

CDS Monthly Compendium

September 2026

Compiled from in-window PIB press releases · 90 items



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How to use this digest

- Each entry is a **ready-to-revise note**: the **headline fact** a CDS examiner would pin, with the static context (full form, year, ministry/body, related facts) built around it.
- **Bold** marks the load-bearing detail to memorise.
- Tap any **PIB** link at the foot of an entry to open the original press release and verify or go deeper.
- Entries are grouped by theme; every figure is drawn from in-window PIB press releases.

Schemes (6)

• Decentralised Grain Storage Plan in the Cooperative Sector — 313 PACS godowns

Body: Pilot rolled out **31 May 2023** (11 PACS, 9,750 MT); by **July 2026**: **313 PACS, 1.80 LMT (= 180,000 tonnes)**. **3rd Advance Estimates 2025-26**: **foodgrains 376.563 MT, +5.3%**; **NFSA covers ~80 crore**
Detail: PACS = village **short-term credit** cooperative; tier 1 of PACS → DCCB → StCB, refinanced by NABARD; long-term credit runs through SCARDBs
Detail: Aims: cut **wastage**, prevent **distress sales**, reduce transport to **Fair Price Shops**, turn PACS into **rural service hubs**
Detail: Convergence of four schemes: **AIF** (interest subvention) · **AMI** (back-ended capital subsidy) · **SMAM** (Custom Hiring Centres) · **PMFME** (micro food processing)
Detail: **97th Amendment 2011**: Art. **19(1)(c)**, Art. **43B**, **Part IXB**; **Rajendra N. Shah (2021)** struck Part IXB for intra-State societies, upheld for multi-State. **Ministry of Cooperation: 6 July 2021**
 PIB 2306239 · 2026-09-03

• ECLGS 5.0 — a Rs 2.55 lakh crore credit guarantee

Body: Approved **5 May 2026**; implemented by NCGTC; up to **Rs 2.55 lakh crore** additional working capital; runs to **31 March 2027**; covers **MSMEs, eligible non-MSMEs, scheduled passenger airlines**
Detail: A guarantee = Government absorbs default loss so lenders lend; **no outlay unless defaults occur** — a **contingent liability** (FRBM disclosure); risk = **moral hazard**
Detail: **Cover: 100% MSMEs, 90% non-MSMEs; no guarantee fee.**
 Eligibility: facility as on **31 Mar 2026**, ≤ **60 days past due** (NPA is 90). No overlap with **CGSE**
Detail: Non-MSME exclusions: **NBFCs, power, telecom, sugar/ethanol, IT, paper, education, beverages (not tea/coffee), tobacco**
Detail: History: launched **2020** under **Aatmanirbhar Bharat**; **1.0 MSMEs (≤Rs 50 cr) · 2.0 26 Kamath sectors + healthcare · 3.0 hospitality, tourism, aviation · 4.0 healthcare/oxygen; 1.19 crore guarantees, Rs 3.68 lakh crore, closed 31 Mar 2023.** NCGTC: **2014, DFS**
 PIB 2306876 · 2026-09-05

• 9th Poshan Maah and ten years of PMMVY

Body: Ministry of Women and Child Development; launch **9 September 2026**, Varanasi; theme '**Hamari Anganwadi Hamari Jimmedari**'.
Detail: Five themes — dietary diversity and protein; hot cooked meals; community ownership (AMCs, menu boards); early stimulation (Navchetana 0-3, Aadharshila 3-6, 34 milestones); **10 years of PMMVY**.
Lineage: Poshan Abhiyaan, **8 March 2018, Jhunjhunu** — targets: stunting -2, under-nutrition -2, anaemia -3, low birth weight -2 percentage points a year. **Poshan Maah = September; Poshan Pakhwada = March.**
Detail: **Poshan 2.0** (Budget 2021-22) merges **Anganwadi Services (ICDS, 2 October 1975)**, Poshan Abhiyaan and the Scheme for Adolescent Girls; ~**14 lakh centres; Poshan Tracker.**
Detail: **PMMVY from 1 January 2017 — Rs 5,000 first child; Rs 6,000 second child only if a girl** (PMMVY 2.0); statutory basis **NFSA 2013, Section 4.**
Exam hook: Maah (September) vs Pakhwada (March); the Rs 5,000/Rs 6,000 split and the girl-child condition; **Article 47** on nutrition as a State duty.

• PM-ABHIM — 631 Critical Care Blocks sanctioned

Body: Union Health Minister inaugurated **10 Critical Care Blocks** and **12 Integrated Public Health Laboratories** in Andhra Pradesh, **12 September 2026.**
Detail: **631 Critical Care Blocks** sanctioned nationally under **PM-ABHIM. Rs 1,271.80 crore** approved for Andhra Pradesh over the five-year scheme period.
Detail: Full name — **Pradhan Mantri Ayushman Bharat Health Infrastructure Mission**. Purpose: preparedness for pandemics and public health emergencies **while maintaining routine healthcare** — the lesson of wards converted during COVID-19.
Detail: The two functions differ — **Critical Care Blocks treat** the critically ill; **Integrated Public Health Laboratories detect** threats early. A laboratory is a **surveillance instrument**, not primarily a treatment facility.
Detail: CCBs sit at Government Medical Colleges and District Hospitals; IPHLs at Area Hospitals, including tribal and hill locations such as **Araku** and **Seethampeta**.
Exam hook: PM-ABHIM is the **fourth pillar of Ayushman Bharat**, alongside PM-JAY, Health and Wellness Centres and the Digital Mission — do not confuse it with PM-JAY.

• Pension Sakhis — DoRD and PFRDA send the self-help group after the retirement problem

Body: MoU signed **14 September 2026** (announced 15 September) between the **Department of Rural Development** and **PFRDA** creating **Pension Sakhis**. Signatories **Amit Shukla (JS, DoRD)** and **Sumeet Kaur Kapoor (ED, PFRDA)**, before Secretary DoRD **Rohit Kansal**.
Detail: Pension Sakhis are drawn from the **DAY-NRLM** community network, including **BC Sakhis** and trained community resource persons; they deliver **awareness, financial literacy, enrolment and post-enrolment support** to SHG members, rural women and **Lakhpati Didis**. Monitored through digital dashboards and the Department's **LoKoS** system.
Lineage: **DAY-NRLM** — Ministry of Rural Development, launched **2011** as NRLM, renamed 2015; about **10 crore** women mobilised into SHGs. **Lakhpati Didi** = an SHG woman earning at least **Rs 1 lakh a year**; target **6 crore** (raised from 3 crore). Sister cadres: **BC Sakhi, Krishi Sakhi, Pashu Sakhi, Bima Sakhi**.
Law: **PFRDA** — set up **2003** as an interim body, **statutory under the PFRDA Act, 2013**, under the **Ministry of Finance**; regulates **NPS** and **APY**. **NPS** is **defined contribution**, ages **18-70**, Tier-I retirement and Tier-II voluntary, with **NPS Vatsalya** for minors. **APY** launched **2015**, ages **18-40**, guaranteed pension **Rs 1,000-5,000 a month**.
Exam hook: Do not swap the ministries — **EPFO to Labour and Employment** (EPF, EPS, EDLI); **PFRDA to Finance** (NPS, APY). And sort by principle: **contribution** (PFRDA) versus **assistance** (NSAP, under Rural Development — IGNOAPS plus widow and disability pensions).
Defined benefit = provider bears investment risk; **defined contribution** = **subscriber bears it**; the **UPS** offers an assured payout inside a contributory structure.

• PMKKKY at eleven — Rs 1.09 lakh crore through the District Mineral Foundation

Body: PMKKKY was launched 17 September 2015 and completed 11 years on 17 September 2026. The District Mineral Foundation (DMF) is the fund; PMKKKY is the spending framework States must incorporate into their DMF rules. Revised guidelines January 2024.

Law: DMF is a non-profit trust created by the MMDR (Amendment) Act, 2015 amending the MMDR Act, 1957, constituted in every mining-affected district and operating under State Government jurisdiction, each State framing its own rules. Set up in 656 districts across 23 States.

Detail: The rates — 10% of royalty for leases granted on or after 12.01.2015; 30% for leases granted before that date. The older lease pays three times more because it was granted without auction.

Detail: The three levies from the MMDR framework — royalty to the State, DMF contribution to the district, and NMET at 2% of royalty to the National Mineral Exploration Trust for exploration.

Detail: The 70:30 rule — at least 70% to high-priority sectors (drinking water, environment and pollution control, health, education, welfare of women and children, welfare of the aged and differently abled, skill development and livelihoods, sanitation, housing, agriculture, animal husbandry); up to 30% to other priority sectors (physical infrastructure, irrigation, energy, watershed development, environmental quality).

Detail: Numbers as on July 2026 — sanctioned 4,70,020 projects / Rs 1,09,938 crore; completed 2,92,156 / Rs 49,973 crore; ongoing 78,809 / Rs 30,512 crore committed.

Exam hook: Safeguards are the Fifth Schedule (and Sixth Schedule in the North-East), PESA, 1996 (Gram Sabha consultation in Scheduled Areas) and the FRA, 2006. The honest caveat worth carrying: DMF redistributes company to district, not rich district to poor district, so collections concentrate in a few ore-rich districts.

Welfare (9)

• NCPDR rescue campaign — 3,800 children, 575 FIRs

Body: Pan-India Rescue and Rehabilitation campaign 12 June–31 Aug 2026 (12 June = World Day Against Child Labour); 3,800+ rescued, 575+ FIRs

Detail: NCPDR = statutory, CPCDR Act 2005, constituted March 2007, under MWCD; Chairperson + 6 members (≥2 women), 3-year term; child = below 18. Monitors RTE s.31, POCSO s.44, JJ Act s.109

Detail: Art. 24 — no child below 14 in factory, mine or hazardous work; Art. 21A education 6–14 (86th Amendment 2002); Art. 23 no forced labour; Art. 39(e),(f)

Detail: 2016 amendment → Child and Adolescent Labour (Prohibition and Regulation) Act: child (<14) — all work banned except family enterprise after school (non-hazardous) and child artist; adolescent (14–18) — no hazardous work; cognizable, 6 months–2 years / Rs 20,000–50,000

Detail: ILO C138 and C182 ratified June 2017; UNCRC ratified 1992; PENCIL portal (Labour Ministry, 2017); NCLP since 1988; Census 2011: ~10.1 million child workers

PIB 2306641 · 2026-09-04

• National Fluorosis Day — the 1.0 mg/l line

Body: DGHS, Ministry of Health and Family Welfare — National Multi-Stakeholder Workshop on Fluorosis, 9 September 2026.

Detail: IS 10500 — acceptable limit 1.0 mg/l, permissible 1.5 mg/l where no alternative source exists; WHO guideline 1.5 mg/l.

Detail: The source is geogenic — fluoride-bearing granite and gneiss, minerals fluorite and apatite; worse in dry regions and deep borewells.

Detail: Forms — dental (childhood, enamel mottling, irreversible); skeletal (dense brittle bone, calcified ligaments); non-skeletal (reversible if intake stops).

Detail: NPPCF launched 2008-09 (11th Plan), now under the National Health Mission. Remedies — safe alternative source first; Nalgonda technique (alum + lime; NEERI, Nagpur); activated alumina; reverse osmosis.

Exam hook: the acceptable/permissible pair (1.0 and 1.5) and the fact that fluoride is natural, not industrial, in most Indian cases; too little fluoride causes caries.

• HPV vaccination crosses 80 lakh doses

Body: Ministry of Health and Family Welfare, 11 September 2026 — more than 80 lakh HPV vaccine doses administered.

Detail: National HPV Vaccination Campaign launched by the PM in February 2026 — free, voluntary, single-dose, for 14-year-old girls, with parental consent, at government health facilities. Cohort about 1.2 crore girls a year.

Detail: 100% coverage — Gujarat, Uttar Pradesh, Madhya Pradesh, Mizoram. Highest absolute number: Uttar Pradesh, over 22 lakh girls. Monitoring on the U-WIN platform.

Detail: The science — HPV types 16 and 18 cause about 70% of cervical cancers; types 6 and 11 cause most genital warts. Virus-like particle vaccines; prophylactic, not therapeutic.

Detail: CERVAVAC, Serum Institute of India, quadrivalent (6, 11, 16, 18), authorised 2022 — India's first indigenous HPV vaccine.

Exam hook: types 16 and 18 (cancer) vs 6 and 11 (warts); 'prophylactic not therapeutic'; U-WIN is immunisation, Co-WIN was COVID.

• Construction workers — the BOCW cess and its unspent balances

Body: National Conference on Building and Other Construction Workers, 11-12 September 2026, Mumbai; Ministry of Labour and Employment with the Government of Maharashtra.

Law: Two Acts of 1996 — the BOCW (Regulation of Employment and Conditions of Service) Act (registration, conditions, State Welfare Boards) and the BOCW Welfare Cess Act (a cess on construction cost, between 1% and 2%, notified at 1%).

Detail: Registration — age 18 to 60, with at least 90 days of construction work in the preceding twelve months.

Detail: The known defect — Boards have accumulated large unspent cess balances while registered workers went unserved. It is a delivery and registration failure, not a funding shortfall.

Detail: State initiatives named — Uttar Pradesh (skill development), Rajasthan (Digital Labour Chowks), Bihar (Shram Seva Suvudha Kendras).

Exam hook: the 1% notified / 1-2% statutory cess range and the 90 days in 12 months registration test.

• AVYAY — Rs 1,089.58 crore for senior citizens, and the statute behind it

Body: 18 September 2026, Ministry of Social Justice and Empowerment, Secretary Shri Sudhansh Pant — about Rs 1,089.58 crore released under IPSrC and SAPSrC; more than 10.76 lakh senior citizens supported under IPSrC from FY 2014-15 to FY 2025-26.

Detail: The umbrella is Atal Vayo Abhyuday Yojana (AVYAY), launched 2021, a revised National Action Plan for Senior Citizens. IPSrC — grant-in-aid to NGOs and voluntary organisations for Senior Citizens' Homes, free to the indigent, plus capacity building of government institutions, PRIs and urban local bodies; about Rs 953.53 crore spent. SAPSrC — launched FY 2019-20, assistance to States and UTs for locally designed interventions including cataract surgeries and geriatric caregiver pools; about Rs 136.05 crore released.

Detail: Rashtriya Vayoshri Yojana, launched 1 April 2017 — free assistive devices to BPL senior citizens: walking sticks, elbow crutches, walkers, tripods and quadpods, hearing aids, wheelchairs, artificial dentures, spectacles. Elderline 14567, inaugurated 1 October 2021 on the International Day of Older Persons. Other components: Training of Geriatric Caregivers, SCOPE, and SAGE for elder-care start-ups.

