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WPI inflation eases to 9.78% in July on softening in fuel prices

Press Trust of India
New Delhi, August 14

WHOLESALE PRICE inflation softened month-on-month for the first time in nine months to 9.78% in July on easing in fuel and food prices.

Wholesale price index (WPI)-based inflation was 9.87% in June. This is the first time since October 2025 that WPI inflation has fallen month-on-month. The softening in July numbers is mainly on account of lower inflation in fuel & power even as inflation in primary articles and manufactured products accelerated.

"Across groups, mineral oils (containing petroleum products), food articles, manufacture of basic metals, non-food articles, manufacture of food products, and manufacture of chemicals and chemical products have been major drivers of WPI inflation in July 2026," the commerce and industry ministry said while releasing the monthly Wholesale Price Index (WPI) data on Friday.

Wholesale inflation in fuel and power dropped to 20.05% in July, as against 27.41% in June. Inflation in food articles too eased marginally to 5.44% in July from 5.49% in June. However, manufactured products saw an uptick in inflation at 8.29% in July, as against 7.48% in June. As per the data, the output Producer Price Index (PPI) — which the government has said will eventually replace the WPI in about five years — remained unchanged at 9.6% YoY in July vis-a-vis June. Output PPI saw lower inflation in manufacturing and mining, but higher agriculture and electricity PPI nullified those gains. In a research note, Barclays said the direction of the WPI has reversed and WPI inflation should soften in coming months as global prices seem to have peaked.

"In our view, WPI inflation has peaked and gradual and modest disinflation from hereon should continue, in line with relatively lower global commodity prices in general and crude oil price in particular (since June)," Barclays said. The blockade of the Strait of Hormuz, through which the majority of crude oil is imported into India, has kept WPI elevated with pressure on global crude and fertiliser costs. ICRA Principal Economist Rahul Agrawal said.

Context [GS-III: Indian Economy | Inflation & Price Measurement]

India's Wholesale Price Index (WPI)-based inflation moderated marginally from 9.87% in June to 9.78% in July 2026. The fall was mainly due to slower inflation in Fuel & Power, although price pressures remained elevated in manufactured products.

1. What drove July inflation?

- Fuel & Power: Inflation fell sharply from 27.41% to 20.05%. This does not mean fuel became cheaper; it means fuel prices increased more slowly than a year earlier — technically, disinflation.
- Food Articles: Inflation eased marginally from 5.49% to 5.44%.
- Manufactured Products: Inflation increased from 7.48% to 8.29%, showing continued price pressure in the production sector.

2. WPI — Basic

- Wholesale Price Index (WPI) measures changes in prices of goods at the wholesale level, before they reach consumers.
- Major groups: Primary Articles, Fuel & Power and Manufactured Products.
- It is compiled by the Office of the Economic Adviser (OEA), Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry.
- The new WPI series uses 2022–23 as the base year, replacing 2011–12.

3. Why is the new WPI–PPI system important?

- India has introduced Producer Price Indices (PPI) alongside the revised WPI series.
- Output Producer Price Index (Output PPI): measures the prices producers receive for their output.
- Input Producer Price Index (Input PPI): tracks the prices producers pay for inputs; it is currently a trial index.
- Service PPI: measures producer prices in selected services.
- The Government will continue publishing WPI alongside PPI for five years, allowing users to gradually shift towards PPI.

4. Why move towards PPI?

- WPI: captures wholesale price movements.
- PPI: provides a more direct picture of prices received by producers and the transmission of input costs into output prices.

Financial democracy, the Jan Dhan transformation

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Twelve years of Jan Dhan have led to financial inclusion and independence

Does ideology matter in governance? Yes, it does. A case in point is the Jan Dhan Yojana, which marks 12 years this Independence Day and has served the cause of Antyodaya, a concept propounded by both Mahatma Gandhi and Deendayal Upadhyaya. Simply put, it means that the most deprived should be considered the most deserving when it comes to the distribution of the fruits of development.

