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HEAD OFFICE: 53/1, UPPER GROUND FLOOR, BADA BAZAR ROAD,  
OLD RAJINDER NAGAR, NEW DELHI-110060



## Topics Covered

- **India's financial sector reforms need a shake up**
- **The importance of the Deputy Speaker**
- **Examining the RBI's remittances survey**
- **Measles vaccine prevented 9 crore deaths worldwide**
- **Asiatic Wild Dogs( Dholes)**

## India's financial sector reforms need a shake up

## Syllabus

**GS Paper III:** Indian Economy – Financial Sector Reforms, Capital Markets

**GS Paper II:** Governance – Regulatory Frameworks, Institutional Transparency

# India's financial sector reforms need a shake-up

India's financial sector stands at an inflection point. For years, the government and regulators have attempted incremental reform in banking, financial services, and insurance (BFSI), yet systemic frictions persist. These frictions are not just inefficiencies. They are barriers that deter savers, discourage investors and delay growth. A truly professional, transparent and investor-friendly financial sector demands deeper structural corrections, particularly in corporate bond markets, retirement planning instruments, nomination processes across BFSI, and the growing menace of shadow banking.

### On nomination and nominees

Let us begin with the nomination conundrum. Across BFSI verticals (banks, mutual funds, insurance), the rules governing nominees are startlingly inconsistent. A citizen can nominate a single person for one account but multiple for another, with different rights attached. This patchwork approach does not have logical or legal clarity. Rather, it confuses ordinary savers and benefits only those who seek to exploit legal ambiguities, often through protracted litigation.

What public interest is served by maintaining three separate nomination regimes? A harmonised nomination framework, with clarity on nominee rights versus legal heir claims, is overdue. If the disconnect exists for a good reason, the government must share the evidence and case studies that justify it.

Zooming out, the larger structural lacuna in India's financial landscape is the underdeveloped corporate bond market. Despite years of policy pronouncements, it remains shallow, illiquid and opaque. This matters because the cost of capital is the single biggest determinant of business viability. An efficient bond market can reduce funding costs by 2% to 3%, potentially unlocking massive gains for industry and employment. The Reserve Bank of India once mandated the National Stock Exchange (NSE) to develop a secondary bond market, but this directive was quietly ignored. Why? Equity trading offers more profit, especially through opaque algorithmic



**Vaishu Rai**

is a Legislative Assistants to Members of Parliament (LAMP) Fellow 2025 - PRS Legislative

There must be a harmonisation of rules across verticals, the nurturing of a deep bond market, vibrant retirement finance and a reining in of shadow banking

strategies that have previously attracted regulatory scrutiny and journalistic exposés. When a journalist called out malpractices, the NSE responded with a ₹ 100-crore defamation suit, only to be admonished by the High Court later. India's bond market reform cannot be divorced from broader regulatory concerns either, particularly around transparency in capital flows. As a member of the Financial Action Task Force (FATF), India is committed to implementing global Know Your Customer (KYC) norms, which include clear identification of Ultimate Beneficial Owners (UBOs). FATF's updated guidelines in 2022 underscore the need for countries to maintain accurate and accessible ownership data to prevent misuse of financial structures.

Yet, practical implementation remains a challenge. For instance, in recent months, the Securities and Exchange Board of India (SEBI) has had to press two Mauritius-based foreign portfolio investors (Elara India Opportunities Fund and Vespera Fund) to disclose granular shareholder data related to their holdings in listed Indian firms. These funds reportedly did not comply with multiple disclosure requests, complicating regulatory oversight and delaying enforcement actions.

Moreover, India's current UBO disclosure thresholds (10% for companies and 15% for partnerships) create loopholes that allow entities to structure investments just below these limits, thereby avoiding identification. This makes it difficult for regulators to ascertain the true economic interest behind trades in Indian exchanges or bond markets, particularly when routed through jurisdictions such as Mauritius.

While this is not unique to India, opacity in ownership structures does weaken market integrity and may inhibit sustained long-term investments, both domestic and foreign.

### Retirement planning

Additionally, the long-term needs of India's young professionals, especially those in BFSI itself, remain unmet. Retirement planning in India is mostly routed through annuities – products that

are costly due to the intermediation margin taken by insurance companies.