Law: Maintenance and Welfare of Parents and Senior Citizens Act, 2007 — maintenance a legal obligation of children and heirs; Maintenance Tribunals at district level; simple, speedy, inexpensive; protection of life and property. Constitutional base: Article 41, a Directive Principle — public assistance in old age, sickness and disablement, non-justiciable but fundamental in the governance of the country. Lineage: National Policy on Older Persons, 1999; Vayoshreshtha Samman awards; International Day of Older Persons, 1 October.

Exam hook: AVYAY is residual welfare for the indigent elderly, not a universal programme — universality sits with NSAP old age pension, Ayushman Bharat and Atal Pension Yojana. The structural point: India is ageing at a lower income level than earlier industrialisers.

• DDU-GKY 2.0 — 1,164 batches from October on a two-year clock

Body: 19 September 2026, Ministry of Rural Development — DDU-GKY 2.0 training batches to commence across most States and UTs from **October 2026: 1,164 batches, 34,920 rural youth**. Sanctioned target **3,57,112 rural youth by 31 December 2027** across the **14 first-phase States/UTs; 5.6 lakh targets across 1,200+ projects** allocated by **24 States/UTs**; targets allocated to all **31 participating States/UTs for 2026-28**. **Lineage:** Deen Dayal Upadhyaya Grameen Kaushalya Yojana, announced **25 September 2014** on Antyodaya Diwas; **Ministry of Rural Development**; a **Centrally Sponsored Scheme**; part of the **National Rural Livelihood Mission (NRLM / Aajeevika)**. Target group **poor rural youth aged 15-35**; training **3 to 12 months**. **Detail:** The defining feature is that it is **placement-linked** — payment is tied to **candidates placed at or above minimum wages**, not to seats filled. That inverts the incentive which otherwise rewards enrolment over outcome. **Detail:** Delivery chain — **MoRD -> States/UTs -> Project Implementing Agencies (PIAs) -> mobilisation, training, placement**. Deadline for States to allocate targets to PIAs: **31 October 2026**. The 2.0 layer adds an **Integrated Portal** for the whole project life cycle and **integration with State Treasury Portals by 30 September 2026**, enabling online payments through the **Grameen Kaushal Portal**. Regional workshops: **Shillong (5 Oct), Vijayawada (7 Oct), Mumbai (9 Oct), Dharamshala (16 Oct)**. **Exam hook:** Distinguish the four — **DDU-GKY** (Rural Development, rural poor youth, **wage employment**); **PMKVY** (Skill Development and Entrepreneurship, broad short-term); **PM Vishwakarma** (MSME, **artisans and craftspeople**); **RSETIs** (Rural Development with banks, **self-employment**). Honest limits: placement is measured at a **point in time**, and the model works best where employers are **organised**, least well in the **informal, dispersed** employment that dominates rural India.

• Swachh Bharat Gramin — from 39 per cent coverage to ODF Plus Model

Body: 20 September 2026, PIB backgrounder *When Swachhata Became a People's Movement*, on collective action and behaviour change in rural sanitation. **Detail:** The trajectory — coverage **39 per cent in 2014 to 100 per cent rural coverage by 2019**; **more than 10.28 crore toilets** built across **36 States and UTs** between 2014 and 2019; **rural India declared Open Defecation Free on 2 October 2019**, Mahatma Gandhi's 150th birth anniversary. **Detail:** Phase II objectives are **sustaining ODF status and strengthening Solid and Liquid Waste Management (SLWM)**. Sustaining is a distinct task from achieving — pits fill, pans crack, water supply fails. An **ODF Plus village** sustains ODF plus manages solid and liquid waste plus maintains visual cleanliness. **Detail:** The three stages — **Aspiring** (manages either solid or liquid waste), **Rising** (manages both), **Model** (both, plus visual cleanliness and **ODF Plus messaging**). Status as on **17 September 2026: 5.69 lakh ODF Plus villages, 5.25 lakh at ODF Plus Model (about 92 per cent); 5.38 lakh villages with solid waste management and 5.65 lakh with liquid**. **Lineage:** Central Rural Sanitation Programme, 1986 -> **Total Sanitation Campaign, 1999 -> Nirmal Bharat Abhiyan** (with the **Nirmal Gram Puraskar**) -> **Swachh Bharat Mission, 2 October 2014 -> SBM-Gramin Phase II, from 2020-21**. **Exam hook:** Two ministries, not one — **SBM-Gramin** under the **Department of Drinking Water and Sanitation, Ministry of Jal Shakti**; **SBM-Urban** under the **Ministry of Housing and Urban Affairs**. The economics: sanitation is a **public good with private costs** — the household bears the full cost and captures a fraction of the benefit, because disease transmission is communal. A classic **externality**, which is why both **collective triggering** (**Swachhagrahis**, community triggering rather than individual persuasion) and **subsidy** are required.

• WorldSkills Shanghai 2026 — India Tenth

Body: The event: 48th WorldSkills Competition, **Shanghai 2026**, held **22-27 September 2026**; competition itself **23-26 September**. **India's result: 10th place, 6 Silver Medals, 20 Medallions for Excellence**. **Previous edition: WorldSkills Lyon 2024** — India 13th, with **4 Bronze** and **12 Medallions for Excellence**. **Scale:** over **1,400 competitors** from around **70 countries and regions**. **India's contingent:** largest ever — **70 competitors** across **63 skills**. **Silver medallists:** Smriti Nambiar (Bakery, also **Best of Nation**), Mohammed Salam (Dental Prosthetics), Kovid Ajay Gangrade (Digital Interactive Media Design), Parth Vohra (Industrial Design Technology), Mehrunissa Begum (Logistics and Freight Forwarding), Saniya Joshi (Retail Sales). **Medal vs Medallion:** medals are by **rank** within a skill; a **Medallion for Excellence** recognises meeting a **high absolute standard** against internationally established WorldSkills standards — not a finishing position. **Why the Medallion count matters:** it measures the **depth** of the training pipeline rather than the brilliance of its best individual — twelve at Lyon to twenty at Shanghai. **Competitor age:** typically under 23 in most skills. **Assessment:** each skill has a **Test Project** and detailed marking scheme, judged to industry tolerances. **Eleven new categories entered:** Dental Prosthetics, Digital Interactive Media Design, Intelligent Security Technology, Landscape Gardening, Optoelectronic Technology, Retail Sales, Unmanned Aerial Systems, Industrial Mechanics, Software Testing, Heavy Vehicle Technology, Aircraft Maintenance. **People:** Jayant Chaudhary, MoS (IC) Skill Development and Entrepreneurship; **Manisha Sensarma**, Official Delegate, WorldSkills India. **Institutional set:** **MSDE** (created 2014), **NSDC** (funding and coordination), **NCVET** (regulation and standards), **Sector Skill Councils** (occupational standards), **ITIs** (craftsman training), **PMKVY** (short-term skilling); **WorldSkills India** under NSDC. **Exam hook: Distinguish by ministry:** **DDU-GKY** — Rural Development, placement-linked, rural poor youth; **PM Vishwakarma** — MSME, artisans; **PMKVY** — MSDE, broad short-term

• ULLAS, the 95% full-literacy benchmark and ten fully literate States/UTs

Body: PIB backgrounder, 29 September 2026 — *Literacy for All: India's Journey Towards Viksit Bharat*.

1947: overall literacy about 14%, female about 8%.

Census: 18.32% (1951) to 74.04% (2011). Male 27.15% to 82.14%; female 8.86% to 65.46%; urban 34.59% to 84.1%; rural 12.10% to 67.8%.

2001-11: rural female literacy grew 26% against 10% for rural males.

PLFS 2025: overall 81.1%. Urban 89% (7+), rural 77.4% (7+). Urban male 93.1%, urban female 84.8%; rural male 84.8%, rural female 70.3%.

Definition (DoSEL, first formal definition): ability to read, write and compute with comprehension, plus critical life skills such as digital and financial literacy. 95% in a State/UT = full literacy.

10 States/UTs declared fully literate 2024-2026: Ladakh, Mizoram, Goa, Tripura, Himachal Pradesh, Chandigarh, Andaman and Nicobar Islands, Sikkim, Uttarakhand, Jammu and Kashmir.

Ladakh — first administrative unit, 24 June 2024, over 97% (a UT).

Mizoram — first State.

ULLAS = Understanding of Lifelong Learning for All in Society = New India Literacy Programme (NILP); centrally sponsored, 2022-27, adults 15+, aligned to NEP 2020. Vision *'Jan Jan Saakshar'*, spirit *Kartavya Bodh*, run on volunteers.

5 components: foundational literacy and numeracy, critical life skills, basic education, vocational skills, continuing education.

ULLAS App in 27 languages; assessment is the FLNAT. Target 5 crore learners, outlay Rs 1,037.90 crore; 4.03 crore registered, 52.20 lakh volunteers, 3.3 crore+ have taken FLNAT.

NIPUN Bharat launched July 2021 under Samagra Shiksha; ages 3-8; universal foundational literacy and numeracy by 2026-27, by Grade 2.

Samagra Shiksha subsumed SSA, RMSA and Teacher Education; aligned to SDG-4.

UDISE+ 2025-26: enrolment 24.72 crore. GER — Foundational 42.8%, Preparatory 91.7%, Middle 89.6%, Secondary 71.7%. Retention — 98.5%, 91.1%, 83.7% and 51.9% at Secondary. Transition — 99.2%, 93.8%, 88.3%.

Higher education: enrolment 3.42 crore (2014-15) to 4.50 crore (2023-24); GER 23.7% to 30%; NEP target 50% by 2035.

Exam hook: Other schemes: PM SHRI (14,500+ schools), PM e-VIDYA (about 25 crore children), PM POSHAN (11.20 crore students, 10.36 lakh schools).

Polity/Bodies (13)

• NHRC takes suo motu cognizance — how the notice-and-report power works

Body: NHRC issued notices to the Police Commissioners of Delhi and Gautam Budh Nagar and SP Mainpuri on a Greater Noida assault case; report in two weeks; also launched the Human Rights Quiz 2026 on MyGov ahead of its 33rd Foundation Day

Detail: Statutory under the Protection of Human Rights Act, 1993; constituted 12 October 1993

Detail: 2019 amendment: Chairperson may be a former CJI or a Supreme Court Judge; three human-rights members, at least one woman; term 3 years or age 70

Detail: Appointed by the President on a six-member committee headed by the PM; removed only after a Supreme Court inquiry

Detail: Civil-court powers while inquiring, but recommendatory — cannot punish or itself award compensation; one-year limitation; armed forces — only a report from the Central Government (Section 19)

PIB 2305587 · 2026-09-01

• CEC meets 1,000 Booth Level Officers in Goa — the electoral-roll machinery

Body: CEC Gyanesh Kumar called BLOs the first interface between the ECI and citizens; rolls are concurrently audited by Booth Level Agents of recognised parties

Detail: Art. 324 — ECI superintendence incl. President and Vice-President elections; local bodies → State Election Commissions (Arts. 243K, 243ZA). Art. 325 — one general roll. Art. 326 — adult suffrage, 18 via the 61st Amendment 1988

Detail: RPA 1950 = rolls; RPA 1951 = conduct of elections; plus Registration of Electors Rules 1960

Detail: Chain: CEO (State) → DEO (district) → ERO (constituency) → BLO (polling station); BLO appointed by the ERO. Form 6 inclusion, 6A overseas, 7 deletion, 8 correction

Detail: BLA = party appointee (audit); BLO = official. ECI: three-member since 1993; 2023 Act — PM, a Cabinet Minister, LoP; term 6 years/65; CEC removed like an SC judge, ECs on CEC's recommendation

PIB 2306072 · 2026-09-02

• 28th Western Zonal Council at Panaji — the five zones

Body: Chaired by Amit Shah, Panaji, 7 Sep 2026; Vice-Chairman CM of Goa; organised by the Inter-State Council Secretariat; 70 meetings since June 2014. Western Zone: Goa, Gujarat, Maharashtra, DNH & DD

Detail: Five Zonal Councils under Sections 15–22, States Reorganisation Act 1956 — statutory, advisory; Nehru's idea

Detail: Chairman = Union Home Minister (all five); Vice-Chairman = member CM, annual rotation; members: CMs + 2 Ministers per State.

Standing Committee of Chief Secretaries screens issues first

Detail: NE States in no Zonal Council → North Eastern Council (Act of 1971, Shillong); A&N and Lakshadweep = special invitees to the Southern Council

Detail: Inter-State Council: Art. 263, set up 1990 (Sarkaria), chaired by the PM — constitutional. Agenda: FTSCs, ERSS-112

PIB 2306926 · 2026-09-05

• National Commission for Safai Karamcharis — new appointments and the law it monitors

Body: Chairperson Bhagwat Prasad Makwana, Vice-Chairperson

Kaishab Bihari, three Members; tenure to 31 March 2028; under MoSJE

Detail: NCSK Act 1993 lapsed Feb 2004; the Commission continues as a non-statutory body by Cabinet resolution. NCSC = constitutional (Art. 338) — do not merge

Detail: 1993 Act: dry latrines. 2013 PEMSAR Act: adds hazardous sewer/septic-tank cleaning, rehabilitation, offences cognizable and non-bailable; NCSK monitors under Section 31

Detail: Art. 17 (untouchability) with Arts. 21 and 23. Safai Karamchari Andolan (2014): Rs 10 lakh per sewer death; Dr Balram Singh (2023): Rs 30 lakh death, Rs 20 lakh permanent disability

Detail: NAMASTE (2023, MoSJE + MoHUA): profiling, PPE, Ayushman cards, mechanisation; extended to waste pickers 2024

• Five High Court appointments — the Articles and the Collegium line

Body: Warrants of appointment notified 8 September 2026 — three Judges to the Chhattisgarh High Court, two Additional Judges to the Gauhati High Court.

Law: Article 214 (a High Court for each State); 216 (strength fixed by the President); 217 (appointment; consultation with the CJI; retirement at 62); 219 (oath before the Governor); 220; 222 (transfer); 224 (Additional Judges, up to 2 years); 224A (retired judges); 231 (common High Court).

Detail: Qualification — citizen, plus 10 years judicial office or 10 years as an advocate of a High Court.

Lineage: 1981 S.P. Gupta (executive primacy) - 1993 Second Judges (collegium) - 1998 Third Judges (CJI + 4 for SC, CJI + 2 for HC) - 2015 Fourth Judges (NJAC and the 99th Amendment struck down, 16 October 2015).