Independence Day is usually understood in political terms. India became a sovereign republic, established democratic institutions and introduced universal suffrage. But political independence alone does not guarantee economic liberty. For millions of Indians, even decades after 1947, the formal financial system remained distant. A bank account, formal credit, insurance or a reliable channel to receive government support could not be taken for granted. Add to this the menace of pilferage, and the systemic failure is complete. No wonder a former Prime Minister had to admit that when a rupee was sent from Delhi, only 15 paise reached the recipient.

The vision

On August 15, 2014, from the ramparts of the Red Fort, the newly elected Prime Minister, Narendra Modi, made financial inclusion part of his Independence Day address.

Among several major announcements made during the address, he announced the Pradhan Mantri Jan Dhan Yojana (PMJDY). The idea sounded simple: every household in India should have access to a bank account, a RuPay debit card and insurance cover. At Vigyan Bhawan on August 28, during the launch of the PMJDY implementation, Mr. Modi quoted Chanakya: *Sukhasya moolam dharmah* – the root of happiness is *dharma*; *Dharmasya moolam artha* – the root of *dharma* is *artha*; and *Arthasya moolam rajyam* – the root of *artha* is the state. The argument was that economic means are fundamental to human well-being and, therefore, creating access to those means is also a responsibility of the state.

The bank account was not simply another government benefit; rather, it was an entry point into the formal economy. The PMJDY, therefore, deserves to be viewed through the lens of Independence Day and the Prime Minister's thought leadership. India's first independence was about freeing the country from colonial rule. The second challenge was to build a state in which freedom could actually be exercised by ordinary citizens. If a citizen cannot access formal finance, receive money directly, save securely or establish a connection with the institutions through which economic opportunity flows, political freedom remains incomplete in a very practical sense.

The PMJDY attempted to address one part of that gap.

The numbers tell a story

The architecture also reflected the idea of *Antyodaya*: the last person in the queue should not remain outside the system. A zero-balance account meant that having little money was no longer, in principle, a reason to remain outside the banking system. A RuPay card and an overdraft facility were intended to make the account something that could actually be used.

Financial inclusion is not merely about opening accounts; it is about becoming part of a system of savings, payments, credit, insurance and economic opportunity. Twelve years later, the scale of that first step is difficult to ignore. By July 2026, the PMJDY had crossed 58 crore accounts, with deposits running into ₹3 lakh crore. More than half of the accounts are held by women, while roughly three-fourths are in rural and semi-urban areas.

But Jan Dhan's real significance lies beyond the account numbers. It became the first layer of the larger JAM trinity architecture: Jan Dhan, Aadhaar and Mobile. Once citizens had bank accounts connected to digital identity and mobile infrastructure, the government had a much more direct channel through which benefits could reach them. This transformed the possibilities of Direct Benefit Transfer. The same infrastructure eventually became part of India's broader digital public infrastructure, alongside systems such as UPI. A bank account opened under Jan Dhan became part of an increasingly digital financial ecosystem. A woman who entered the formal banking system through a Jan Dhan account in 2014 and a merchant accepting a UPI payment in France or the other countries it can be used in, in 2026, may appear to belong to two different stories. In reality, they are connected by the same financial infrastructure built over the past decade.

An account, an identity

More importantly, a bank account also became a solid symbol of identity – something that faceless people from marginalised sections could rarely have. It served as a form of "recognition with respect" offered by the system. Financial democracy through Jan Dhan made those on the periphery visible, counted and, importantly, proudly identified.

Sixty-seven years after Independence, in 2014, the Prime Minister used the country's most symbolic political stage to speak about financial, digital literacy and inclusivity . Jan Dhan followed by UPI has now become a story of our everyday lives.

The "*Mera khaata, bhagya vidhata* (My account, the destiny maker") tagline for Jan Dhan remains true as it shapes the destiny of Viksit Bharat 2047 by financial inclusivity and opportunities ahead.

Context [GS-II: Welfare & Social Justice | GS-III: Inclusive Growth]

Twelve years of Pradhan Mantri Jan-Dhan Yojana (PMJDY) show how financial inclusion has evolved from simply opening bank accounts to creating an economic and digital infrastructure for the poor. The larger objective is to make citizens active participants in the formal economy.