There is a simpler and cheaper alternative that exists: long-dated zero-coupon government securities. The math is compelling, removing the 2% intermediation fee over a 30-year period leads to massive gains for the saver. We already have the technology to "strip" principal and coupon payments and offer these as zero-coupon bonds, but the government and the Reserve Bank of India (RBI) have shown little initiative. We are missing an opportunity to build a vibrant, low-cost retirement ecosystem anchored on sovereign credibility.

### Shadow banking

Then comes the most ominous blind spot: shadow banking. Non-banking financial companies (NBFCs), margin lenders, repo traders, and brokers are offering bank-like services without being subject to full regulatory oversight. This is not a fringe issue. Global economists warn that the next financial crisis could originate here, just as the 2008 financial crisis did in the United States via unregulated derivatives.

In India, retail investors are being financed by brokers who offer loans masked as margin funding. The effective interest rates in such transactions can easily exceed 20%, often without the investor even realising it. The broker holds the investor's contribution as collateral, lends it back to them, and charges interest on the full amount – a classic shadow banking trick. Does the Finance Ministry or RBI even know the scale of this lending?

The European Union has already passed legislation to gather comprehensive data on shadow banking activities. India must follow suit. Transparency must precede regulation, and data is the first step toward transparency.

India's financial sector reforms must go beyond slogans and cosmetic amendments. We need a coherent, forward-looking strategy that harmonises rules across verticals, nurtures a deep bond market, innovates in retirement finance, and reins in shadow banking.

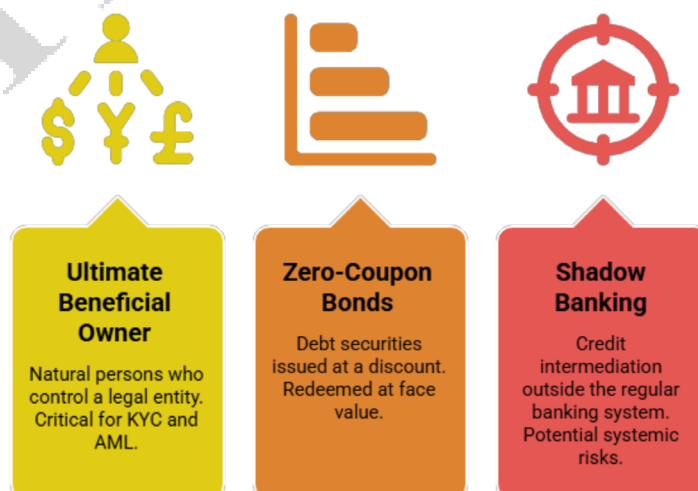




### Key points from the article:

- The **BFSI (Banking, Financial Services, and Insurance)** sector continues to face deep-rooted structural inefficiencies and legal inconsistencies.
- **Nomination rules** vary across financial instruments, creating confusion and leading to legal disputes.
- The **corporate bond market** remains underdeveloped, limiting low-cost capital access for businesses.
- **UBO (Ultimate Beneficial Owner)** disclosure norms are inadequate, compromising financial transparency.
- **Retirement planning** is skewed toward expensive annuity products, despite more efficient options like **zero-coupon government bonds**.
- **Shadow banking**, involving NBFCs and brokers, poses significant systemic risks due to insufficient regulation.
- Urgent need for **integrated reforms** in nomination systems, capital market transparency, and regulatory oversight backed by reliable data.
- Varying rules across banks, mutual funds, and insurance cause ambiguity in nominee versus legal heir rights, often leading to disputes.
- **Bond Market Weakness:** Despite policy announcements, India's corporate bond market remains illiquid and lacks depth due to poor regulatory push and limited market infrastructure.
- **UBO Transparency Gaps:** India's current UBO norms fall short of FATF standards, enabling shell entities to obscure ownership and evade scrutiny, undermining investor trust.
- **Retirement Planning Constraints:** Annuity-based retirement products carry high costs. **Zero-coupon bonds**, which offer cost-effective long-term savings, are underutilized due to lack of policy initiative.
- **Shadow Banking Risks:** Practices like margin funding by brokers at high disguised interest rates go largely unchecked, mirroring risks that led to the 2008 global financial crisis.
- **Global Benchmark – EU's Model:** The **European Union's data-centric regulation** of shadow finance offers a replicable model for India to enhance oversight and prevent systemic vulnerabilities.

