missiles targeting central Israel, but Israel has reported that there were no injuries. An Iranian Army spokesperson said on Saturday, "220 American sol-

diers and commanders have been killed or wounded and significant damage has been inflicted on American assets in the region in retaliatory attacks by the Iranian Armed Forces over the past 24 hours." The Revolutionary Guards also said they had targeted a Marshal Islands-flagged oil tanker in the Persian Gulf waters.

Iran's Foreign Minister Abbas Araghchi accused the U.S. of attacking a freshwater desalination plant on Qeshm Island. "Attacking Iran's infrastructure is a dangerous move with grave consequences. The U.S. set this precedent, not Iran," he said.

Dubai's main airport was forced to briefly close on Saturday as Iran again launched missiles and drones at targets across the Gulf.

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GS 3: HEALTH AND DISEASES
THE HINDU PAGE: 5

Over two-fold rise in breast cancer incidence in 30 years

Estimates show breast cancer incidence in India at 29.4 per 1,00,000 women in 2023; experts highlight gaps in access to treatment, calling for regular screening to ensure early detection

Shrabana Chatterjee
 KOLKATA

The incidence of breast cancer in India has more than doubled over the past three decades, experts said at an international oncology conference in Kolkata on Friday, while warning that gaps in access to treatment continue to affect many patients.

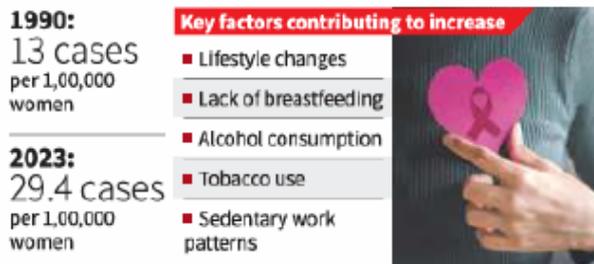
Experts participating in the India edition of the St. Gallen International Breast Cancer Conference said there was a steady increase in breast cancer cases in the country. Estimated data shared at the conference suggested that the incidence had increased from 13 per 1,00,000 women in 1990 to 29.4 in 2023.

Medical professionals agreed that active screening and raising awareness have helped detect more cases, but they feared that various other factors are also contributing to the rise.

Doctors said lifestyle changes, lack of breastfeeding, alcohol consumption, tobacco usage, and sedentary work could be contributing factors behind the rise in breast can-

Rising incidence

Experts highlight a steady rise in breast cancer cases in India, indicating a growing public health concern



cer in people. Though women are at a higher risk of getting affected by breast cancer, it is to be noted that even men can get breast cancer, and regular screening of both genders for breast cancer is crucial to detect the problem at an early stage.

“We know that geographical and economic factors should not be a barrier for breast cancer treatment, but unfortunately, till today, many people cannot get adequate care due to lack of resources,” Soumen Das, director of the Institute of Breast Diseases, Kolkata, told *The Hindu*.

He added that their institute’s research was focused on these implemen-

tation areas so that all cancer drugs that are available in the global market should also be made available in the remotest areas.

Dr. Das, who heads the Institute of Breast Diseases and is one of the event organisers, said that a treatment and drug which is not widely accessible to people across communities is not very helpful, and to mitigate this crisis, they have taken steps like making better use of government schemes and giving temporary employment to relatives or caregiver of the patient near the hospital. “We have seen an immense positive response due to this initiative. When the close relative is given temporary employment

near or inside the hospital, the treatment completion rate increases,” Dr. Das said.

Meanwhile, highlighting the importance of multi-disciplinary care, Prof. Jens Houbert, St. Gallen, Switzerland, said, “Advances in breast cancer treatment require close collaboration between surgery, radiation oncology, and systemic therapies. Global dialogue accelerates progress for patients everywhere.”

Other researchers and doctors at the conference also stressed the need to ensure that breast cancer treatment and care reaches people across all sections of society in order to make a large-scale impact.

Five young investigators were selected to present their work at the next St. Gallen International Breast Cancer Conference scheduled to be held in Vienna in 2027.

The conference also launched the Project Pink Army, a community-driven volunteer movement aimed at mobilising the community to drive cancer awareness and build better patient support systems.

GS 3: NUCLEAR ENERGY

THE HINDU PAGE: 8

How does Canada's uranium deal help India?

What uranium 'stocks' does India have? Does the latest deal involve the 2010 India-Canada Civil Nuclear Cooperation Agreement? How does India use its uranium? How is the country's nuclear power programme faring?

Vasudevan Mukunth

The story so far:

In its quest for energy security, on March 2, India signed a Canadian \$2.6-billion deal with Cameco. The Canadian company is among the world's top three largest uranium producers by volume. The deal ensures a supply of around 10,000 tonnes of uranium between 2027 and 2035 to India.