1. Pradhan Mantri Jan-Dhan Yojana

- Launched: 28 August 2014; announced on 15 August 2014 as the National Mission for Financial Inclusion.
- Aim: Affordable access to banking, savings, remittances, credit, insurance and pension for financially excluded households.
- Key features: Zero-minimum-balance Basic Savings Bank Deposit Account, RuPay debit card, overdraft facility for eligible account holders and linkage with social-security schemes and Direct Benefit Transfer (DBT).

2. Transformation: From Account to Economic Participation

- Scale: As of 22 July 2026, PMJDY has 58.84 crore accounts, ₹3.11 lakh crore deposits, 32.79 crore women beneficiaries and 45.77 crore rural/semi-urban accounts. 41.01 crore RuPay cards have been issued.
- JAM architecture: Jan Dhan + Aadhaar + Mobile created the basic infrastructure for targeted and direct delivery of government benefits.
- Digital financial inclusion: Bank accounts became gateways to DBT, UPI and other digital financial services, linking welfare delivery with India’s Digital Public Infrastructure.
- Financial democracy: Access to formal banking gives poorer households the ability to save securely, receive benefits directly, transact digitally and gradually access credit, insurance and pensions.

3. Challenges Ahead

- Account ownership ≠ financial inclusion: The focus must shift from opening accounts to regular and meaningful usage.
- Financial & digital literacy: Beneficiaries need greater awareness of digital payments, credit, insurance, pensions and cyber-fraud.
- Last-mile access: Remote areas continue to face connectivity, banking infrastructure and Business Correspondent-related constraints.
- Quality of inclusion: Greater access to productive and affordable credit, insurance and pensions is needed to convert financial access into economic mobility.

4. Way Forward

- Move from “universal account ownership” to “universal financial usage.”
- Strengthen financial literacy, digital infrastructure and consumer protection, particularly for vulnerable groups.
- Expand responsible access to formal credit, insurance and pension products.
- Use the JAM–DBT–digital payments ecosystem to deepen inclusion while ensuring privacy, cybersecurity and grievance redressal.

MAINS 2 ANSWER INITIATIVE — EDITORIAL TO MAINS ANSWER | DAY 7

10 Marks | 150 Words

Pradhan Mantri Jan-Dhan Yojana has evolved from ensuring bank-account ownership to enabling wider financial and economic participation. Examine the transformation and the challenges that remain.

प्रधानमंत्री जन-धन योजना केवल बैंक खाता उपलब्ध कराने से आगे बढ़कर व्यापक वित्तीय एवं आर्थिक भागीदारी का माध्यम बन गई है। इस परिवर्तन तथा शेष चुनौतियों का परीक्षण कीजिए।

Sangeet Natak Akademi award for Odissi exponent Varadkar

Suanshu Khurana
New Delhi, August 14

COMING FROM a family of illustrious academics, lawyers, freedom fighters and medical practitioners, Shubhada Varadkar grew up in a home where neither music nor dance was considered a vocation. Her mother was enthusiastic and encouraged her but there was no vision of a professional career. "There was no legacy of dance anywhere around. Nobody even knew what classical dance was. That atmosphere, however, did allow for democratic decision-making. When I wanted to dance, there was no resistance. My father said if you like it, do it," says 65-year-old Mumbai-based Shubhada, who went on to choose dance as her path and was conferred the Sangeet Natak Akademi award for Odissi on Thursday at Vigyan Bhavan by President Droupadi Murmu.

"A recognition for your work always gives you extra energy but with that also comes the responsibility to be better at what you have been doing, improve on that," says Shubhada.

Daughter of freedom fighters Manohar and Manik Varadkar, and granddaughter of famed pathologist V R Khanolkar, who was the first Dean of the Tata Memorial Cancer Research Institute, Shubhada is also the first cousin of Leo Varadkar, former PM of Ireland and the country's first openly gay head of State.

Shubhada Varadkar

Shubhada is also the grandniece of Savitri Bai Khanolkar (born Eve Yvonne Maday de Maros) of Swiss origin, who designed the Param Vir Chakra, India's highest gallantry award.