### Financial Terms







## The importance of the Deputy Speaker

### Syllabus:

- **GS Paper II – Indian Constitution, Parliamentary Institutions, Separation of Powers, Democratic Norms**

# The importance of the Deputy Speaker

The Deputy Speaker is not a mere substitute of the Speaker; he plays an indispensable role in maintaining the continuity of legislative work. Conventionally, this position has been handed over to the Opposition, in order to develop harmony between the ruling party and the Opposition

### LETTER & SPIRIT

C. B. P. Srivastava

**T**he position of the Deputy Speaker has been lying vacant for the last six years raising questions on constitutional adherence and democratic resilience. The position goes beyond ceremonial significance and is indispensable to parliamentary democracy. The present scenario of the vacant position could be understood through some very important questions. The framers of the Constitution adopted a parliamentary form of governance to ensure effective representation of the people of India in the political system. This idea would lose its significance if the system does not function properly, effectively and smoothly. It is also extremely important that debates and discussions between the ruling establishment and the Opposition remain proper to make the government accountable, and that checks and balances are ensured. It has been alleged that the current ruling government has vehemently denied to hand over the position of the Deputy Speaker to an Opposition member. This is against the principle of sharing of powers which is one of the mandates of a successful parliamentary democracy. It may also be noted that constitutional conventions do have statutory effect in cases of absence.

#### A Deputy Speaker's role

The Deputy Speaker is not a mere substitute of the Speaker; he plays an indispensable role in maintaining the continuity of legislative work. He also presides over committees such as the private member's bill and the House Budget Committee of Parliament; oversees crucial debates; and serves as a neutral arbiter during sensitive discussions. Provisions for a Deputy Speaker is listed under Article 93 of the Constitution. The language of the Article which includes the phrase 'as soon as'



**Vacant seat:** A view of the Lok Sabha during the Winter session of Parliament, in New Delhi, on December 16, 2024. PTI

electing both the Speaker and the Deputy Speaker implies urgency and necessity, and not discretion. Article 94 reinforces the continuity of the Deputy Speaker's office until resignation, removal, or disqualification.

Conventionally the position of the Speaker goes to the ruling party. There has been an informal practice of offering the Deputy Speaker's post to a member of the Opposition. The essence of this practice is to develop harmony between

the ruling party and the Opposition for the smooth functioning of Parliament.

#### Prolonged vacancy

The Government of India did not appoint a Deputy Speaker in the 17th Lok Sabha (2019-24), and it appears now that it does not have the intention to appoint one in the 18th Lok Sabha as well. It is really unfortunate that the government and the Opposition could not come to terms on the issue of appointing a Deputy Speaker,

which could be primarily because the government does not want to give this position to the Opposition. According to Rule 8 of the Rules of Procedure and Conduct of Business in Lok Sabha 1952, election to the post of the Deputy Speaker "shall be held on such date as the Speaker may fix". The Deputy Speaker is elected once a motion proposing his or her name is moved. He enjoys the same powers as the Speaker when he presides over a sitting House. According to Article 180 of the Constitution, the Deputy Speaker has the power to conduct the duties of the Speaker when his chair is vacant. Thus, this vacancy violates not only Articles 93, 94 and 180 of the Constitution, it is also inconsistent with the Rules of Procedure.

#### Constitutional implications

While Article 93 provides for the election of the Deputy Speaker "as soon as may be", it does not set a timeline. The misinterpretation of this phrase may lead to a long delay which could distort constitutional intent and create a constitutional vacuum. Conventionally, the position is handed over to the Opposition, but now that the position is vacant, authority is centralised in the Speaker and thereby in the ruling party which will be inconsistent with the democratic intent of the Constitution. In fact, constitutional conventions intend to strike a delicate balance between the ruling party and the Opposition to ensure that democratic resilience is maintained and sustained in the parliamentary system, based on the Westminster model, which mandates effective discussions and deliberations. Moreover, in a situation caused due to the resignation of the Speaker or even in case of incapacitation, a severe constitutional crisis may surface which will be detrimental to the system of governance.

Above all, the failure to uphold the tradition of offering the office to the Opposition undermines the spirit of consensus-driven politics.

C. B. P. Srivastava is President, Centre for Applied Research in Governance, Delhi

### THE GIST

Provisions for a Deputy Speaker is listed under Article 93 of the Constitution. The language of the Article which includes the phrase 'as soon as' for electing both the Speaker and the Deputy Speaker implies urgency and necessity.

