
India: A Failing State

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India's financial system is collapsing. Several banks in India have closed or undergone mergers due to economic distress. Here are some examples:

- **PNB Housing Finance Limited:** Although not a traditional bank, it was impacted by restructuring and regulatory challenges.
- **Dena Bank:** Merged with Bank of Baroda and Vijaya Bank in April 2019.
- **Vijaya Bank:** Also merged with Bank of Baroda and Dena Bank in April 2019.
- **Oriental Bank of Commerce:** Merged with Punjab National Bank in April 2020.
- **United Bank of India:** Merged with Punjab National Bank in April 2020.
- **Allahabad Bank:** Merged with Indian Bank in August 2020.
- **Corporation Bank:** Merged with Union Bank of India in April 2020.
- **Andhra Bank:** Also merged with Union Bank of India in April 2020.
- **Kadmat Bank:** A lesser-known private sector bank that closed its operations.

Approximately 80 cooperative banks have been closed in India due to poor financial health, fraud, or mismanagement, resulting in insolvency. Some of the cooperative banks that closed are listed below:

- **Nasik Merchant's Cooperative Bank:** Placed under directions by the Reserve Bank of India (RBI) and later lost its license.
- **Karnataka Madhyavarti Saha Kara Bank:** Shut down by the RBI due to severe financial instability.
- **City Cooperative Bank (Mumbai):** Its license was revoked by the RBI.
- **Bihar State Cooperative Bank:** Closed due to regulatory issues.
- **Punjab and Maharashtra Cooperative (PMC) Bank:** Faced substantial fraud issues, and after regulatory intervention, its operations were severely restricted.

The closure of cooperative banks can vary in scale and impact, and many smaller cooperative banks may not receive widespread media coverage. Additionally, the regulatory environment is dynamic, with frequent changes.

The value of the Indian rupee against the US dollar has generally trended downward over the past decade, influenced by various economic factors. Below is a summary of the annual average exchange rates of the Indian Rupee (INR) against the US Dollar:

- . **2010:** Approximately 45 INR/USD
- **2018:** Approximately 68.5 INR/USD
- **2019:** Approximately 70.5 INR/USD
- **2020:** Approximately 73.2 INR/USD
- **2021:** Approximately 73.9 INR/USD
- **2022:** Approximately 77.2 INR/USD
- **2023:** Approximately 82.0 INR/USD
- **2025:** Approximately 87.0 INR/USD

The World Bank and other organizations have estimated that approximately 10-20% of the Indian population may live below the poverty line, with more accurate figures often derived from national surveys. The Public Distribution System (PDS) serves food to approximately 800 million people, accounting for 60% of India's food subsidy budget in 2019-2020.

Manufacturing in India has decreased from 16% to 13%.

Crimes in India are on the rise, especially crimes against Dalits and other minorities. Some individuals with criminal records are even sitting in Parliament. As of the 2024 Lok Sabha elections, a substantial percentage of elected MPs have criminal cases against them, with a notable proportion facing serious charges.

The National Crime Records Bureau (NCRB), under the Government of India, maintains a comprehensive record of all types of crimes. Each year, the State Crime Records Bureau (SCRB) collects data from the District Crime Records Bureau (DCRB) and submits it to the National Crime Records Bureau (NCRB) for its annual report. Data from megacities (cities with a population of one million or more) is also included. The first edition of 'Crime in India' was published in 1953, and the latest edition of the report was published in 2022.

This data, categorized by various sections of the Indian Penal Code (IPC), is released separately by district. According to the NCRB, India's crime rate decreased from 487.8

incidents per 100,000 people in 2020 to 445.9 in 2021. Crime rates and occurrences vary by State and type of crime. Understanding this data is crucial for UPSC preparation as it provides insights into India's crime trends and patterns.

Latest Crime Rate Report of India 2025

India's 2025 crime report indicates a slight decrease in overall crime, down 0.6% from 2024. However, rape cases rose by 1.1%, and kidnappings increased by 5.1%. Crime is still higher in cities than in rural areas.

Overall Crime Rate: In 2025, there were 445.9 reported crimes for every 100,000 people in India. The theft was the most common crime, followed by robbery and assault. The states with the highest crime rates included Uttar Pradesh, Kerala, Maharashtra, Delhi, and Bihar. The report also noted an alarming increase in cybercrimes and domestic violence, highlighting a shift in criminal activity. Urban areas experienced a notable rise in reported offenses, raising concerns about the effectiveness of current law enforcement strategies in managing crime in rapidly growing cities. Some crimes are not reported because victims are fearful of reprisals.