Shubhada, who enjoyed dancing in school, began her official training as a dancer after her Class 10 results. Her parents set a condition to dance: she had to get a distinction and they would allow official training.

She began Bharatanatyam training under Guru Shri Mani in Mumbai "because it was near the house". Some years later, Odissi legend Kelucharan Mohapatra visited Mumbai's National Centre for Performing Arts for a workshop. Shubhada got permission from her very "open-minded guru" to attend it.

At the Centre, she fell in love with the lyricality, flow, and movement of Odissi. She would go on to study economics and went on to become a professor at RR Ruia College in Mumbai.

She also learned from Mohapatra in Bhubaneswar at his gurukul. "I was very fortunate as I belong to the last batch that learned from him in the gurukul system. We saw him teach his senior students like Sanjukta Panigrahi. We stayed there and learned and there was no clock on a class or exams. It was learning for the purpose of learning. The choreography we do now is entirely his reflection. He would choreograph 50 different poses for one word and then teach one," says Shubhada, who is also a two-time cancer survivor.

Context [GS-I: Indian Art & Culture]

Renowned Odissi exponent Shubhada Varadkar received the Sangeet Natak Akademi Award from the President of India for her contribution to Odissi, one of India's classical dance traditions.

Sangeet Natak Akademi & Award

- **Sangeet Natak Akademi**: India's National Academy of Music, Dance and Drama, established by Government of India resolution in 1952 and inaugurated in 1953. It is an autonomous organisation under the Ministry of Culture.
- **Mandate**: Preservation, promotion and development of India's music, dance and drama, including classical, folk, tribal and other traditional performing arts.
- **Sangeet Natak Akademi Award (Akademi Puraskar)**: Instituted in 1952 and regarded as the highest national recognition given to practising artists, gurus and scholars in the performing arts.
- **Fields**: Given for distinguished contribution in Music, Dance, Theatre, Traditional/Folk/Tribal Music-Dance-Theatre & Puppetry, and Overall Contribution/Scholarship.
- **Number**: Under the current framework, up to 46 Akademi Awards may be given annually across these fields.
- **Selection & Conferment**: Awardees are selected by the Sangeet Natak Akademi's General Council and the awards are conferred by the President of India.
- **Award**: Carries a cash prize of ₹1 lakh, a tamrapatra and angavastram.

DRAFT SHANTI ACT RULES RELEASED

Foreign nuclear technology must have its design certified in country-of-origin

Pratyush Deep
New Delhi, August 14

FOREIGN NUCLEAR technology sourced for a nuclear power plant or reactor must have its design certified or approved by the regulatory body in its country of origin and must already be operational there or in another foreign country, according to the draft rules of the Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India (SHANTI) Act, released by the Department of Atomic Energy on Friday.

"The technology intended to be imported or acquired domestically does not adversely affect the interest of India, does not constitute an unreasonable risk to public health and safety and is in conformity with the national policies framed under the Act," the rules read.

The rules define "the country of origin" as those countries which are self-reliant in nuclear reactor design and supply chain ecosystem whose regulatory approvals are trusted globally. As per the rules, technology providers shall ensure availability of design support and all necessary permissions and supporting documents from original technology developer unless there has been a complete transfer of technology.

"Provided also that the person sourcing the technology shall ensure that all related Intellectual Property Rights vests with the technology developer," it added.

The draft rules provide for a single composite licence for building, owning, operating and decommissioning a nuclear power plant or reactor.

The rules also recognise captive nuclear power, including its use by energy intensive industries such as aluminium and cement, as well as data centres, semiconductor manufacturing and AI applications.

A key provision is the proposed "in-principle approval", which the licensing authority may grant after admitting an application where the applicant has not yet selected a site or reactor technology. The draft defines it as a "statement of support to proceed towards applying for formal licence", subject to specified conditions. "Upon receipt of a valid 'in-principle approval', the applicant may proceed with negotiation with reactor technology vendors and for acquiring the land and other necessary infrastructure," the draft rules state.