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### Key points from the article:

- The post of Deputy Speaker of the Lok Sabha has remained vacant since 2019, breaching constitutional principles and democratic conventions.
- The Deputy Speaker is not just a substitute for the Speaker — he ensures **continuity in legislative functioning**.

#### Deputy Speaker's Role in Governance

##### Article 93

1

##### Election of Deputy Speaker

The Deputy Speaker is elected promptly after the Speaker.

##### Article 94

2

##### Continuity of Deputy Speaker

The Deputy Speaker remains in office until resignation, removal, or disqualification.

##### Article 180

3

##### Deputy Speaker Acts as Speaker

The Deputy Speaker assumes the Speaker's role when the Speaker's office is vacant.







## Speaker's Role in Parliament



### Democratic and Parliamentary Significance

- The Deputy Speaker's office is crucial for maintaining **checks and balances** in a parliamentary democracy.
- Conventionally offered to the **Opposition** to promote bipartisan cooperation and democratic harmony.
- **Constitutional conventions**, though unwritten, carry binding moral and political weight in parliamentary practice.

### Constitutional and Governance Implications

- Misinterpreting "as soon as may be" leads to **unjustified delay**, weakening democratic structures.
- The **vacancy creates a constitutional vacuum**, risking crisis during Speaker's resignation or absence.
- The absence of a Deputy Speaker **violates the Westminster model**, which India's system is based on.

### UPSC PYQ 2022

**Q. With reference to Deputy Speaker of Lok Sabha, consider the following statements:**

1. As per the Rules of Procedure and Conduct of Business in Lok Sabha, the election of Deputy Speaker shall be held on such date as the Speaker may fix.
2. There is a mandatory provision that the election of a candidate, as Deputy Speaker of Lok Sabha shall be from either the principal opposition party or the ruling party.





3. The Deputy Speaker has the same power as of the Speaker when presiding over the sitting of the House and no appeal lies against his rulings.
4. The well-established parliamentary practice regarding the appointment of Deputy Speaker is that the motion is moved by the Speaker and duly seconded by the Prime Minister.

**Which of the statements given above are correct?**

- [A] 1 and 3 only  
[B] 1, 2 and 3  
[C] 3 and 4 only  
[D] 2 and 4 only

## Examining the RBI's remittances survey

### Syllabus

#### GS Paper III-Economy- RBI, Financial Terms

## Examining the RBI's remittances survey

**R**emittances have long played a quiet but crucial role in India's external sector balance, but in terms of policy attention, they have often been overshadowed by indicators such as foreign direct investment (FDI) and trade flows. Yet the latest data from the Reserve Bank of India (RBI)'s Sixth Round of India's Remittances Survey, released in March, makes it clear that such flows are integral to the stability and structure of India's external accounts. Inward remittances stood at a record \$118.7 billion in 2023-24, not only exceeding FDI inflows but also financing over half of India's merchandise trade deficit. India's persistently high remittance flows constitute a vital stabilising force in the context of global economic uncertainty and tightening financial conditions.

#### Structural shifts

However, the data also point to deeper structural shifts that merit closer attention. The most striking is the changing spatial composition of remittance sources. The traditional dominance of countries of the Gulf Cooperation Council (GCC) is now giving way to advanced economies (AEs). The U.S. accounts for 27.7% of India's inward remittances, up from 23.4% reported in the Fifth Round (2020-21) Survey. The U.S., U.K., Canada, Australia, and Singapore together account for 51.2% of the flows, overtaking the cumulative share of the six GCC nations (37.9%) by a large margin. This inversion of a historical pattern reflects not only macroeconomic shifts but also a change in the profile of Indian migrants – from predominantly low-skilled workers in West Asia to high-skilled professionals and students in AEs.

This has long-term implications for both the volume and stability of remittance inflows. Migrants in AEs tend to have higher and more stable earnings, and their remittance behaviour is often less sensitive to cyclical volatility in



**Amarendra Nandy**  
Assistant Professor  
(Economics Area) at  
the Indian Institute of  
Management Ranchi.  
Views are personal

The profile of migrants has shifted towards higher-skilled occupations. Transaction sizes have also become more concentrated at the upper end

commodity markets. At the same time, unlike temporary workers in the Gulf, high-skilled emigrants in AEs may remit less as their economic and familial integration abroad deepens.