Detail: 25 High Courts; oldest Calcutta, Bombay, Madras (1862); newest Andhra Pradesh, Amaravati (1 January 2019); Delhi is the only UT with its own High Court.

Exam hook: HC judges retire at 62, SC judges at 65; the HC collegium is CJI + 2, the SC collegium CJI + 4.

• NIDM Governing Body — the disaster-management architecture

Body: Third Governing Body meeting of NIDM, 10 September 2026, chaired by the **Home Minister**.

Law: Disaster Management Act, 23 December 2005, enacted after the December 2004 Indian Ocean tsunami. NDMA — Section 3, chaired by the PM; SDMA — Section 14, CM; DDMA — Section 25, Collector; NIDM — Section 42; NDRF — Section 44.

Detail: MHA is the nodal ministry, except drought (Agriculture) and biological disasters (Health). National Executive Committee under the Home Secretary.

Detail: Funds — NDRF and SDRF for response; NDMF and SDMF for mitigation. The Centre funds 75% of SDRF for general States and 90% for North-Eastern and Himalayan States, on Finance Commission recommendation.

Detail: Warning agencies — IMD (1875) for weather; INCOIS, Hyderabad for tsunamis; Central Water Commission for floods; Common Alerting Protocol for phone alerts.

Exam hook: the section-to-body map (3 / 14 / 25 / 42 / 44) and the two nodal exceptions; the 75/90 SDRF split.

• Bankers' Books Evidence Act, 2026 — an 1891 law retired

Body: Ministry of Finance. The Bankers' Books Evidence Act, 2026 comes into force on 1 October 2026, by gazette notification of 10 September 2026; Presidential assent 13 August 2026.

Law: It replaces the Bankers' Books Evidence Act, 1891 — 135 years old.

Detail: Four changes — technology-neutral recognition of physical, electronic, digital, virtual and cloud-based records; simplified certification including by digital or electronic signature; a written 'special cause' requirement before a court summons a bank official where the bank is not a party; and power for the Central Government to extend the Act to specified financial-sector entities.

Detail: Old architecture — Section 4 made a certified copy prima facie evidence; Section 5 protected bank officers from being compelled to appear; Section 6 allowed court-ordered inspection.

Lineage: The only earlier patch came from the Information Technology Act, 2000, which extended 'certified copy' to printouts from microfilm and magnetic tape.

Exam hook: the year pair 1891 to 2026 and the commencement date 1 October 2026; the purpose is evidentiary, not regulatory.

• Hindi Diwas — an official language, not a national language

Body: Hindi Diwas 2026 and the 6th All India Official Language Conference, Navi Mumbai, inaugural session 14 September 2026; Rajbhasha Gaurav and Rajbhasha Kirti awards for 2025-26 presented. Organised by the Department of Official Language, MHA.

Detail: Why 14 September — the Constituent Assembly adopted Hindi in Devanagari script as the official language of the Union on 14 September 1949. Observance began 1953.

Law: Part XVII, Articles 343-351. 343 — official language of the Union, with English for 15 years; 344 — Commission and Committee; 345 — State official language; 348 — Supreme Court, High Courts and legislation in English; 350A — mother-tongue instruction; 351 — directive to develop Hindi.

Detail: The critical distinction — Hindi is an official language of the Union, NOT a national language. The Constitution uses no such term.

Lineage: The Official Languages Act, 1963 allowed English to continue beyond 1965.

Exam hook: 'national language' is always the wrong option; Article 343 is the anchor, and 1949 (adoption) vs 1953 (first observance) is the date pair.

• Kishau Multipurpose Project — six Chief Ministers sign, and the water left for the river

Body: 15 September 2026 — Chief Ministers of six States (Uttar Pradesh, Uttarakhand, Himachal Pradesh, Rajasthan, Delhi, Haryana) signed the Kishau Multipurpose Project agreement, with the Union Home Minister and Jal Shakti Minister present. Formal agreement had been reached 16 June 2026.

Detail: A 232.6 m concrete gravity dam on the Tons, on the Uttarakhand-Himachal Pradesh boundary. Storage 1,562 million cubic metres; irrigation 97,000 hectares; hydropower 1,476 million units. A National Project — Centre about 90% of cost, States about 10%, per the 1994 arrangement.

Law: Water is Entry 17, State List; inter-State rivers are Entry 56, Union List. Article 262(1) allows Parliament to provide for adjudication; 262(2) allows it to bar the jurisdiction of the Supreme Court and all other courts — exercised by Section 11 of the ISRWD Act, 1956.

Detail: Settled by consent, not adjudication, through the Ministry of Jal Shakti using Zonal Councils and the Inter-State Council — described as the tenth such settlement since 2018 (Lakhwar and Shahpur Kandi 2018, Renukaji 2019, Ken-Betwa 2021, Parbati-Kalisindh-Chambal revised 2024, Hathinikund pipeline 2024, Narmada rehabilitation Jul 2026, Son basin Aug 2026, Kishau Sep 2026).

Detail: The Tons rises below Bandarpunch, meets the Pabbar at Tyuni and joins the Yamuna near Kalsi. It is the Yamuna's largest tributary and carries more water than the Yamuna at the confluence. The Yamuna is the Ganga's longest tributary, joining at Prayagraj.

Exam hook: Environmental flow — the Yamuna's allocation never calculated e-flow; all water was divided among States with none reserved for the river. About 25% is to become available through this arrangement. Dam types: gravity resists by weight, arch transfers load to valley walls, embankment is earth or rockfill.

• NGT International Conference — the five doctrines a green court runs on

Body: 19 September 2026, New Delhi — the Prime Minister inaugurated the NGT's two-day International Conference on 'The Future of Environment and Climate Dynamics' and launched the NGT Mobile Application. Present: CJI Justice Surya Kant, Attorney General R. Venkataramani, Environment Minister Bhupender Yadav, NGT Chairperson Justice Prakash Shrivastava. 17 countries, plus UNEP and ADB; four technical sessions.

Law: The NGT was established under the National Green Tribunal Act, 2010; India was among the first countries — after Australia and New Zealand — to have a dedicated environmental court. Principal Bench New Delhi, with Pune (West), Bhopal (Central), Chennai (South), Kolkata (East).

Detail: Composition — Chairperson + judicial members + expert members; the expert member is the distinguishing feature, a technical specialist sitting with a judge. Procedure — not bound by the CPC, 1908 or strict rules of evidence, guided by natural justice; disposal within six months as far as possible; appeal to the Supreme Court within 90 days; may act suo motu. Jurisdiction covers seven scheduled enactments, including the Water Act, 1974, Air Act, 1981, Environment (Protection) Act, 1986, Forest (Conservation) Act, 1980 and Biological Diversity Act, 2002.

Detail: The five doctrines — right to a pollution-free environment read into Article 21; precautionary principle, where scientific uncertainty is no reason to delay and the burden of proof reverses onto the developer; polluter pays, absolute and not fault-based, correcting a negative externality; absolute liability from *M.C. Mehta v Union of India (1987)*, the Oleum Gas Leak case, with no exceptions unlike strict liability under *Rylands v Fletcher*^{*}; and the public trust doctrine from *M.C. Mehta v Kamal Nath (1997)*, under which the State is trustee, not owner, of air, sea, running water and forests.

Law: The constitutional trio — Article 21 (right to life, read to include a healthy environment), Article 48A (Directive Principle, State to protect and improve the environment, forests and wildlife) and Article 51A(g) (Fundamental Duty). Both 48A and 51A(g) were inserted by the 42nd Amendment, 1976.

Detail: The Minister's figures — non-fossil 54.18% of installed capacity; third globally in renewable installed capacity; second-largest solar growth market; forest and tree cover 8.27 lakh sq km; third in annual net forest-area gain per the FAO Global Forest Resources Assessment 2025. Next: UNFCCC COP31, Antalya.

Exam hook: Keep the two NDC targets apart — 2015 NDC: 40% by 2030, met in 2021, nine years early; updated 2022 NDC: 50% by 2030, crossed in 2025. And capacity is not generation.

• IMEI Tampering, Sanchar Saathi and Device Setu

Body: The document: PIB backgrounder, 23 September 2026 — *IMEI Tampering: Threat to Digital Sovereignty*

Scale: India's active wireless mobile subscriber base reached **1,204.01 million in July 2026**

IMEI: International Mobile Equipment Identity, a **15-digit** number identifying a **device** (not a subscriber)

TAC: the first **8 digits** form the **Type Allocation Code**, identifying the device model or type

Allocation: the **GSMA** allocates TACs to manufacturers and brand owners, who assign unique IMEIs to devices

Dual-SIM phone: generally has **two** IMEI numbers

Check your own: dial ***#06#**

Verify: Sanchar Saathi portal or app, or SMS **KYM <15-digit IMEI>** to **14422**

Unlawful tampering: intentionally removing, obliterating, changing or altering the number; or using, producing, trafficking in, controlling or possessing hardware or software configured to do so

Registration portal: **Device Setu – Indian Counterfeited Device Restriction (ICDR)**

Manufacturers: register IMEIs before first sale, testing, research or other use

Importers: register IMEIs before importing applicable equipment

Resellers and retailers: ensure valid, untampered IMEIs; verify used devices against the central database of tampered and blacklisted devices, against a fee

Brand owners: register brands on Device Setu–ICDR, linked to the relevant GSMA TAC

CEIR: Central Equipment Identity Register — the database used to check and block devices

Blocking sequence: police report → duplicate SIM (SMS restricted for the first 24 hours under TRAI regulations) → register on Sanchar Saathi (CEIR) with police report and ID → receive Request ID → report recovery to police, then unblock with the Request ID

DoT warns against: SIM boxes and devices with configurable or tampered IMEIs; SIMs obtained by fake documents or impersonation; transferring one's SIM to another person; modifying Calling Line Identity

Exam hook: Regulator split: TRAI regulates the service (tariffs, quality, commercial communication); DoT administers the network, licensing and device identity

• ECI Decisions on SIR — BLO Home Visits

Body: The meeting: Election Commission of India, **26 September 2026**

Core decision: where a notice has been issued during SIR for being **unmapped** or for **logical discrepancies**, **BLOs will visit homes** to collect documents and upload to **ECINet** for the **ERO** to decide; such persons **need not attend the ERO or AERO office**

Hearings: only in exceptional circumstances as the ERO decides, and then **preferably online**; **any adult family member** may be authorised to attend

For the homeless and poor: **DEOs** to create help desks and hold **special camps** for people in night shelters, labourers, the poor and the homeless

SIR: verification and rebuilding of electoral rolls through house-to-house enumeration, pre-filled forms and verification of earlier data — removing deceased, shifted, duplicate and non-citizen entries while not excluding eligible citizens

Statutory power: **Section 21(3) of the Representation of the People Act, 1950**

Announced: **27 October 2025** by CEC **Gyanesh Kumar**; all **28 States and 8 UTs** in **three phases**; **Phase III** covers **16 States and 3 UTs**

Scale so far: nearly **59 crore electors** across the first two phases; over **6.3 lakh BLOs** and about **9.2 lakh BLAs**

The officer chain: **BLO** collects → **ERO** decides (assisted by **AEROs**) → **DEO** coordinates the district → **CEO** heads the State or UT → **ECI** supervises under **Article 324**

BLAs: appointed by **political parties**, not by the Commission

ECINet review: Committee headed by a **Senior Deputy Election**

Commissioner with an **independent expert from an IIT or IIIT**, to verify compliance with the Acts and Rules; new IT modules to go through the **Committee of Officers** before approval

Forms: **Form 6** new inclusion, **Form 6A** overseas elector, **Form 7** objection or deletion, **Form 8** correction, transposition or EPIC replacement; the **declaration attached to Form 6** for SIR upheld by the **Supreme Court**

Non-SIR period: forms under the **Registration of Electors Rules, 1960** apply

Deadline extensions: **Delhi** — claims and objections to **30 October 2026**, disposal to **30 November 2026**; **Maharashtra** — claims and objections to **12 October 2026**, disposal to **10 November 2026**

Exam hook: Also decided: agendas circulated in advance and minutes issued for all Commission meetings; **APARs** completed by **31 December** each year

• UPSC completes 100 years — from the 1926 Commission to Articles 315-323

Body: UPSC completes 100 years on 1 October 2026. India's first Public Service Commission was constituted 1 October 1926.

1855: ICS examination instituted in **London**, replacing East India Company nomination with open competition. Held in English, tested Greek and Latin; maximum age cut from 23 to 19.

Satyendranath Tagore — sailed 1862, passed 1863, joined 1864; **first Indian in the ICS**; elder brother of Rabindranath; served over 30 years in the Bombay Presidency.

Followed six years later by **Surendranath Banerjee**, **Behari Lal Gupta**, **Romesh Chunder Dutt**.

By 1919, only 78 of 1,255 ICS officers were Indian.

Government of India Act, 1919 (after Montagu-Chelmsford) provided for a PSC. **1922:** ICS exam held in India for the first time, at **Allahabad**; Indian centre moved to **Delhi** in 1928.

1924 Lee Commission, chaired by **Arthur Hamilton Lee** — recommended a statutory PSC; proposed **4 British : 4 Indian : 2 promoted Indians** of every ten entrants, guaranteeing **40%** to the British by birth. Constituted under the **Public Service Commission (Functions) Rules, 1926**, framed under **Sections 96B and 96C** of the 1919 Act. First Chairman **Sir Ross Barker**; four Members; housed at **Metcalfe House, Delhi**. Powers were **advisory**; appointments made by the **Secretary of State in London**. **Government of India Act, 1935:** appointment power to the Governor-General; **Federal PSC** and Provincial PSCs; **consultation made mandatory**. Renamed **Federal Public Service Commission** on 1 April 1937.

1940: Indians (625) outnumber Europeans (575) in the ICS for the first time.

1947: **H.K. Kripalani** first Indian Chairman; first post-Independence examination in December; ICS gives way to the **IAS**.

22 August 1949: **Dr B.R. Ambedkar** moved the draft articles in the Constituent Assembly → **Part XIV, Articles 315-323**.

26 January 1950: Federal PSC becomes the **UPSC**; Chairman **Shri R.N. Banerjee**. First regular All-India Services recruitment **1950-51** — **29 IAS, 31 IPS**.

Key articles: **315** (PSCs, Joint Commission) · **316** (appointed by President) · **317** (removal only by President after **Supreme Court** inquiry) · **319** (Chairman ineligible for further government employment) · **320** (functions) · **321** (extension of functions) · **322** (expenses charged on the Consolidated Fund) · **323** (annual report; **non-acceptance of advice laid before Parliament with reasons**).

UPSC conducts the **NDA & NA** and **CDS** examinations. **Women admitted to NDA & NA for the first time in 2021** — NDA & NA (II) 2021, held 14 November 2021.