Technology providers shall ensure availability of design support and all necessary permissions and supporting documents from original technology developer, rules say. REUTERS

The approval, however, would not amount to a final licence. The draft also provides that an in-principle approval can be revoked if there is a supervening public interest or if material facts emerge indicating that the applicant is owned, controlled or dominated by entities considered inimical to defence and national security or public health and safety. It can also be revoked if obtained through misrepresentation or suppression of material facts.

On nuclear liability, operators would be required to maintain insurance or financial security for nuclear damage, with the financial security remaining in place until spent fuel is removed from the relevant storage pool. The draft also provides for a Nuclear Liability Fund, to be funded through a levy on operators. For specified government-owned installations, the Central Government would assume liability under the conditions set out in the rules. The draft rules lay out the regulatory framework for a wider nuclear power ecosystem, including private participation, captive nuclear generation, foreign reactor technology, licensing, safety oversight and nuclear liability.

The Department of Atomic Energy has invited comments and suggestions on the draft rules, with September 4, 2026 as the last date for submission.

FULL REPORT ON WWW.INDIANEXPRESS.COM

Context [GS-III: Nuclear Energy & Energy Security]

The Department of Atomic Energy has released draft SHANTI Rules, 2026 to operationalise the SHANTI Act, 2025, which replaced the Atomic Energy Act, 1962 and the Civil Liability for Nuclear Damage Act, 2010. The reform aims to expand nuclear power through greater private participation while retaining strong regulatory and strategic safeguards.

1. Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India (SHANTI) Act, 2025.

- Private participation: Indian private companies and joint ventures can seek licences to build, own, operate and decommission nuclear power plants/reactors, subject to government permission and safety regulation.
- Regulation: The Atomic Energy Regulatory Board (AERB) receives statutory recognition, with responsibility for nuclear and radiation safety, licensing, inspections and enforcement.
- Strategic control: Opening nuclear power to private players does not mean opening the entire nuclear fuel cycle; sensitive strategic activities remain under Central Government control.
- Nuclear liability: The Act replaces the earlier liability framework with a graded operator-liability system. Liability is linked to the category/capacity of the nuclear installation, while operators must maintain insurance or financial security. It also provides for a Nuclear Damage Claims Commission for adjudication of claims.

2. What the Draft SHANTI Rules, 2026 add

- Foreign reactor technology: Its design must be certified/approved by the regulatory authority in the country of origin and must already be operational in that country or another foreign country.
- Technology assurance: Foreign technology providers must provide necessary design support, permissions and technical documentation from the original technology developer, unless technology transfer is complete.
- Single composite licence: Proposed for the construction, ownership, operation and decommissioning of a nuclear plant/reactor.
- In-principle approval: An initial approval can allow an applicant to proceed with negotiations for technology, land and infrastructure, but it does not constitute a final operating licence and can be revoked under specified circumstances.
- Safety and financial protection: Operators must maintain adequate financial security for nuclear damage, while the rules provide for a Nuclear Liability Fund financed through a levy on operators.

3. Why it matters

- Enables private capital + foreign technology + domestic expertise to participate in India's nuclear expansion.
- Supports India's ambition of 100 GW nuclear capacity by 2047, making nuclear power an important source of reliable, low-carbon electricity.
- The framework attempts to balance investment and faster deployment with nuclear safety, public compensation, regulatory oversight and strategic autonomy.

Centre notifies 40 questions for second phase of Census 2027

Census 2027, the first since 1931 to enumerate caste, will collect parents' details, bank account, Aadhaar, passport, and voter ID information; Phase 2 of the exercise to begin on Monday in Ladakh, parts of J&K, Uttarakhand, and Himachal Pradesh

Vijaita Singh
NEW DELHI

The Union government on Friday notified 40 questions, which include one asking respondents to record their "caste", for the population enumeration exercise as part of the second phase of Census 2027. This is the first time that caste will be enumerated in Independent India, other than that of the Scheduled Tribes (STs) and Scheduled Castes (SCs).

The Census 2027 schedule will have 13 new questions or data fields that were not part of the Census 2011 questionnaire, which had 29 questions.