One concern is the growing concentration of large-value transactions. In 2023-24, transfers above ₹5 lakh accounted for nearly 29% of total remittance value, even though they represented a small fraction (1.4%) of overall transactions. This skew suggests that remittances are increasingly driven by higher-earning, professionally mobile Indians rather than broad-based migrant remitters. While this may reflect the upward mobility of the diaspora, it also creates potential vulnerabilities. A slowdown in high-skilled migration due to adverse host-country immigration policy shifts could affect these large inflows disproportionately.

There is also an accelerating shift toward digital modes of remittance. In 2023-24, digital channels, on average, accounted for 73.5% of all remittance transactions. Transaction costs have correspondingly declined. The average cost of sending \$200 to India now stands at 4.9%, below the global average of 6.65%, though still above the Sustainable Development Goal benchmark of 3%. This progress is impressive and attributable to the rise of fintech platforms and app-based money transfer services.

Despite this aggregate progress, the transition to digital channels has not been uniform across remittance corridors. While migrants in countries such as the UAE (76.1%) and Saudi Arabia (92.7%) have recorded a very high share of remittance transfers via digital channels, others such as those in Canada (40%), Germany (55.1%), and Italy (35%) continue to depend more heavily on conventional methods. These disparities suggest that the infrastructure and regulatory environment remain a binding constraint. For India, the policy challenge lies in deepening

cross-border digital payment linkages. Doing so will not only lower costs and increase efficiency but also ensure that remittance flows remain within formal, trackable financial channels.

At the sub-national level, the remittance map shows persistent asymmetries. Bihar, Uttar Pradesh, and Rajasthan received a total share of under 6% of remittances, while Maharashtra, Kerala, and Tamil Nadu received about 51%. This is not merely a reflection of historical out-migration patterns but of unequal access to migration-enabling infrastructure: foreign language training, credentialing pathways, and employer linkages remain thin. National skilling missions must become far more State-responsive; else, India risks perpetuating remittance elite-regions and households with the social capital to migrate and the financial literacy to leverage returns, while leaving the rest behind.

#### Missing data

Notably, this round does not provide data on how remittances are used at the household level. This limits a fuller understanding of the developmental role of remittances beyond their macroeconomic contribution to the balance of payments. As the profile of migrants shifts towards higher-skilled occupations and as transaction sizes become more concentrated at the upper end, it is crucial to assess whether these flows are being directed towards longer-term financial goals such as savings, investment, or asset creation or continue to be primarily consumption-smoothing in nature. Incorporating this dimension would also help inform the design of complementary instruments – savings-linked remittance products, targeted financial literacy programmes, or investment incentives for remittance-receiving households – that can enhance the long-run developmental multiplier of these inflows.





## Key points from the article

### Importance of Remittances in India's Economy

- Inward remittances touched a **record \$118.7 billion in 2023–24**.
- This **exceeded FDI inflows** and **financed over half of India's merchandise trade deficit**.

In a time of global uncertainty, remittances are a **stable and critical support** to India's external account alance.



## Key Structural Shifts in Remittance Patterns

### Changing Source Countries

- Traditional dominance of **Gulf countries (GCC)** is declining.
- **Advanced Economies (AEs)** like the **U.S., U.K., Canada, Australia, Singapore** now account for **51.2% of inflows**, vs. 37.9% from GCC countries.
- Reflects a shift in migrant profile: **from low-skilled Gulf workers to high-skilled professionals in AEs**.

### Implications of the Shift

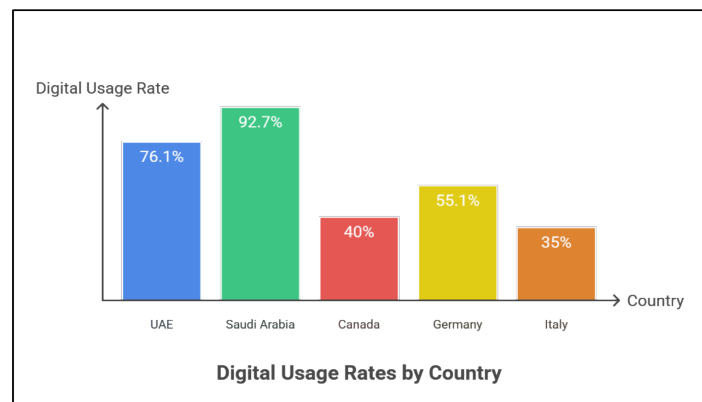
- **Positive:** Migrants in AEs have **more stable earnings** and are less affected by oil or commodity market cycles.
- **Concern:** As migrants settle permanently abroad, they may **send less money home** over time.