1966: Indian Forest Service constituted as the **third All India Service**.

1979: three-stage CSE introduced; **London centre discontinued**. **1992:**

Rose Millian Bathew Kharbuli first woman Chairperson. **2011:** CSAT introduced; **2015:** made qualifying at 33%.

Prakash Singh vs Union of India, SC order 22 September 2006 — UPSC empanels IPS officers for **DGP** appointment, from 2012-13.

Exam hook: Scale: applications **42,727 (1950-51)** to **45,10,044 (2022-23)**. Centres **8 (1950)** to **86 (2026)**. Women recommended in CSE 3 of 83 (1952) to 299 of 958 (2025).

Economy (25)

• Sugar stock limit cut to 2,000 quintals; onion buffer released by Kanda Express

Body: Dealer limit **4,000** → **2,000 quintals**, 15 Sep–30 Nov 2026; **30-day** holding cap; **Kolkata keeps 4,000** (supplies the east and North-East). PSF onion disposal began **24 Aug** via **NAFED and NCCF**

Detail: **1 quintal = 100 kg**; 2,000 quintals = **200 tonnes**. Ex-mill sugar prices down ~20%

Detail: Stock limits flow from **Section 3, Essential Commodities Act 1955**; the **2020 ECA amendment** (which freed cereals, pulses, onion, potato) was **repealed with the farm laws in 2021**

Detail: **Kanda Express:** rake 1 **450 MT to Delhi (27 Aug)**, rake 2 **840 MT to Chennai (31 Aug)** for PDS at **1 kg/card**; **19 cities**, **Rs 35/kg** retail

Detail: **PSF** (2014-15; Dept of Consumer Affairs since 2016) = onion/potato buffer. **FCI** = foodgrain central pool. **Core inflation excludes food and fuel**; RBI target **4% ±2**

PIB 2305404 · 2026-09-01

• JCR upgrades India to 'A-' — the sovereign rating ladder

Body: **Japan Credit Rating Agency** raised India's long-term foreign and local currency ratings **BBB+ → A-, Stable**; country ceiling to '**A**'

Detail: **Investment-grade floor = BBB-** (S&P/Fitch) = **Baa3** (Moody's); below it is speculative grade. **A-** puts India in the **A band**

Detail: **Country ceiling** caps ratings of issuers domiciled in the country — an upgrade for Indian corporates too

Detail: Evidence cited: **FY26 real GDP 7.8%, Q1 FY27 7.8%**; fiscal deficit **4.7% (FY25) → 4.4% (FY26)** with capex sustained; **IBC, RBI** supervision; **contained CAD** on a **services surplus**; reserves > **short-term external debt**

Detail: Sequence: **Morningstar DBRS May 2025, S&P Aug 2025, R&I Sep 2025, JCR Sep 2026**. **Big three = S&P, Moody's, Fitch**; Indian CRAs (**CRISIL, ICRA, CARE, India Ratings**) regulated by **SEBI**

PIB 2306033 · 2026-09-02

• India–EU FTA — what 95% of tariff lines means

Body: Goyal at the **India–Belgium High-Level Dialogue, Mumbai: 2 billion people, ¼ of global GDP, █ of world trade, USD 24 trillion**; tariffs cut on >**95%** of goods lines; India–EU trade ≈ **USD 140 billion**, doubled in a decade

Detail: Ladder: **PTA → FTA (own external tariffs) → customs union (common external tariff) → common market → economic union**. **EU = customs union + single market**

Detail: **Commission negotiates** for all 27; **Council and Parliament** approve; mixed agreements need **national ratification**. **Rules of origin** stop third-country routing

Detail: Timeline: launched **2007**, suspended **2013**, relaunched **June 2022**, concluded **27 Jan 2026**. India's run: **UAE 2022, Australia 2022, EFTA 2024, UK 2025, EU 2026**; left **RCEP 2019**

Detail: Outside the FTA: **CBAM** (steel, aluminium, cement, fertiliser), definitive from **2026**. **Antwerp-Bruges = Europe's 2nd-largest seaport**; **John Cockerill** makes **Bofors ammunition**

PIB 2306782 · 2026-09-04

• Jute — MSP 2026-27 at Rs 5,925/quintal, and the JPM Act mandate

Body: Ministry of Textiles; **Jute Commissioner**; **National Jute Board** (Act 2008); **JCI** (1971, ~110 purchase centres).

Law: **Jute Packaging Materials Act, 1987** — reservation of **100% of foodgrains** and **20% of sugar** packaging for jute.

Detail: **MSP 2026-27 Rs 5,925/quintal** (**61.8%** over cost; Rs 5,650 in 2025-26; Rs 2,400 in 2014-15).

Detail: India is the **largest producer of raw jute** (~75% of world jute goods); **Bangladesh is the largest exporter of raw jute**.

Detail: 2025-26 — raw jute **76 lakh bales**; jute+mesta **94.03 lakh bales**;

goods **12.80 lakh MT**, **94% consumed domestically**. **120 composite mills, 89 in West Bengal**; 3.70 lakh mill workers; 40 lakh farm families.

Lineage: First mill **Rishra, 1855**; 'Grow More Jute', September 1949.

Species — **Cochorus capsularis** (white) and **C. olitorius** (tossa); **mesta is Hibiscus**.

Exam hook: producer vs exporter rank (India vs Bangladesh) is the classic swap; the JPM Act percentages (100 / 20) and the MSP figure.

• Financial Fraud Risk Indicator — Rs 5,043 crore of fraud prevented

Body: **Department of Telecommunications**; **FRI** launched 22 May 2025 under the **Digital Intelligence Platform (DIP)**.

Detail: **Rs 5,043.73 crore** of suspected fraudulent transactions prevented in the 15 months to August 2026. **FRI** scores a mobile number **Medium / High / Very High**.

Detail: Inputs — **Sanchar Saathi (Chakshu)**, **I4C's** cybercrime reporting portal, telecom operators and banks; output shared with banks, UPI, insurers, securities and pension entities. **1,600+** organisations on **DIP**.

Lineage: **Sanchar Saathi** (May 2023; app January 2025) with **CEIR** and **ASTR**; **Chakshu** and **DIP**, 4 March 2024; **FRI**, 22 May 2025.

Detail: Allied tools — RBI's **MuleHunter.AI**, **NPCI analytics**, **I4C's 1930 helpline**. **I4C** sits under the **Ministry of Home Affairs** (2020); **DoT** under **Communications** (Telecommunications Act 2023).

Exam hook: which ministry owns which tool — **Sanchar Saathi/FRI = DoT**, **1930 helpline and cybercrime portal = MHA's I4C**. That split is the standard trap.

• **FIU-IND notices to 15 crypto platforms — regulated, not legalised**

Body: FIU-IND (set up **18 November 2004**; Department of Revenue, Ministry of Finance) issued notices to **15 VDA service providers** on **9 September 2026** under **Section 13 of the PMLA**.
Law: Takedown sought under **Section 79(3)(b) of the IT Act, 2000**. **PMLA 2002**, in force **1 July 2005** — Section 3 defines the offence; Section 4 punishes with **3-7 years** (up to 10 for narcotics). Upheld in **Vijay Madanlal Choudhary (2022)**.
Detail: Crypto was brought under the PMLA by **notification of 7 March 2023**, covering five listed activities; the obligation is **activity-based**, so offshore platforms serving Indian users are covered.
Detail: Tax — **Section 115BBH**, flat **30%**, only cost of acquisition deductible, **no loss set-off**; **Section 194S**, **1% TDS**; **Section 2(47A)** defines a VDA, including NFTs.
Lineage: RBI's 2018 banking ban set aside in **IAMAI v. RBI (2020)**. FIU-IND analyses, it **does not investigate** — the ED investigates.
Exam hook: the status line — crypto is **not legal tender, not banned, but taxed and AML-regulated**. Also FIU-IND vs ED roles.

• **ASUSE 2025 — first district-level map of the unincorporated sector**

Body: NSO, MoSPI, **10 September 2026** — first-ever district-level estimates from a large-scale national enterprise survey; source **ASUSE 2025**; **757 of 770 districts**.
Detail: The **top 10 districts** account for about **one-tenth** of establishments, workers and GVA; the **top 50** for about **one-third**. Only **16 districts** exceed 5 lakh establishments.
Detail: All-India **GVA per worker Rs 1,56,539**; **280 districts** above it.
Detail: Women — **Mizoram** has at least **50%** female-led establishments in **every district**; **237 districts** where women are a third of the workforce.
Detail: **Unincorporated** = proprietorship or partnership, **not a company**. Lakshadweep and Chandigarh are single-district UTs; **Delhi could not be disaggregated**.
Exam hook: the definition of 'unincorporated' and the survey's name; ASUSE is an **enterprise** survey, distinct from **PLFS** (households).

• **Domestic PNG incentive — 200 SCM of APM gas per new connection**

Body: Ministry of Petroleum and Natural Gas — **Incentive Scheme for Promotion of Domestic PNG Connections**, launched **18 August 2026**, effective **1 September 2026**, in two tranches over six months.
Detail: Baseline — **1.74 crore** domestic PNG connections; **PNGRB** has **authorised entities in 309 Geographical Areas**, covering the entire mainland.
Detail: The mechanism — for each incremental billed domestic connection, the CGD entity earns an extra **200 SCM of APM gas**, which displaces costlier LNG in its CNG business. Payback on a domestic connection is expected to fall **from about 10 years to nearly 3 years**.
Detail: **APM** = Administered Price Mechanism — domestically produced gas priced by a government formula, cheaper than imported LNG.
Law: **PNGRB** was set up under the **Petroleum and Natural Gas Regulatory Board Act, 2006**. It covers the **downstream**, not exploration and production.
Exam hook: PNGRB's remit is downstream only (upstream belongs to the DGH); **methane is lighter than air** and disperses upward, unlike LPG which pools at floor level.

• **Trade data April-August 2026-27 — a \$147 bn goods gap, an \$87 bn services surplus**

Body: Ministry of Commerce and Industry, **15 September 2026**, covering **August 2026** and **April-August 2026-27**.
Detail: Period totals — total exports **US\$399.27 bn** (+15.55%); total imports **US\$459.65 bn** (+18.01%); **overall balance -US\$60.38 bn** (against -US\$43.94 bn). **Merchandise:** exports **US\$215.91 bn** (+17.85%), imports **US\$363.00 bn**, **deficit US\$147.09 bn**. **Services:** exports **US\$183.36 bn**, imports **US\$96.65 bn**, **surplus US\$86.71 bn** (services exports up about 12.95%).
Detail: August 2026 alone — total exports **US\$82.68 bn** (+25.41%), total imports **US\$92.09 bn** (+18.75%), balance **-US\$9.41 bn** (August 2025: -US\$11.62 bn). Drivers y-o-y: **electronic goods +89.82%** (US\$2.93 bn to US\$5.55 bn), **petroleum products +63.27%**, **engineering goods +24.86%**, **iron ore +126.3%**; **gold imports -57.75%**.
Detail: Cleaner measures — **non-petroleum exports US\$180.61 bn** (+14.39%); **non-petroleum, non-gems-and-jewellery exports US\$168.69 bn**.
Exam hook: The concept ladder — **balance of trade** = goods only; **current account** = goods + services + primary income + **transfers**; **invisibles** = services + income + transfers; **balance of payments** = current account + **capital and financial account** + reserve movements, and the BoP as a whole **always balances**. India's structural shape: a large goods deficit offset by an invisibles surplus, so the **CAD is far smaller than the merchandise deficit**. Caution: latest-month services figures are **estimates**.

• **EPFO wage ceiling raised from Rs 15,000 to Rs 25,000**

Body: Union Cabinet, **16 September 2026** — EPFO wage ceiling for **mandatory coverage** raised from **Rs 15,000 to Rs 25,000 a month**, effective **17 September 2026** (**Vishwakarma Jayanti / Sewa Divas**). Expected to cover **over 51 lakh additional employees**. Announced by **Dr Mansukh Mandaviya**, Minister of Labour and Employment.
Detail: The ceiling was **unchanged from 2004 to 2014**, raised to **Rs 15,000 in September 2014**, and unchanged again until 2026. Annual outgo about **Rs 11,339 crore** against existing support of about **Rs 10,250 crore**; about **Rs 56,696 crore over five years**. Recommended by the **Expenditure Finance Committee, 16 June 2026**.
Detail: The three schemes — **EPF** = retirement **savings**; **EPS** = monthly **pension**; **EDLI** = lump-sum **insurance** on death in service. Contribution split: employee **12%** all to **EPF**; employer **12%** = **8.33% to EPS** + **3.67% to EPF**, plus EDLI and administrative charges. Computed on **basic wages + dearness allowance**.
Law: **Employees' Provident Funds and Miscellaneous Provisions Act, 1952**; EPF Scheme 1952, EPS 1995, EDLI 1976. Consolidated under the **Code on Social Security, 2020** — one of the four **Labour Codes in force since 21 November 2025**.
Detail: Scale — about **7.98 crore** contributing members, about **7.68 lakh** contributing establishments; **EPS pays about 82 lakh pensioners**.
Exam hook: The concept is that a **fixed nominal threshold erodes as wages rise** — the benefit-side analogue of **bracket creep**. Neighbouring bodies: **ESIC** (Employees' State Insurance Act, **1948**), **PFRDA** (NPS and APY, under Finance), **e-Shram** (unorganised workers' database). EPFO and ESIC both sit under **Labour and Employment**.

• India's first district-level labour market indicators — NSO

Body: 18 September 2026 — National Statistical Office, MoSPI, released district-level key labour market indicators for the first time. Possible because the PLFS sample design was revamped from January 2025, treating districts as basic strata separately for rural and urban sectors with an enlarged sample. Publication geography is a property of survey design, not of processing.

Detail: The four indicators — LFPR (working or seeking/available, per 1,000 population); WPR (employed per 1,000 population); UR (unemployed per 1,000 in the labour force — denominator is the labour force); NEET (share of youth 15-29 not in employment, education or training).

Detail: Reference periods — usual status = preceding 365 days, majority-time criterion; current weekly status = preceding 7 days. Usual status yields lower unemployment estimates.

Detail: Distribution — LFPR 40-80% in about 98.8% of districts, WPR in about 98.3%. Unemployment: 77.8% of districts between 0.5 and 5.5%; above 5.5% in 14.9%; below 0.5% in 7.2%. NEET: 45.9% of districts at 20-30%, 23.7% above 30%, only 4.2% below 10%. Female LFPR at 40% or above in 57.8% of districts — Surguja, Chhattisgarh (69.0%) and Tinsukia, Assam (66.1%) lead; Bihar's leader is Siwan (24.7%).