The questions that have been added for the first time are – spouse's name, nationality, father's particulars and mother's particulars, digital literacy, permanent residential address, place of COVID-19 vaccination, number of bank accounts, passport number, driving licence availability and mobile phone number, and Aadhaar and voter ID numbers, if available.

Door-to-door: Trained field staff collect household data during the Census enumeration drive. N. RAJESH

Question number 10 on the Census schedule reads "Scheduled Caste (SC)/ Scheduled Tribe (ST)/ Caste." Officials said that the enumerator will record the caste as declared by the respondent as it is an open column. As reported by *The Hindu* on July 6, the rehearsal, or the "pre-test" for the population enumeration phase, was conducted from July 1 to 20 in 16 States and Union Territories, where respondents, other than those in the reserved categories, recorded their castes in an "open column", or the enumerator noted a resident's caste as declared by them.

Responding to *The Hindu*'s report, Congress general secretary Jairam Ramesh said on X: "It had been widely expected that the caste Q will be asked with a pre-prepared State-wise list as had been done in the Bihar and Telangana caste surveys with the response being just ticked appropriately. This has, unfortunately, not happened raising serious doubts on intent."

The open column methodology had resulted in the 2011 Socio Economic Caste Census (SECC) returning over 46 lakh different "caste names", largely owing to the difference in what people understand by caste. The BJP-led government has maintained over the last decade that the 2011 SECC caste data were unreliable because of "errors" in data collection. The total number of castes during the 1931 Census was 4,147. The SECC was conducted as a survey and out of the purview of the Census Act, 1948 and had no statutory backing. The SECC data were never released by the government.

Mritunjay Kumar Narayan, the Registrar-General and Census Commissioner of India (RG&CCI), notified the questions that census officials will be authorised to ask during Census 2027, expanding the scope of data collection to include details such as Aadhaar, mobile number, voter IDs, bank accounts and COVID-19 vaccination information, wherever available.

The notification, issued by the Ministry of Home Affairs under the Census Act, authorises census officers to collect information through the household schedule from every person residing in their assigned areas.

The second phase of Census begins in Ladakh and snow-bound areas of Jammu and Kashmir, Uttarakhand and Himachal Pradesh on Monday, much before the rest of the country, where the exercise will take place in February 2027. An option for self-enumeration will be available from August 17-31, before the start of house-to-house population enumeration, the notification said. It added that the reference date for population count for these areas would be 12 a.m., October 1. The reference date for the rest of the country is 12 a.m., March 1, 2027.

The Census exercise is done in two phases – the Housing and House Listing Operations and Population Enumeration. The HLO phase, due to end on September 30, has been completed in most States except West Bengal, Assam and Manipur.

Context [GS-II: Governance | GS-I: Population & Caste Demography]

The Centre has notified 40 questions for the second phase of Census 2027, including caste enumeration for the first time in independent India beyond Scheduled Castes (SCs) and Scheduled Tribes (STs). The exercise will also collect selected socio-economic and identity-related information.

1. Census 2027 — Key Changes

- **First Census since 1931 to enumerate caste**: Respondents will be asked to record their caste as declared by them in an open column. This is distinct from the enumeration of SCs/STs, which has been undertaken in earlier Censuses.
- **13 new questions have been added** to the earlier 2011 Census questionnaire, taking the second-phase questionnaire to 40 questions.
- **New information includes** spouse's name, nationality, parents' particulars, digital literacy, permanent residential address, bank-account details, passport, driving licence, mobile number, Aadhaar and voter-ID details, where applicable.

2. Why Caste Enumeration Matters

- It can provide updated empirical data on India's caste composition, potentially informing policies concerning social justice, affirmative action and targeted welfare.
- The 2011 Socio-Economic and Caste Census (SECC) had collected caste information, but its caste data was not officially released because of concerns over data quality and the very large number of caste names reported.
- The 1931 Census recorded 4,147 castes, whereas the 2011 SECC reportedly produced around 46 lakh different caste names, highlighting the challenge of standardisation and classification.
- The Census approach now relies on the respondent's self-declared caste, making accurate enumeration and subsequent