### Growing Concentration of Large-Value Transactions

- Transfers over ₹5 lakh made up **29% of total remittance value**, despite being just **1.4% of transactions**.
- Indicates that **high-earning professionals** are driving remittances.
- **Risk:** These inflows are **vulnerable to immigration policy changes** in host countries, which can slow high-skilled migration.

### Digital Shift in Remittance Channels

- **73.5% of remittances in 2023–24** came via **digital channels**.
- Average **transaction cost dropped to 4.9%**, below global average (6.65%) but still above **SDG target (3%)**.
- Growth due to **fintech platforms and mobile apps**.







## Policy Recommendations

- **Deepen cross-border digital payments** to lower costs and enhance tracking.
- **Make skilling missions state-specific** to promote inclusive migration opportunities.
- Prevent creation of a **“remittance elite”**—where only rich or wellconnected families benefit from migration.
- **Missing Data and Need for MicroLevel Understanding:** The survey lacks data on how **households use remittances** (e.g., savings, investment, consumption).

## Measles vaccine prevented 9 crore deaths worldwide

## Syllabus

GS Paper 2 (Governance, Health, International Institutions):

GS Paper 3 (Science & Technology, Disaster Management):

- Scientific innovation in disease control – example of measles vaccine.

## Measles vaccine prevented ‘9 crore deaths’ worldwide

Vaccines changed the trajectory of measles, preventing long-term immune damage and deadly outbreaks resulting in millions of deaths

### DATA POINT

Saloni Dattani  
Fiona Spooner

**M**easles used to be an extremely common disease. Just 60 years ago, over 90% of children would get infected by it, and of those who developed symptoms, around a quarter would be hospitalised. However, after John Enders developed the first effective measles vaccine in 1963, vaccination efforts ramped up rapidly in richer countries, and in the 1970s and 1980s, they were scaled up worldwide.

In just the last 50 years, it's estimated that measles vaccinations have prevented over 9 crore deaths worldwide (Chart 1). Analysis of over a hundred studies shows that the vaccines reduce the chances of developing measles 20-fold.

Other factors have also played a role in the reduction of measles deaths. In the U.S., deaths had already been falling in the decades before – probably due to better treatment for the secondary infectious diseases that people with measles become vulnerable to, improved sanitation and hygiene, and better childhood nutrition.

However, these improvements did not reduce measles cases. The measles virus is airborne, so improvements in hygiene do not reduce its spread. Since measles is so contagious, nearly every child still got measles before vaccines were available, and the number of cases only began to decline after the vaccines arrived.

Improved sanitary conditions did not mean cases were milder either: before vaccines were available, there were still around 50,000 hospitalisations and hundreds of deaths in just the U.S. each year.

Measles deaths continued to be common in poorer countries until vaccines became widely available. Thousands of people died from

measles annually in Africa and Southeast Asia between the 1980s and 2000s. Chart 2 shows the region-wise number of deaths caused by measles over time.

That's because, in low- and middle-income countries, the case fatality rate from measles has been much higher. It's estimated that in the 1980s, 5-10% of children with the disease then died from it.

The number of measles deaths dropped dramatically in the 2000s, particularly in Africa, as vaccination efforts scaled up. The global roll-out of measles vaccines has been one of history's most successful public health efforts.

Chart 3 shows how far the world has come. It shows the share of one-year-olds who have received their first dose of the various vaccines.

In the 1980s, coverage was very low in many parts of the world, especially in Africa, Southeast Asia, and the Eastern Mediterranean. But since then, vaccination rates have increased rapidly. One reason is the scale-up of the Expanded Programme on Immunisation by the World Health Assembly from the 1970s. Vaccination efforts reached more than 9 crore children – or 60% of all infants – by the early 2000s.

But millions of children were still left behind, particularly in poorer countries. In response, the Gavi Vaccine Alliance was established in 2000 to close these gaps and ensure that life-saving vaccines reached the most vulnerable children. Now, over a hundred million infants receive vaccinations for measles, which is over 80% of them. These efforts have dramatically reduced child mortality.

Chart 4 shows estimates of the cumulative number of lives saved by measles vaccinations over time, across regions.