Detail: Among the top 100 populous districts — highest LFPR Surat 68.6, Araria 68.0, Salem 67.8; highest WPR Surat 67.8; lowest UR South Twenty-Four Parganas and Araria 0.9; lowest NEET Ernakulam 9.6, Coimbatore 14.5, Bengaluru Urban 15.0. **Lowest LFPR and WPR: Darbhanga, Bihar.** State capitals: Shimla (70.0 / 65.1) highest LFPR and WPR.

Exam hook: Low UR is not good jobs. Unemployment measures search, which only those who can afford to search undertake. High LFPR + near-zero UR + deep poverty = distress employment (Araria). Higher UR + low NEET + high human development = a labour market where people can be choosy (Ernakulam). District estimates carry wider confidence intervals than State estimates — read bands, not rankings.

• NLMC — Rs 5,000 crore of idle land recommended for monetisation

Body: The 21st Board Meeting of NLMC, held 18 September 2026, recommended monetisation proposals for assets valued at over Rs 5,000 crore and approved the Annual Financial Statements and Directors' Report for FY 2025-26.

Detail: National Land Monetisation Corporation — a wholly owned Government of India company under the Department of Public Enterprises, Ministry of Finance. Cabinet approval 9 March 2022; incorporated 3 June 2022. Initial authorised share capital Rs 5,000 crore; paid-up Rs 150 crore. Mandate: monetisation of surplus land and building assets of CPSEs and other government entities — identification, due diligence, valuation, transaction structuring.

Detail: The two tracks — NMP (National Monetisation Pipeline) handles core operating assets (highways, transmission, pipelines, railway stations, warehouses, telecom towers, airports) through InvITs, ToT and long-term O&M concessions; NLMC handles non-core surplus land and buildings. Core with NMP; non-core with NLMC.

Detail: Three different transactions — monetisation transfers the right to use and earn for a defined period while ownership stays with the Government and the asset reverts; disinvestment is sale of government shareholding; privatisation is disinvestment far enough to transfer management control.

Exam hook: The rationale is asset recycling — releasing capital locked in brownfield assets to fund greenfield construction without new borrowing and without selling the asset. The objections: valuation risk over long concessions, thin bidder markets, and a one-time receipt against a stream of foregone income — sound if it funds capital expenditure, unsound if it plugs a revenue deficit. Land is harder than roads because of unclear title, encumbrance and litigation, land use being a State subject while the asset is Central, and because sale is irreversible whereas a concession is not.

• Central Silk Board at 77 — four commercial silks and a 2030-31 target

Body: 20 September 2026, Bengaluru — 77th Foundation Day of the Central Silk Board, inaugurated by Union Textiles Minister Shri Giriraj Singh with MoS Sushri Shobha Karandlaje; 28 scientists given appointment letters and MoUs exchanged.

Law: The Central Silk Board is a statutory body under the Central Silk Board Act, 1948, in the Ministry of Textiles, headquartered at Bengaluru.

Detail: The numbers — production 26,000 MT in 2014 to 42,000 MT now; target 60,000 MT by 2030-31; stated resolve to be No. 1 globally by 2028-29; farmer income aspiration Rs 10-12 lakh a year; textile market target \$300 billion.

Detail: The four commercial silks, of which India is the only country producing all four — Mulberry (*Bombyx mori*, on mulberry, the bulk of production and the only fully domesticated one); Tasar (*Antheraea mylitta*, on Asan and Arjun, coppery, from Jharkhand, Chhattisgarh, Odisha, with separate oak tasar in sub-Himalayan states); Eri (*Samia ricini*, on castor, called ahimsa silk because the moth emerges first, matt and woolly, from Assam and the North-East); Muga (*Antheraea assamensis*, on Som and Soalu, golden and glossier with each wash, unique to India, from the Brahmaputra valley, holding a GI tag).

Detail: Vanya silks — tasar, eri and muga are the wild silks, reared on forest trees in tribal districts as supplementary income needing no landholding. Mulberry sericulture is agriculture; vanya sericulture is forest-based livelihood. Karnataka leads total production; mulberry concentrates in Karnataka, Andhra Pradesh, Telangana, Tamil Nadu.

Detail: The value chain — host plant cultivation -> silkworm seed -> rearing -> reeling -> twisting, dyeing, weaving. Reeling determines the grade and is the industrial bottleneck.

Exam hook: India is the second-largest producer; China is dominant, and the 2028-29 rank target depends substantially on Chinese output declining as rural wages rise — the same migration that earlier moved the industry from Japan and Korea to China. India has historically imported high-grade raw silk despite its volume, because domestic reeling has not consistently delivered bivoltine, high-grade silk. Yield and grade, not acreage, are the real levers.

• The Insolvency and Bankruptcy Code at ten — 330 days on paper, 621 in practice

Body: 20 September 2026, Indian Institute of Corporate Affairs, Manesar — two sessions under the 'Meet the Legend' programme: *IBC as an Evolving Law Through the Amendments* by Dr M.S. Sahoo, former Chairperson IBBI, and *PMLA-IBC Interface* by Shri Balesh Kumar, Member, Appellate Tribunal (PMLA, FEMA, PBPTA, NDPSA, SAFEMA), for the 8th Post Graduate Insolvency Programme cohort. **Law:** The Insolvency and Bankruptcy Code was enacted 28 May 2016, consolidating the earlier scattered regime — SICA/BIFR, SARFAESI, debt recovery tribunals and Companies Act winding-up. Institutions: NCLT adjudicates, NCLAT hears appeals (then the Supreme Court), IBBI regulates (established 1 October 2016), and Insolvency Professionals are licensed by IBBI.

Detail: In CIRP, management is displaced on admission and a Resolution Professional runs the company as a going concern; a Committee of Creditors of financial creditors approves a plan by at least 66 per cent voting share, and the NCLT then approves. No plan means liquidation. Timeline: 180 days + 90-day extension, outer limit 330 days including litigation; actual average around 621 days (IBBI, as on 31 March 2026). **Detail:** The Section 53 waterfall — CIRP costs -> workmen's dues (24 months) alongside secured creditors -> employee wages -> unsecured financial creditors -> government dues with remaining secured creditors -> other remaining debts -> preference shareholders -> equity shareholders last. Section 29A bars wilful defaulters, undischarged insolvents and connected persons from submitting plans. Section 32A gives the corporate debtor immunity from pre-CIRP offences and protects its assets from attachment, while the individuals responsible remain liable.

Law: PMLA, 2002, enforced by the Enforcement Directorate. Three stages: Placement -> Layering -> Integration. Section 3 offence, Section 4 punishment, Section 5 provisional attachment, Section 8 adjudication, Sections 44 and 45 trial and bail.

Exam hook: The conflict — IBC wants assets available to creditors within a deadline; PMLA wants proceeds of crime attached and confiscated. If attachment defeats resolution, tainted companies become unresolvable and public banks absorb the loss; if resolution defeats attachment, insolvency becomes a laundering route. Section 32A separates the company from the persons, and the litigation is about where that line falls.

• CSR under Section 135, Companies Act 2013

Body: The statute: Section 135, Companies Act, 2013 — India among the first large economies to make CSR a statutory obligation

Thresholds (preceding financial year, any ONE suffices): net worth Rs 500 crore or more, **or** turnover Rs 1,000 crore or more, **or** net profit Rs 5 crore or more

The spend: at least 2 per cent of average net profits of the three immediately preceding financial years

Loss-making company: no obligation — CSR is a claim on profit, not revenue

CSR Committee: of the Board; not required where the obligation does not exceed Rs 50 lakh

Permitted activities: must fall within Schedule VII

Excluded: activities in the normal course of business; contributions to any political party

Unspent, ongoing project: transfer to Unspent CSR Account within 30 days of financial year end; spend within 3 financial years

Unspent, not an ongoing project: transfer to a Schedule VII fund within 6 months of financial year end

Schedule VII funds include: PM National Relief Fund, PM CARES, Clean Ganga Fund

Regime change: "comply or explain" until the amended provisions took effect on 22 January 2021, then "comply or suffer", with penalties

Coal India: Rs 7,276 crore spent against Rs 5,795 crore statutory requirement, FY 2014-15 to FY 2025-26; annual outlay now near Rs 1,000 crore

CIL before the Act: Community Development Policy, 2005; 8 km radius; Rs 82 crore (FY 2011-12) to Rs 409 crore (FY 2013-14)

CIL policy layer: at least 80 per cent within 25 km of mines, prioritising Project Affected Areas; more than 90 per cent in coal-bearing States

Exam hook: CIL flagships: NIRMAL (1,300+ aspirants), Thalassemia Bal Sewa Yojana (1,000+ transplants), Nanhua Sa Dil; 50,000+ school toilets under Swachh Vidyalaya Abhiyan

• Domestic Tourism Expenditure Survey, NSO

Body: The release: 23 September 2026, MoSPI — findings of the Domestic Tourism Expenditure Survey (DTES), report titled 'Domestic Tourism in India'

Conducted by: National Statistics Office (NSO), as part of the NSS 80th round, July 2025 to June 2026

Three reference frames: overnight trips in last 365 days (holidaying/leisure; pilgrimage and religious; health and medical; shopping); overnight trips in last 30 days (business; social; education and training; others); same-day trips in last 30 days

Why two windows: rare, memorable trips are recalled accurately over a year; frequent routine trips are not, so they are asked over 30 days

365-day window — trips per 100 tourist households: 127 rural (118 in 2014-15), 132 urban (121 in 2014-15)

Largest share of overnight trips: pilgrimage and religious, **48 per cent**, in both sectors

Second largest: health and medical **38.4 per cent** (rural); holidaying, leisure and recreation **36.4 per cent** (urban)

Highest expenditure category: health and medical — Rs 29,454 rural, Rs 41,649 urban

Average trip size: 2.03 overnight visitors; about 80 per cent stayed five days or less

Peak months for holidaying: May and October

Mode: bus 32 per cent (rural), train 35 per cent (urban)

Stay: hotels and guesthouses 36 per cent (urban); other non-commercial stays 28 per cent (rural)

Destination share (365-day): Uttar Pradesh 15.7 per cent, Tamil Nadu 13.4 per cent, Rajasthan 8.0 per cent

30-day window: 113 rural / 111 urban per 100 tourist households; **social 89 per cent**; average trip size 1.95; about 45 per cent of visitor-trips 2-3 days; bus 48 per cent rural and 44 per cent urban; stays mainly with friends and relatives

Destination share (30-day): Uttar Pradesh 15.5 per cent, Bihar 10.5 per cent, Tamil Nadu 9.6 per cent

Highest average expenditure per trip: business, Rs 5,949; by sector Rs 5,179 rural and Rs 6,934 urban

Same-day trips: social 33 per cent, shopping 26 per cent — shopping had the highest expenditure share in both sectors

Exam hook: Definitions: a visitor travels outside the **usual environment** for less than a year for any purpose other than employment there; a

Tourism Satellite Account estimates tourism from the demand side

• Edible Oil Duty Cut and Tariff Escalation

Body: The decision: 24 September 2026 — Basic Customs Duty reduced on major imported crude edible oils

Crude sunflower oil: 10 per cent → **nil**

Crude soybean oil and crude palm oil: 10 per cent → **5 per cent**

Refined oils: duties also reduced, but the **19.25 per cent crude-refined differential maintained**

Purpose of the cut: moderate domestic prices and contain food-price and general inflation

Purpose of the differential: support domestic refining capacity, discourage refined-oil imports, retain value addition in India

Tariff escalation: a duty structure in which the rate rises with the degree of processing; protects the domestic processing activity rather than the raw material

Effective rate of protection: protection measured on **value added** rather than on the finished good's nominal duty

Import dependence: India met only about **44 per cent** of edible oil demand domestically in recent estimates

Import basket: palm oil roughly **55-60 per cent** of edible oil imports

Sources: palm from **Indonesia and Malaysia**; soybean from **Argentina and Brazil**; sunflower from **Ukraine, Russia and Argentina**

Supply shock precedent: the 2022 Ukraine war disruption to sunflower oil

Structural instruments: National Mission on Edible Oils – Oil Palm (NMEO-OP) and National Mission on Edible Oils – Oilseeds

The three-way conflict: consumers want low prices, oilseed farmers want high prices, refiners want the differential

Pass-through: an advisory was issued to industry to revise **Price to Distributors (PTD)** and **MRP**; pass-through is not automatic because of old stock and asymmetric price adjustment

Exam hook: Division of labour: duties manage prices now; missions change dependence later

• Make in India at Twelve Years

Body: Launched: 25 September 2014; completed **twelve years** on 25 September 2026

Original scope: 25 priority sectors

Make in India 2.0: 27 sectors — 15 manufacturing and 12 services

Guiding phrase: 'Minimum Government, Maximum Governance'

Stated objective: raise manufacturing's share of GDP from about **17 per cent to 25 per cent**, originally by **2022**, later deferred; and create **100 million** manufacturing jobs

Outcome on the headline target: the share has **not risen** — broadly flat in the high-teens or slightly lower than 2013-14, depending on the measure

Why the ratio did not move: manufacturing must grow **faster than the rest of the economy** to gain share, and services grew quickly; absolute growth is consistent with a falling share

Premature deindustrialisation: the manufacturing share peaking at a lower level and earlier stage than for earlier industrialisers

Where composition did change: electronics (phones assembled and exported at scale), defence production and exports, semiconductors from absent to under construction, bulk drugs

The value-addition question: assembly captures a thin slice of device value; components and semiconductors capture the rest — hence later component-focused schemes

Supporting machinery: PLI schemes, NSWS single window, **PM GatiShakti** (GIS-based master plan), **India Industrial Land Bank**

How PLI differs from pre-1991 policy: incentive on **incremental sales of goods manufactured in India**, with investment and output thresholds — subsidy follows **output**, not licence; contrast with protection through tariffs and licensing

Criticisms of PLI: sector selectivity, disbursement lagging approvals, and uncertain **additionality**

Binding constraints on manufacturing share: land and scale, labour regulation and firm size, logistics cost, power reliability, tariffs on intermediate inputs

Exam hook: Labour Codes: four codes, in force since November 2025

• H2 FY 2026-27 Government Borrowing Plan

Body: The announcement: 25 September 2026 — Government of India, in consultation with the RBI

H2 FY 2026-27 borrowing: Rs 7,86,000 crore, through 23 weekly auctions

Includes: Rs 15,000 crore of Sovereign Green Bonds

Full-year market borrowing through dated securities: expected Rs 15,99,506 crore against Budget Estimates of Rs 17,20,000 crore