States with the Highest Crime Rates:

- **Uttar Pradesh:** The per capita crime rate of UP is 7.4. According to the National Crime Records Bureau, this ratio indicates that Uttar Pradesh has the highest number of crimes, making the State unsafe for individuals to travel alone. The Chief Minister of the State is a BJP leader, a Yogi.
- **Arunachal Pradesh:** With a crime rate of around 5.8, Arunachal Pradesh ranks second in danger. Traveling alone after dark is banned in many areas of the State due to increasing crimes. The Chief Minister of the State is also a BJP leader.
- **Jharkhand:** With a per capita crime rate of 5.3, Jharkhand is considered a relatively unsafe destination for travelers. Many criminal cases are not even registered in the police files. The Chief Minister of Jharkhand is a leader of the Jharkhand Mukti Morcha.
- **Meghalaya:** Meghalaya ranks fourth with a crime rate of 5.1. Some areas in Meghalaya are considered unsafe for travel and restricted for people. The Chief Minister of the State is the leader of the National People's Party.
- **Delhi:** Although Delhi ranks fifth, the State has a crime rate of 5 per capita. Despite political power, very little has been done in terms of safety. The current chief minister of the State is also a BJP leader.

- **Assam:** Assam ranks sixth with a crime ratio of 4.4 per capita. The chief minister of the State is also a BJP leader.
- **Chhattisgarh:** Chhattisgarh has a crime rate of 4 per capita, making it an unsafe place for many reasons, especially for women. The Chief Minister of the State is also a BJP leader.
- **Haryana:** Haryana has a per capita crime rate of 3.8. The State is known for robbery, theft, bribery, murder, and rape. The Chief Minister of the State is also a BJP leader.
- **Odisha:** Odisha also shares a 3.8 per capita crime rate, primarily due to larceny, theft, and bribery. The Chief Minister of the State is the BJP leader.
- **Andhra Pradesh:** The State has a per capita crime rate of 3.6, with a rising number of reported crimes. The Chief Minister of the State is Telugu Desam Party leader and a partner in Modi's coalition government.

For instance, according to NCRB data from previous years, India has seen a significant number of reported rape cases, with annual figures often in the range of tens of thousands. If we estimate around 30,000 reported cases per year, this translates to about 80 cases per day.

Hindutva Killings:

Gauri Lankesh was an Indian journalist, activist, and editor known for her outspoken views and criticism of right-wing extremism. She was also recognized for her contributions to social issues, including women's rights and caste discrimination. Gauri Lankesh was the editor of the Kannada-language tabloid *Gauri Lankesh Patrike*, and she was known for her fearless journalism and commitment to secular and progressive values.

Gauri Lankesh was murdered on September 5, 2017, outside her home in Bengaluru, Karnataka. Assailants shot her, and her murder drew widespread condemnation and protests across India and internationally. Her assassination was seen as an attack on free speech and press freedom, sparking outrage among journalists, activists, and civil society.

Her murder was linked to her critical stance against certain political ideologies and figures, and many believed her work made her a target for those who opposed her views. In 2018, the Special Investigation Team in Karnataka arrested several individuals allegedly connected to her murder, revealing a broader conspiracy that included right-wing extremists.

Lankesh's murder highlighted issues surrounding the safety of journalists in India and the increasing intolerance for dissenting voices in the media. It remains a significant case in discussions about freedom of expression and the rights of journalists in the country.

The **Sanatan Sanstha** has been a controversial organization, facing criticism and legal scrutiny over its alleged involvement in various incidents of violence and terrorism, including bomb blasts in India. Sanatan Sanstha is also accused of killing Dr. Dabholkar, a prominent rationalist, on August 20, 2013, Govind Pansare, a communist party leader, on February 20, 2015, and M.M. Kalburji, a scholar, Journalist, and former vice Chancellor of Kanada University.

Thakur Foundation, from 2014-2018, found 63 cases of attacks on Indian journalists, but none resulted in a conviction. On the 10th floor of India's Ministry of Information and Broadcasting headquarters, a 200-person team monitors India's Journalists 24 hours a day.

Violence Against Dalits /Minorities in India: Violence against Dalits in India is a serious and ongoing issue, often stemming from deep-seated caste-based discrimination and societal prejudice. RSS and its sister organizations are active in anti-Muslim, anti-secularism, anti-Sikh, and anti-Dalit hate propaganda without any fear and with the blessing of the Modi Government. More than 50% of the population of India is the victim of RSS ideology and BJP government. The situation is ripe for a revolution to take place. The timing of the People's rising against the Hindvata and Indian State tyranny has arrived. Will this uprising resemble the French Revolution or more closely resemble the collapse of the Soviet Union? I would prefer that this is more like a collapse of the Soviet Union's so that there is no bloodshed like the French Revolution. It is the responsibility of all minorities to unite and work towards liberating the masses.