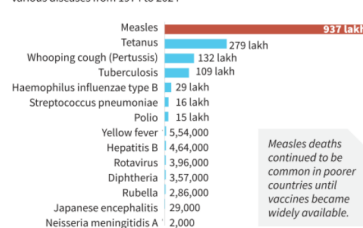
The impact has been greatest in Africa, with 2.9 crore lives saved, and Southeast Asia, with 2.0 crore lives saved. These are regions where measles was a leading cause of death in children until recently.



**Saved by the shot**

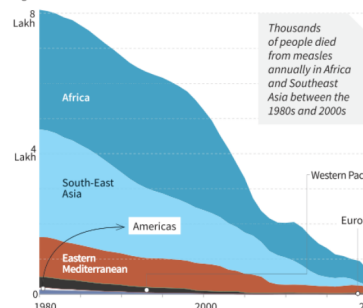
The data for the charts were sourced from Our World in Data, a collaboration between the University of Oxford and the non-profit organization Global Change Data Lab.

**Chart 1:** The chart shows the cumulative number of lives saved from various diseases from 1974 to 2024



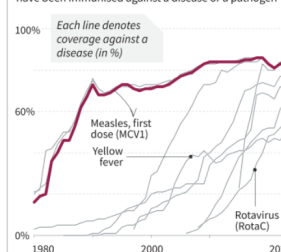
Measles deaths continued to be common in poorer countries until vaccines became widely available.

**Chart 2:** The chart shows the number of deaths due to measles by region from 1974 to 2024

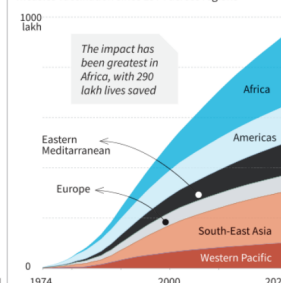


Thousands of people died from measles annually in Africa and Southeast Asia between the 1980s and 2000s

**Chart 3:** The chart shows the share of one-year-olds who have been immunised against a disease or a pathogen



**Chart 4:** The cumulative number of lives saved by measles vaccination since 1974 across regions



The impact has been greatest in Africa, with 2.9 lakh lives saved





- Measles was a **highly contagious viral disease**, with almost universal childhood infection 60 years ago.
- The **first effective vaccine** was developed in **1963** by **John Enders**.
- **Vaccination reduces the risk** of developing measles by **20 times**.

#### Impact of the Vaccine

- Estimated to have **prevented 9 crore deaths** over the last 50 years.
- Dramatic reduction in **hospitalisations and deaths globally**, especially in low and middle-income countries.
- **Before vaccination**: 50,000+ hospitalisations annually in the U.S. alone.

#### Regional Impact

**Greatest lives saved: Africa: 2.9 crore, Southeast Asia: 2.0 crore** These regions had **high fatality rates** due to weak healthcare and poor nutrition.

#### Global Health Initiatives

- **Expanded Programme on Immunisation (1970s, WHO)**: Rapid scale-up of vaccine access.
- **GAVI, the Vaccine Alliance (2000)**: Targeted immunisation in poorer nations, closing access gaps.
- Today, **over 100 million infants** receive measles vaccines yearly (~80% global coverage).
- Asiatic Wild Dogs (Dholes)

### ***Dhole territory***



**Houseful:** Asiatic wild dogs, also known as dholes, in their specially designed enclosure at the Indira Gandhi Zoological Park in Visakhapatnam on World Dholes day. The park currently houses the highest population of dholes in India. K.R. DEEPAK





### Asiatic Wild Dog (Dhole)

- **Scientific Name:** *Cuon alpinus*
- **Common Names:** Indian wild dog, whistling dog, red wolf, red dog, mountain wolf
- **Geographical Distribution**
- Found across **Eastern and Southeastern Asia**
- Ranges from **Siberia (north)** to **Malaysian islands (south)** and **Indian peninsula (west)**
- **India:** Found in three main clusters:
  - ♦ **Western and Eastern Ghats** (stronghold)
  - ♦ **Central Indian landscape**
  - ♦ **Northeast India**

**Habitat:** Prefers dense jungles, scrub forests, steppes, mountains, and pine forests

#### **Behavior and Social Structure**

- **Highly social** animals
- Hunt in **packs of 5 to 12**, can go up to **30–40 members**
- Known for **cooperative hunting** and **strong clan structure**
- **IUCN Red List:** *Endangered*
- **Wildlife Protection Act, 1972 (India):** *Schedule II*
- **CITES:** *Appendix II*