Tenors: 3, 5, 7, 10, 15, 30, 40 and 50 years

Shares: 3-yr 6.9%, 5-yr 12.1%, 7-yr 9.1%, **10-yr 26.3%**, 15-yr 17.6%, 30-yr 9.2%, 40-yr 8.9%, 50-yr 9.9%

T-Bills, Q3 FY 2026-27: Rs 23,000 crore per week over 13 auction weeks — 91-day Rs 8,000 crore, 182-day Rs 8,000 crore, 364-day Rs 7,000 crore

Dated securities: long-term, pay a **coupon**, repay principal at maturity
Treasury bills: 91, 182 and 364 days; pay no interest; issued at a **discount** and redeemed at face value

Fiscal deficit: total expenditure minus total receipts excluding borrowings — the amount that must be borrowed this year

RBI's role: debt manager — conducts auctions and manages the programme; it does not ordinarily lend the money, since that would be **monetising** the deficit

Why the 10-year matters: its yield is the **benchmark risk-free rate** for the financial system

Why borrow long: reduces **rollover risk** by spreading redemptions; the cost is a higher yield

Who buys ultra-long bonds: insurers and pension funds, matching long-dated liabilities

Greenshoe option: retain up to **Rs 2,000 crore** additional subscription per security beyond the notified amount

Switch and buyback: liability management to **smoothen the redemption profile**; they do not reduce total debt

Ways and Means Advances: RBI facility for **temporary cash mismatches**, repayable within the year — **not** deficit financing; H2 limit **Rs 50,000 crore**

Crowding out: government borrowing competing with private borrowers for the same savings, potentially raising yields

Exam hook: Constitutional basis: Article 292 (Union borrowing), Article 293 (State borrowing); FRBM Act, 2003

• World Tourism Day 2026 and India's Tourism Economy

Body: World Tourism Day: observed annually on 27 September; 2026 theme — "Digital Agenda and Artificial Intelligence to Redesign Tourism"; official host El Salvador

International body: UN Tourism, formerly the UNWTO, a UN specialised agency headquartered at **Madrid**

India's tourism share of GDP: 5.22 per cent (2023-24)

Employment supported: 8.46 crore jobs (2023-24)

Domestic Tourist Visits: 428.55 crore in 2025

Foreign Tourist Visits: 2.53 crore — a ratio of roughly 170 domestic visits to one foreign visit

Foreign exchange earnings from tourism: Rs 2,76,831 crore

Global: travel and tourism contributed **US\$10.9 trillion**, about **10 per cent** of global GDP, in 2024; 357 million jobs; **US\$1.9 trillion** international visitor spending

India's share is about half the global share — a feature of being a large diversified economy, not necessarily a failure

Why employment matters most: tourism is labour-intensive, geographically dispersed and accessible at low formal qualification — but correspondingly informal, seasonal and shock-prone

Foreign exchange earnings are an export of services: they sit in the services account of the balance of payments and feed the **invisibles** surplus; Indians travelling abroad are an import of services

Digital components: e-Visa (entry facilitation), **Incredible India Digital Platform** (promotion), **NIDHI+** — National Integrated Database of Hospitality Industry (registration and data)

Plausible AI applications: demand forecasting, personalisation, translation, crowd management — none of which addresses physical constraints of access, accommodation and sanitation

Swadesh Darshan 2.0: destination development, restructured from thematic circuits to a **destination-centric** model

PRASHAD: National Mission on Pilgrimage Rejuvenation and Spiritual Augmentation Drive — pilgrimage sites

Exam hook: Also named: cruise tourism development and tourism skill development

• Bharat Maritime Insurance Pool and P&I Clubs

Body: BMIP: Bharat Maritime Insurance Pool — India's first domestic maritime insurance pool

Approved: 18 April 2026; **launched:** 12 May 2026

Size: Rs 13,906.50 crore (about USD 1.5 billion); **sovereign backing** Rs 12,980 crore (about USD 1.4 billion)

Cover: Hull & Machinery, Cargo (war perils in high-risk areas), **Protection & Indemnity (P&I), War risks**

Eligibility: Indian-flagged vessels; vessels owned, managed or controlled by Indian entities; cargo vessels destined to or starting from India

Claims ladder: up to **USD 100 million** from pool reserves; above that, **sovereign guarantees**

Mechanism: policies issued by domestic insurers, risks collectively reinsured across members per their commitments

Premium outflow addressed: about **USD 45-60 million a year** in P&I premiums to foreign providers

Hull & Machinery: insures the **ship**; exposure capped by vessel value

Cargo: insures the **goods**, held by the cargo owner

P&I: third-party liability — pollution, wreck removal, collision liability, crew injury and death, cargo claims; liability can far exceed the ship's value

War Risk: war, piracy, terrorism, seizure — excluded from standard marine policies

P&I clubs: **mutual associations owned by shipowners**, not commercial insurers; claims above a threshold shared across clubs in a common pool, with reinsurance above

International Group of P&I Clubs: insures roughly **90 per cent** of the world's **ocean-going tonnage**; around a dozen clubs after mergers, concentrated in Western maritime centres

Why insurance is strategic: an uninsured ship cannot trade — ports refuse entry, charterers refuse cargo, and conventions require certified liability cover; withdrawal of cover achieves what a blockade achieves

The 2026 trigger: Red Sea conflict and Strait of Hormuz tension led to sharply higher premiums or withdrawal of war-risk cover

India's maritime scale: **12 Major and 217 Non-Major Ports**; **1,668 million metric tonnes** cargo in 2025-26; coastline about **11,098 km**; **EEZ 2.4 million sq km**; inland waterways over **14,500 km**; over **30 million** maritime livelihoods

Indian-flag fleet: **1,609 ships**, **14.33 million GT** mid-2026, about **36 per cent** more tonnage than 2015

Exam hook: The decisive ratio: **95 per cent** of trade by value and **70 per cent** by volume moves by sea

• Shram Samvad and the four Labour Codes — 316 districts in 90 days

Body: Shram Samvad launched 28 September 2026: **316 districts**, **36 States** and **UTs**, **90 days**. First programme at **Regional Labour Institute, Faridabad**.

Launched at the **National Conference on Industrial Relations and Labour & Awards 2026 (CII + EFI)**, theme "Reengineering Industrial Relations & Workplace Participation in the AI Age".

4 Labour Codes, in force **21 November 2025**, rationalising **29** central labour laws. Assent: **Code on Wages 8 August 2019**; the other three **28 September 2020**.

Labour is in the **Concurrent List** — Centre frames the Codes, states frame most rules.

Gig/platform workers: defined in statute for the first time; aggregator contribution **1-2% of annual turnover**, **capped at 5%** of payouts to such workers.

Fixed-term employees: parity with permanent staff; **gratuity after 1 year** instead of 5.

Free annual health check-up for workers above **40**. **ESI pan-India**; mandatory for even **1 worker** in a hazardous process.

Single registration, single licence, single return;

Inspector-cum-Facilitator; **2-member** industrial tribunals; safety committees at **500+** workers; **National OSH Board**.

Employment elasticity 1.11 for 2017-23 vs about **0.01** for 2011-16 (RBI KLEMS). It is a **ratio, not a percentage**.

KLEMS employment: **47.5 crore (2017-18)** to **64.33 crore (2023-24)**.

Exam hook: Social security coverage: **19% (2015)** to **101 crore / 68%** now, on the **ILO** population-based measure of coverage by at least one benefit.

• 14th India-UAE Joint Task Force on Investments; Emirates NBD takes RBL Bank

Body: 14th HLJTFI meeting: **Mumbai, 28 September 2026**. Co-chairs: **Shri Piyush Goyal** and **H.H. Sheikh Hamed bin Zayed Al Nahyan, Managing Director of ADIA**. **HLJTFI established 2013** — an **investment facilitation** forum, not a trade or investment-protection instrument. Working arm: the **UAE-India Fast Track Mechanism**. The three instruments: **CEPA** (trade, signed February 2022, in force 1 May 2022), **BIT** (investment protection), **HLJTFI** (facilitation and dispute resolution). Trade: **US\$101.25 billion** in FY 2025-26; **non-oil US\$76.2 billion** in 2025; target **US\$200 billion** by 2032. **Emirates NBD – RBL Bank:** about **US\$3 billion (Rs 26,850 crore)**, **959 million shares at Rs 280**, roughly **60%** post-issue, RBI clearance for up to **74%**, final range **51-74%** after the mandatory open offer. It is the **largest FDI in Indian banking to date** and the **first foreign acquisition of majority control in a profitable Indian bank**. RBL will be treated as a **foreign bank subsidiary** under the RBI's **Commercial Banks – Governance Directions, 2025**. **IHC:** **US\$1 billion** into **Sammaan Capital; IHC + Adani 50:50 JV**, **US\$11.5 billion** integrated aluminium complex in **Odisha** — refinery at **Rayagada**, smelter at **Sundargarh**. Odisha is about **54%** of India's aluminium output. **GIFT City IFSC:** branches opened by **Mashreq Bank, First Abu Dhabi Bank** and **ADNIC**. Financial plumbing: **local currency settlement, payment and messaging system integration**, **CBDC** work between the two central banks. **Exam hook:** **Invest India** office in the UAE expected before end-2026; **Dholera** aviation and logistics hub explored; **Food Park** project in Gujarat under way.

• National Agriculture Conference, Rabi Campaign 2026, and PM-RKVY sanctions

Body: **National Agriculture Conference – Rabi Campaign 2026**, second day, **29 September 2026**, chaired by Agriculture Minister **Shri Shivraj Singh Chouhan**. **Over Rs 1,200 crore** sanctioned to **10 states** under **PM-RKVY** — West Bengal **Rs 290 cr**, Haryana **Rs 198 cr**, Chhattisgarh **Rs 181 cr**, Arunachal Pradesh **Rs 154 cr**, Bihar **Rs 114 cr**, Karnataka **Rs 104 cr**, Mizoram **Rs 75 cr**, Himachal Pradesh **Rs 64 cr**, Jharkhand **Rs 58 cr**, Punjab **Rs 43 cr**. **Agriculture is a State subject** — Entry 14, State List. **Kharif:** sown June-July with the south-west monsoon, harvested September-October — rice, maize, bajra, jowar, cotton, groundnut, soyabean, tur. **Rabi:** sown October-November on residual moisture, harvested March-April — wheat, gram, mustard, barley, lentil, peas. **Zaid** is the short summer season on irrigation. Etymology: ***kharif*** from Arabic for **autumn**; ***rabi*** from Arabic for **spring**. **Annual calendar fixed:** kharif — district **10 May**, state **17 May**; rabi — district **10 September**, state **17 September**, every year. **Monthly virtual reviews** with states; **State Agriculture Teams** including ICAR, KVKs, ATMA and FPOs; district monthly meetings under the Collector. **'Khet Bachao Abhiyan', 22 October to 30 November 2026** — balanced fertiliser use based on **Soil Health Cards**; pulses in the **rice-fallow areas** of Jharkhand, Bihar, Odisha and West Bengal. **Growth:** agriculture growth rate about **3% to 4.5%** since 2015; average annual foodgrain production increase from about **40 lakh tonnes** to **84 lakh tonnes**; rabi foodgrain production up **205 lakh tonnes** from **2023-24 to 2025-26**. **100% assured procurement of tur, urad and masoor at MSP**, payment within **48 hours**. **Forced tagging** = making the sale of a subsidised input (typically urea) conditional on buying another product; directed to be ended. **Exam hook:** Also directed: **Kisan Credit Card** saturation, transparent **Crop Cutting Experiments**, action against spurious seeds and fertilisers, and natural farming and crop diversification in mission mode.

• Annual Survey of Industries 2024-25 — registered manufacturing results

Body: **ASI 2024-25 results released 30 September 2026** by MoSPI. Reference period **April 2024 to March 2025**; fieldwork **October 2025 to June 2026**. **Coverage:** factories registered under **Sections 2(m)(i) (10+ workers with power)** and **2(m)(ii) (20+ workers without power)** of the **Factories Act, 1948**; manufacturing process defined in **Section 2(k)**. Also bidi and cigar establishments under the **Bidi and Cigar Workers (Conditions of Employment) Act, 1966**. **ASI** measures the **registered / organised** factory sector only. Units below those thresholds are measured by **ASUSE**. **Establishments:** **2.60 lakh** → **2.67 lakh (+2.64%)**. Highest: **Tamil Nadu 41,221**, **Gujarat 33,084**, **Maharashtra 27,379**. **GVA:** **Rs 2,458.3 thousand crore** → **Rs 2,694.2 thousand crore (+9.59%)**. **Employment:** **+7.19%**, over **14 lakh** added, crossing **2 crore** total. **Industrial output +7.81%** · **fixed capital +10.54%** · **invested capital +11.10%** · **emoluments +12.08%** · **net income +9.68%** · **net profit +7.73%**. **Three key relationships:** **GVA** grew faster than output (margin widening); emoluments faster than employment (wage per worker rose); employment faster than establishments (average factory size rose). **Top 5 industries by GVA:** basic metal, motor vehicles, chemicals and chemical products, pharmaceutical products, food products — **over 45%** of manufacturing GVA. **Top 5 States by GVA:** **Maharashtra (15.92%)**, **Gujarat (14.10%)**, **Tamil Nadu**, **Karnataka**, **Uttar Pradesh** — over **54%** of GVA and **53.30%** of establishments. **Top 5 States by employment:** **Tamil Nadu**, **Maharashtra**, **Gujarat**, **Uttar Pradesh**, **Haryana** — over **56%** of manufacturing employment. **Tamil Nadu leads on establishments and employment; Maharashtra leads on GVA** — labour-intensive versus capital-intensive industrial bases. **Exam hook:** **Gross Value Added** = output minus cost of inputs. **ASI** feeds **National Accounts Statistics**.