What uranium 'stocks' does India have?

India has both domestic reserves and imported stockpiles of uranium. The domestic reserves amount to 4.2-4.3 lakh tonnes of ore, spread across the major mines of Jaduguda and Turamdih in Jharkhand and Tummalapalle in Andhra Pradesh. The quantum of extractable uranium metal from the ore is estimated to be 76,000-92,000 tonnes.

The order of magnitude difference between the ore and the metal is because Indian ore is 'low grade' (0.02-0.45% concentration). On the other hand, Canada has high-grade ore (10-100 times richer than Indian ore).

India has increasingly relied on imports, which currently meet nearly three-fourths of the civilian requirement. Aside from the Cameco

Indian ore is low-grade (0.02-0.45%), while Canadian ore is 10 to 100 times richer

deal, India also finalised a supply agreement with Kazatomprom of Kazakhstan in February, and has ongoing contracts with Uzbekistan and Russia (both with low-grade ore). The government is also building a reserve intended to hold five years' supply of fuel to protect against supply chain shocks. While importing uranium ore is cheaper than extracting it, it cannot legally be used in nuclear weapons. This is why India also mines ore domestically.

Does the deal involve the 2010 agreement?

The deal with Cameco comes under the India-Canada Civil Nuclear Cooperation Agreement (NCA). This was signed in 2010, two years after the Nuclear Suppliers Group issued its 'clean' waiver for India, allowing it to engage in civil nuclear trade despite not signing the Nuclear Non-Proliferation Treaty. The waiver, in turn, was made possible by the 123 nuclear agreement between India and the U.S.

Unlike the deal with Kazakhstan (which is less intrusive), the NCA requires India to provide "fissionable material accounts" to Canada, which critics have often called a slight against Indian sovereignty. On the flip side, the NCA has also been criticised for tacitly supporting India's nuclear weapons programme: the more uranium India imports for civilian use, the more domestic uranium it can vouchsafe for military use.

How does India use its uranium?

India currently operates 24 nuclear reactors with a generation capacity of around 9 GW. The 700-MW pressurised heavy water reactors (PHWRs) that currently provide 6-7 GW, or roughly 3%, of India's total electricity use uranium as fuel. The government is committed to increasing nuclear power capacity to 100 GW by 2047. Previous attempts to up this contribution have been set back by issues with land acquisition and local protests, however.

Significant amounts of uranium are also used in research reactors, such as Dhruva in Trombay, to produce medical isotopes such as technetium-99m and iodine-131 and for advanced materials science research.

In the 2025-26 Union Budget, Finance Minister Nirmala Sitharaman allocated ₹20,000 crore to develop a new generation of small modular reactors, which typically use 3-5% enriched uranium.

Domestic uranium is also used for nuclear warheads (currently estimated to number around 170) and the nuclear-powered INS Arihant class submarines.

How is India's nuclear power programme faring?

India is currently transitioning from Stage 1 to 2 of the three-stage programme. In Stage 1, PHWRs will use natural uranium-235 to produce electricity and plutonium-239 as a byproduct. In Stage 2, fast breeder reactors will use a mixed oxide fuel of uranium-238 and plutonium-239 to produce electricity, uranium-233, and more plutonium-239. (The reactors are called so because they will produce more fuel than they consume.) The prototype fast breeder reactor (PFBR) in Kalpakkam is currently in an advanced stage of commissioning. Finally, advanced heavy water reactors will use plutonium-239 and thorium-232 as fuel, producing electricity and uranium-233. Homi J. Bhabha envisioned this three-stage programme to take advantage of the fact that India hosts 20-25% of the world's thorium deposits.

However, the programme has been beset by numerous delays and cost overruns. The fast breeder test reactor was built at Kalpakkam in 1977 but the government did not sign off on the PFBR until the early 2000s, thanks in part to sanctions against India over its nuclear tests. The PFBR's cost also nearly doubled from ₹3,492 crore at the time it was designed to more than ₹6,800 crore in 2019.

In March 2013, the Department of Atomic Energy had said in a reply in the Lok Sabha, "The time of large-scale thorium deployment is expected to be 3-4 decades after the commercial operation of fast breeder reactors with short doubling time." Given the PFBR's own timeline, this period could be in the 2060s, if not later.

Former Department of Atomic Energy Chairman Anil Kakodkar has explained that the doubling time – the time taken for one fast breeder reactor to produce enough fuel to start a second – is 15-20 years. To generate 100 GW, then, India has to go through several doubling cycles, which could explain the multiple deals now to secure the supply of uranium.



Striking a deal: Prime Minister Narendra Modi and Canadian Prime Minister Mark Carney at Hyderabad House, in New Delhi. ANI