IR/Diplomacy (13)

• 26th SCO Summit at Bishkek — the 25th anniversary year

Body: **Council of Heads of State, Bishkek, Kyrgyz Republic, 31 Aug–1 Sep 2026**; host President **Sadyr Zhaparov**. **Detail:** **SCO founded 2001** from the **Shanghai Five (1996)** + **Uzbekistan**; **India and Pakistan joined 2017**, **Iran 2023**, **Belarus 2024** — **10 members**. **Detail:** **Secretariat at Beijing**; **RATS at Tashkent** — the most repeated SCO fact. **Detail:** Outcomes: **Bishkek Declaration**, **4 MoUs**, **20+ decisions** on climate, nuclear safety, energy, drugs. **Detail:** Indian initiatives adopted: **English as an official SCO language** (alongside Russian and Chinese), **Civilisation Dialogue Forum** (first edition to be hosted by India), **Young Scientist Forum**, **Young Author's Conclave**. **Detail:** India's frame: **Security, Connectivity, Opportunity**; **no double standards on terrorism**; connectivity must respect **sovereignty and territorial integrity**. **PIB 2305735 · 2026-09-01**

• India–Belgium Joint Statement — PM Bart De Wever's visit

Body: Belgian PM **Bart De Wever** in India **2–4 Sep 2026** with Defence and Foreign Trade Minister **Theo Francken**; **9,000+ Indian soldiers** died in **Flanders** in **WWI**; relations since **1947**, **80th anniversary 2027**. **Detail:** **Inaugural India–Belgium Strategic Dialogue, Brussels, 15 July 2026** (EAM + Belgian Deputy PM/FM), anchored in the **India–EU Strategic Partnership**. **Detail:** **Belgium backs India's permanent UNSC seat**; reciprocal non-permanent support — **India 2028-29**, **Belgium 2037-38**. Non-permanent seats: **10**, **2-year** terms, elected by the **UNGA** by **two-thirds**; India has served **8 times** (last 2021-22). **Detail:** **India–EU FTA negotiations** concluded **27 Jan 2026**; pending — **Investment Protection Agreement** and **GI Agreement**; **TTC ministerial, Brussels, July 2026**; **Comprehensive Strategic Agenda 2030**. **Detail:** Belgium: **Brussels** hosts the **EU and NATO**; **federal monarchy** — **Flanders / Wallonia / Brussels**; **founding member of EU and NATO**; **Antwerp** diamond and port hub. **Trade policy is an exclusive EU competence**. **PIB 2306302 · 2026-09-03**

• **Raksha Mantri's three-day Sri Lanka visit — the whole relationship in one card**

Body: 8–10 Sep 2026, Colombo; framed under **Neighbourhood First** and **MAHASAGAR** (2025), broadening **SAGAR** (2015)

Detail: India: **first responder after Cyclone Ditwah** (2025); ~USD 4 billion in the **2022 crisis**, ahead of the IMF's USD 2.9 billion (2023)

Detail: Geography: **Palk Strait**, **Gulf of Mannar**, **Adam's Bridge**; **Trincomalee** energy hub. **Katchatheevu** ceded 1974 (Indira Gandhi–Bandaranaike); **1976** fishing agreement; dispute = **bottom trawling** (banned by Sri Lanka 2017)

Detail: **Indo-Sri Lanka Accord**, 29 July 1987 → **13th Amendment**, **Provincial Councils**, **IPKF 1987–90**; war ended **May 2009**

Detail: **Hambantota 99-year lease** (2017); **Colombo Port City**; **first defence MoU April 2025**; exercises **Mitra Shakti** (Army), **SLINEX** (Navy); **Colombo Security Conclave**

• **18th BRICS Summit at Bharat Mandapam — India's fourth chairship**

Body: **18th BRICS Summit**, Bharat Mandapam, New Delhi, **12–13 September 2026**; India's **4th chairship**, assumed **1 January 2026**.

Detail: Theme — '**Building for Resilience, Innovation, Cooperation and Sustainability**'; vision '**Humanity First**'.

Lineage: First meeting **September 2006** on the margins of the 61st UNGA; **first summit Yekaterinburg**, 2009; **South Africa joined 2010**. 2026 marks **20 years**.

Detail: Membership — founding five plus **Egypt**, **Ethiopia**, **Iran** and the **UAE** (**1 January 2024**) and **Indonesia** (**January 2025**); **Saudi Arabia invited but not confirmed**; **Argentina declined**. Commonly counted as **11**.

Detail: Weight — nearly half the world's population, about **40% of global GDP**, roughly a quarter of global trade. Institutions — **New Development Bank** (agreed at **Fortaleza**, 2014; headquartered in **Shanghai**) and the **Contingent Reserve Arrangement** (\$100 billion).

Exam hook: **NDB** headquarters (**Shanghai**) and founding summit (**Fortaleza**); **Saudi Arabia's** unconfirmed status is the favourite membership trap.

• **Modi-Xi at Bharat Mandapam — the 'three mutuals'**

Body: Bilateral meeting on **12 September 2026**, on the sidelines of the 18th BRICS Summit; previous meeting **Tianjin**, **August 2025**.

Detail: The formula — **mutual respect**, **mutual sensitivity**, **mutual interest**, with the line that '**differences should not become disputes**'.

Detail: On the border — peace and tranquility is **an essential basis** for the relationship; on the boundary question, a **fair, reasonable and mutually acceptable** resolution. On trade — the **structural trade imbalance**, supply chains and **predictable market access**.

Lineage: The agreement stack — **1993** peace and tranquility along the **LAC**; **1996** military **CBMs**; **2003** Special Representatives; **2005** protocol on **CBM** modalities; **2012** **WMCC**; **2013** **Border Defence Cooperation Agreement**.

Detail: The **LAC** is about **3,488 km** by India's reckoning, in three sectors — **Western** (**Ladakh**), **Middle** (**Himachal**, **Uttarakhand**), **Eastern** (**Sikkim**, **Arunachal**). The line is **not mutually delineated**.

Exam hook: the 1993/1996/2005/2013 agreement years and the three-sector division; that the **LAC** is undelineated is the conceptual point.

• **India-MERCOSUR — First Additional Protocol to the 2004 PTA**

Body: Signed **14 September 2026** — the **First Additional Protocol** to the **India-MERCOSUR Preferential Trade Agreement**, giving **electronic Certificates of Origin** the same legal validity as paper. Negotiations to **expand the PTA** launched separately.

Detail: The PTA was signed **25 January 2004**, in force **1 June 2009**. Concessions on **450 tariff lines by India** and **452 by MERCOSUR**. The Protocol amends **Article 16 of Annex III** — the **Rules of Origin** annex. **It does not change a single tariff rate**.

Detail: Route — Joint Administrative Committee 4th meeting **27 November 2025**, adopted at the 5th meeting **9 April 2026**, signed **14 September 2026**; in force only after both sides notify completion of internal procedures.

Lineage: **Treaty of Asuncion**, **1991** created **MERCOSUR**; the **Protocol of Ouro Preto**, **1994** gave it institutional structure and **international legal personality**. Secretariat **Montevideo**. Full members **Argentina**, **Brazil**, **Paraguay**, **Uruguay**, **Bolivia** (2024); **Venezuela suspended** since 2016. **Pro Tempore Presidency** rotates every six months.

Detail: The integration ladder — **PTA** (listed products, margin of preference) -> **FTA** (substantially all trade) -> **customs union** (common external tariff) -> **common market** (labour and capital move) -> **economic union**.

Exam hook: Origin tests — **wholly obtained**, or **substantial transformation** proved by **regional value content** or **change in tariff classification**. They exist to stop **trade deflection**. **MERCOSUR** is a **customs union**, not an **FTA** — the commonest error.

• **654 MW to Nepal — emergency power export after flood damage**

Body: Ministry of Power approval, **14 September 2026** — export to the **Nepal Electricity Authority**, **18 hours a day (00:00–18:00)**, **13 September to 31 December 2026**. Up to **600 MW** via **Muzaffarpur-Dhalkebar 400 kV D/c** and up to **54 MW** via **Tanakpur-Mahendranagar 132 kV S/c** — **total 654 MW**. Quantum from January 2027 to be reviewed in **December 2026**.

Detail: Trigger — floods damaged Nepal's hydropower infrastructure. The normal pattern is the reverse: Nepal's capacity is largely **run-of-river hydro**, so **monsoon surplus flows to India** and **dry-winter deficit is met by imports**. This is an off-cycle emergency.

Detail: The physics — transmission loss varies as **I squared R**, so raising voltage and cutting current reduces loss. Hence **400 kV** for long-distance transfer.

Law: India's **Cross Border Trade of Electricity Guidelines** (2016, revised 2018) plus **CEA** procedures; trade settled through **Indian power exchanges**. **January 2024** agreement targets **10,000 MW over 10 years**. The **Nepal-India-Bangladesh** tripartite trade uses India as **transit** — the subregion's first trilateral power flow.

Detail: Nepal for map questions — **landlocked**, India on **three sides**, **China to the north**; bordering Indian states **Uttarakhand**, **Uttar Pradesh**, **Bihar**, **West Bengal**, **Sikkim**. **Treaty of Peace and Friendship**, 1950.

Water treaties — **Kosi 1954**, **Gandak 1959**, **Mahakali 1996** (Mahakali covers Sarada, Tanakpur and **Pancheshwar**).

Exam hook: Wider frames are **BBIN** and **One Sun One World One Grid**. The seasonal reversal is the analytical point examiners reward.

• Third BIMSTEC Conference on Traditional Medicine, Genetic Resources and IPR, Goa

Body: 16-17 September 2026, Goa — **Third BIMSTEC Conference on Traditional Medicine Knowledge, Genetic Resources and Intellectual Property Rights**, organised by the **Ministry of Ayush** with the **All India Institute of Ayurveda (AIIA)**, Goa as nodal institute, alongside the **Second Meeting of the BIMSTEC Nodal Group**.

Detail: Follows a proposed **BIMSTEC Centre of Excellence in Traditional Medicine**, announced by the Indian PM at the **Sixth BIMSTEC Summit, Bangkok, April 2025**. Machinery: the **BIMSTEC Task Force for Traditional Medicine (BTFTM)**.

Lineage: BIMSTEC = **Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation**. Established **6 June 1997**, **Bangkok Declaration**, as **BIST-EC**; **Myanmar** joined December 1997, **Bhutan and Nepal** February 2004. **Seven members — Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand**. **Secretariat Dhaka** (2014). **Charter in force 20 May 2024**. Outside it: **Pakistan, Afghanistan, the Maldives**.

Detail: The IP problem — traditional knowledge is **not new**, so its holders cannot patent it, but a foreign examiner who cannot find it may treat an applicant's claim as novel. That gap produces **biopiracy: turmeric** (US patent revoked), **neem, basmati**.

Detail: **TKDL — Traditional Knowledge Digital Library**, built by **CSIR** with the **Ministry of Ayush**; documents **Ayurveda, Unani, Siddha, Sowa-Rigpa and Yoga** knowledge, translated for foreign patent examiners. It protects by **making knowledge findable as prior art**, not by claiming ownership; **controlled access** under non-disclosure.

Law: The **CBD trio — prior informed consent (PIC), mutually agreed terms (MAT), equitable benefit-sharing** — with the **Nagoya Protocol**. India implements through the **Biological Diversity Act, 2002** (amended 2023): **National Biodiversity Authority (Chennai), State Biodiversity Boards, Biodiversity Management Committees, People's Biodiversity Registers**.

Exam hook: Five South Asian + two Southeast Asian states is the cleanest way to hold BIMSTEC's membership. **TKDL's mechanism — prior art, not ownership — is the discriminating detail**.

• G20 Energy Abundance Ministerial, Houston — baseload, permitting, critical minerals

Body: **G20 Energy Abundance Ministerial Meeting, Houston, United States, 14-16 September 2026**, under the **US G20 Presidency**. India led by **Shri Manohar Lal**, Union Minister for **Power and Housing & Urban Affairs**. The name — **'Energy Abundance'**, not **'Energy Transitions'** — is a deliberate reframing.

Detail: Three pillars — **Energy Security and Affordable Baseload; Permitting and Regulatory Efficiency; Critical Minerals and Resilient Supply Chains**. **Baseload** is the **minimum continuous demand** in a system, met by plants running steadily (coal, nuclear, large hydro) — distinct from **peaking** capacity and from **variable renewables**.

Detail: India's numbers — installed capacity **552 GW**, **non-fossil more than half** at about **300.5 GW** (roughly **54%**) as on **31 July 2026**: solar about **164.6 GW**, wind **58.1 GW**, hydro **57.2 GW**, bio-power **11.8 GW**, nuclear **8.8 GW**. **NDC target 500 GW non-fossil by 2030**, met early; **net zero by 2070** (COP26, Glasgow).

Detail: Three reforms showcased — **NSWS** (single window for approvals), **PARIVESH** (online environment, forest, wildlife and CRZ clearances), **PM Gati Shakti (GIS-based National Master Plan)**. On minerals, India pressed for **circularity** and **downstream value creation in developing countries** under the **National Critical Mineral Mission**.

Detail: Four outcomes — **Clean Cooking Access** (technology-neutral, **LPG named a pathway**), a **Permitting and Regulatory Efficiency Symposium**, a **Water Reuse Initiative** (voluntary, **fit-for-purpose**), and a **Critical Minerals Communique**.

Lineage: **G20 = 19 countries + EU + African Union** (admitted **New Delhi, 2023**). Began **1999** at finance-minister level, **leaders' level from 2008**. **Sherpa Track** and **Finance Track**; **Troika** = past, present, incoming presidency. **India's presidency 2023**, theme **Vasudhaiva Kutumbakam**. **2026 United States, Leaders' Summit 14-15 December 2026, Miami**. **No permanent secretariat; outcomes non-binding**.

Exam hook: **Capacity is not generation** — crossing 50% non-fossil capacity does not mean 50% non-fossil electricity, because capacity utilisation factors differ sharply. That one sentence answers a whole family of questions.

• India-New Zealand FTA — Entry into Force

Body: **Signed:** 27 April 2026, **Bharat Mandapam, New Delhi** — **Piyush Goyal** and **Todd McClay**

Enters into force: 20 October 2026 (**Vijaya Dashami**)

New Zealand legislation passed: mid-September 2026, by 93 votes to 29

New Zealand's schedule: 100% of India's tariff lines duty-free from day one; **NZ peak tariffs** up to 10% eliminated

India's schedule: 70.03% of tariff lines liberalised, covering about 95% of bilateral trade value; 29.97% kept out

New Zealand exports entering India duty-free on day one: about 57%

Excluded by India: dairy, animal meat except sheep, sugar, edible oils, key agricultural commodities

Calibrated access: tariff rate quotas with minimum import price and seasonal windows for apples, kiwifruit, Manuka honey

Services: about 118 sectors; **MFN** across about 139 sub-sectors

Mobility: 5,000 Temporary Employment Entry visas; 1,000 Work and Holiday visas; post-study work 3 years STEM, 4 years doctoral

Pharma: New Zealand accepts **US FDA, EMA, UK MHRA** and **Health Canada** inspection approvals

Investment: commitment to facilitate **USD 20 billion** into India

Bilateral merchandise trade: about **USD 1.1 billion** (2025-26); Roadmap to 2030 target **NZ\$7 billion** goods and services

Exam hook: Strategic Partnership: announced during PM's July 2026 visit, first by an Indian PM in 40 years

• 7th OPEC-India Energy Dialogue

Body: The meeting: 7th High-Level Meeting, **OPEC-India Energy Dialogue**, **New Delhi, 22 September 2026**

Co-chairs: **Hardeep Singh Puri** (Minister of Petroleum and Natural Gas) and **Haitham Al Ghais** (OPEC Secretary General)

Dialogue launched: **New Delhi, 2015** — eleven years old

Next meeting: 8th High-Level Meeting, at **Vienna**

OPEC founded: **Baghdad Conference, 10-14 September 1960**; formally constituted **January 1961**

Five founders: **Saudi Arabia, Iran, Iraq, Kuwait, Venezuela**

Headquarters: **Geneva 1960-65, then Vienna**

Membership: 12, after **Angola** left in **January 2024**; **Qatar** left 2019

OPEC+: **OPEC** plus non-member producers, **Russia** foremost

Instrument: production quotas; weaknesses are individual incentive to overproduce and supply response from non-members

India's import dependence: roughly 85 per cent or more of crude consumed

Top suppliers: **Russia** about 31 per cent, **Iraq** about 21 per cent, then **Saudi Arabia, UAE, United States, Kuwait**

Strategic petroleum reserve: **Visakhapatnam, Mangalore, Padur**

Demand-side substitution: **Ethanol Blended Petrol, compressed biogas, electrification**

Exam hook: India's net-zero year: 2070

• East Asia Summit and ASEAN-India Economic Ministers

Body: The meetings: 14th East Asia Summit Economic Ministers' Meeting and 23rd ASEAN-India Economic Ministers Consultation, at **Manila, Philippines**

India led by: Nitin Kumar Yadav, Additional Secretary, Department of Commerce

ASEAN now has ELEVEN members: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, Timor-Leste, Vietnam

Timor-Leste: admitted at the **47th ASEAN Summit, Kuala Lumpur, October 2025**; applied in **2011**; first expansion since **Cambodia in 1999**
ASEAN founded: Bangkok Declaration, **8 August 1967**, by Indonesia, Malaysia, the Philippines, Singapore and Thailand; Secretariat at **Jakarta**
Accessions: Brunei 1984, Vietnam 1995, Laos and Myanmar 1997, Cambodia 1999, Timor-Leste 2025

East Asia Summit: established **2005**; **United States and Russia joined in 2011**

EAS partners (8): India, Australia, China, Japan, New Zealand, Republic of Korea, Russia, United States — eighteen participants before Timor-Leste's accession

ASEAN centrality: the EAS is chaired by ASEAN and meets on the margins of the ASEAN Summit; the same principle underlies the ASEAN Regional Forum and ADMM-Plus

ERIA: Economic Research Institute for ASEAN and East Asia — presented a paper on energy security and industrial clusters

India-ASEAN trade 2025-26: **USD 128.38 billion**, or **10.55 per cent** of India's total global trade

AITIGA: ASEAN-India Trade in Goods Agreement, signed **2009**, in force **2010**; review ongoing

India's three complaints: asymmetric utilisation of concessions; loose **rules of origin** enabling trade deflection; **non-tariff barriers**
Act East Policy: 2014 reformulation of the **Look East Policy** begun in **1992**

Connectivity projects behind schedule: India-Myanmar-Thailand Trilateral Highway; Kaladan Multi-Modal Transit Transport Project

Exam hook: RCEP: India withdrew in 2019

• WHO Pandemic Agreement and PABS

Body: The meeting: UN High-Level Meeting on Pandemic Prevention, Preparedness and Response, New York, **25 September 2026**

India represented by: Union Health Secretary **Punya Salila Srivastava**

WHO Pandemic Agreement: adopted by the **78th World Health Assembly on 20 May 2025**, after more than three years of negotiation
Article 12: provides for a **Pathogen Access and Benefit Sharing (PABS)** system, set out in an Annex

Critical procedural fact: the Agreement **does not open for signature** until the PABS Annex is adopted; it is being negotiated in an **Intergovernmental Working Group**

India's demand: countries contributing pathogens and biological resources must receive **timely access** to vaccines, diagnostics, therapeutics and technologies, respecting **national sovereignty**

India's procedural point: the political declaration should **not prejudice** the PABS negotiations

The precedent: Indonesia's withholding of **H5N1** samples in **2007**, and COVID-19 vaccine distribution

Structural parallel: the **Nagoya Protocol** under the **Convention on Biological Diversity** — prior informed consent, mutually agreed terms, equitable benefit-sharing

International Health Regulations (IHR), 2005: the existing binding instrument on detection, assessment, notification and response; contains the **PHEIC** mechanism; **amendments adopted at the World Health Assembly in 2024**

The distinction: IHR govern **notification and response**; the Pandemic Agreement governs **equity and access**

India's COVID record cited: **300 million vaccine doses** to around **100 countries** and two UN entities; medical assistance to over **150 countries**; framing "**One Earth, One Health**"

Other Indian positions: digital public infrastructure as a **global public good**; preparedness rooted in **domestic financing** with international assistance complementary; **One Health** implemented in accordance with national circumstances

Others present: WHO Director-General **Tedros Adhanom Ghebreyesus**; UN Deputy Secretary-General **Amina Mohammed**

Exam hook: The structural problem: preparedness is a public good with immediate national costs and diffuse, delayed, international benefits — so funding erodes between crises

Environment (12)

• Tiger landscapes workshop — IBCA, ADB and the NTCA sign up to natural-capital finance

Body: IBCA + ADB + NTCA workshop, New Delhi, 2–3 Sep 2026;

IBCA–ADB MoU on landscape conservation and **nature-positive financing**; Minister **Bhupender Yadav**

Detail: **Project Tiger** launched **1 April 1973**; NTCA statutory via the **2006 amendment** to the WLPA 1972, chaired by the **Environment Minister** — **NBWL is chaired by the PM**

Detail: Tiger reserve = **core/critical habitat (inviolable) + buffer (coexistence)**; notified by the **State on NTCA recommendation**; de-notification needs **NBWL approval**

Detail: **All India Tiger Estimation** every **4 years** with **WII**; 2022 cycle **3,682**; **50+ reserves**. Tiger: **Schedule I**, **IUCN Endangered**, **CITES Appendix I**

Detail: IBCA — India-initiated, **seven big cats** (tiger, lion, leopard, snow leopard, cheetah, **puma, jaguar** — the last two not Indian); **DG S.P.**

Yadav. ADB: 1966, Manila

PIB 2305823 · 2026-09-02

• Home Secretary reviews GLOF and avalanche preparedness of five Himalayan States/UTs

Body: Govind Mohan with Uttarakhand, HP, Sikkim, Arunachal, J&K + NDMA, CWC, IMD, DGRE; shift from response to **risk-informed planning**; expedite the **2024 GLOF mitigation programme**

Detail: **GLOF** = failure of a **moraine or ice dam**; triggers — **avalanche into the lake, piping, earthquake, rapid melt**

Detail: Precedents: **South Lhonak Lake, Sikkim, 4 Oct 2023** (Teesta-III dam destroyed); **Kedarnath 2013** (Chorabari); **Chamoli Feb 2021** (rock-ice avalanche)

Detail: **NDMA chaired by the PM**, SDMA by the CM, DDMA by the Collector — **Disaster Management Act 2005**, amended 2025. **MHA is nodal but does not chair**

Detail: **CWC** → **Jal Shakti**; **IMD** → **Earth Sciences**; **DGRE (ex-SASE)** → **DRDO**. National GLOF programme **2024**: ~**200 high-risk lakes**.

Mitigation = **map, monitor, lower the lake, warn along the flow path**
 PIB 2306291 · 2026-09-03

• National Biodiversity Authority crosses Rs 200 crore in benefit-sharing

Body: Cumulative **ABS > Rs 200 crore**; **Rs 8.23 crore** sanctioned to 27 **SBBs** and 5 **UTBCs** from bitter gourd, okra, chilli, onion accessed by Nunhems, East West Seeds, Bayer

Detail: Market-sourced seed → provider untraceable → distributed by **area under cultivation**; **MP Rs 1.17 cr**, **Maharashtra Rs 1.01 cr** (>49% of onion area)

Detail: **CBD, Rio 1992** — conservation, sustainable use, **benefit-sharing**. **Nagoya Protocol (2010; in force 2014)** = **ABS**, India ratified **2012**, hosted **COP-11 Hyderabad**. **Cartagena (2000)** = **biosafety/LMOs**

Detail: **Biological Diversity Act 2002**: **NBA (Chennai, 2003)** → **SBBs** → **BMCs** (People's Biodiversity Register). **Foreign entities need NBA approval**; **Indian entities intimate the SBB**

Detail: **ABS Guidelines 2014**: **0.1–0.5%** of gross ex-factory sales. **2023 Amendment**: decriminalised; exempted **AYUSH practitioners / codified traditional knowledge**; widened **foreign-controlled company**

PIB 2307004 · 2026-09-05

• International Vulture Awareness Day — from crisis to recovery

Body: **Panchkula, 6 Sep 2026**; workshop 'From Crisis to Recovery'; Minister at the **Jatayu Conservation Breeding Centre, Pinjore** (first **VCBC, 2001, BNHS**)

Detail: 1990s crash: **diclofenac** (veterinary NSAID) → **kidney failure**; **Gyps** species down >97%. Vet use **banned 2006**; **ketoprofen** and **aceclofenac** **banned 2023**; safe drug **meloxicam**

Detail: **Action Plan for Vulture Conservation 2020–25**; **Vulture Safe Zones** (~100 km radius); **vulture restaurants** = safe feeding sites

Detail: **Nine species: Critically Endangered** — White-rumped, Indian (Long-billed), Slender-billed, Red-headed; **Endangered** — Egyptian; **Near Threatened** — Himalayan Griffon, Cinereous, Bearded. All **Schedule I**

Detail: Consequences of loss: **feral dogs, rabies**, slow carcass decay. Other **VCBCs**: **Rajabhatkhawa (WB)**, **Rani (Assam)**. **IVAD = first Saturday of September**

• **Seven years of NCAP — 108 of 130 cities improved**

Body: MoEFCC/CPCB; **7 September** — **International Day of Clean Air for Blue Skies** (UNGA resolution 74/212, 2019; first observed 2020); **Swachh Vayu Diwas** in India.

Detail: NCAP launched **January 2019; 130 cities**, 24 States/UTs; base year **2017-18**; target **40% PM10 reduction** or NAAQS attainment by 2025-26; **Rs 16,423.55 crore** released, **70.5%** utilised; **PRANA** portal. **Detail:** Scorecard — **108 cities improved, 72 above 20%, 26 above 40%, 14 met NAAQS**. Swachh Vayu Sarvekshan 2026 toppers — **Lucknow, Rourkela, Kalinganagar**.

Law: NAAQS **18 November 2009** (12 pollutants; PM10 60, PM2.5 40 ug/m3 annual); **AQI 17 October 2014** (8 pollutants, 6 bands, **worst sub-index** decides).

Lineage: Water Act 1974 (created CPCB) - Air Act 1981 - EPA 1986 - NGT Act 2010 - **CAQM Act 2021**.

Exam hook: the AQI rule that the **worst** sub-index sets the value; NAAQS year (2009) vs AQI year (2014); NCAP's base year and target.

• **Small hydro — 21 GW potential, 5.2 GW built**

Body: MNRE; statement of **10 September 2026** at the curtain-raiser for the Bharat Renewable Energy Summit (Bharat Mandapam, **2-5 November 2026**).

Detail: Potential about **21 GW** across **7,100+ sites**; only about **5.2 GW** harnessed. Proposed **Small Hydro Power Development Scheme 2026-27 to 2030-31**, outlay **Rs 2,584.60 crore**, target about **1,500 MW**.

Detail: Definitions — **micro up to 100 kW; mini 101 kW-2 MW; small 2-25 MW**, all under MNRE. **Above 25 MW is large hydro under the Ministry of Power**. Large hydro has been classified renewable since **2019**.

Detail: **Run-of-river** uses natural flow, needs less land, output varies with season; **reservoir** projects store water and follow demand but submerge land.

Detail: Backdrop — **300+ GW non-fossil capacity in 2026**: solar ~164.6 GW, wind ~58.1 GW, hydro ~57.2 GW, bio ~11.8 GW, nuclear ~8.8 GW.

Exam hook: the **25 MW** boundary decides the ministry — MNRE below, Ministry of Power above. That single number is the whole question.

• **World Circular Economy Forum 2026 — a first for South Asia**

Body: WCEF 2026, Gandhinagar, Gujarat, **15-18 September 2026** — the first WCEF held in South Asia. Theme: 'Circular Economy: Transition for People and Prosperity'.

Detail: Over **2,000 participants** from more than **65 countries**; expo with **125+ exhibitors**; 4 plenaries and 16 thematic sessions, then 80 accelerator sessions.

Detail: Organisers — **CPCB**, the **Finnish Innovation Fund Sitra**, MoEFCC, the Government of Gujarat and the Gujarat Pollution Control Board. **WCEF was launched by Sitra and has run annually since 2017**.

Detail: The **10YFP Board** — the **10 Year Framework of Programmes on Sustainable Consumption and Production**, adopted at **Rio+20 in 2012** — meets on the sidelines, and **India is a Co-Chair**. Its subject is **SDG 12**.

Detail: **Linear** = extract-make-use-discard; **circular** = looping materials back as resources. Circularity is **not a synonym for recycling** — reuse and repair rank above it.

Exam hook: Sitra (Finland) as the originator; **SDG 12** as the matching goal; Rio+20 (2012) for the 10YFP.

• **Great Indian Bustard — Soft Release Centre at Naliya, Kachchh**

Body: MoEFCC; Union Environment Minister inaugurated the **GIB Soft Release Centre at Naliya, Kachchh, Gujarat** on **14 September 2026**; flagged off **33 patrolling vehicles**; inaugurated the **Sayara Van Kavach**; planted mangroves at **Jakhau**.

Detail: ***Ardeotis nigriceps*** — **Critically Endangered** (IUCN), **Schedule I** of the **Wild Life (Protection) Act, 1972**, **State Bird of Rajasthan**. Fewer than **150** survive; stronghold is the **Desert National Park, Jaisalmer**. Range and abundance down about **90%** in **50 years**.

Detail: Threats — grassland conversion, **power-line collision** (poor frontal vision, heavy body), invasive ***Prosopis juliflora***, and **one ground-laid egg** per season.

Detail: The jump-start intervention — **infertile eggs of wild females replaced with viable eggs from the conservation breeding programme**; the second attempt's chick has **survived beyond three months** in the wild. Site figures: **11 sq km** cleared of ***Prosopis***, **30 km** predator-proof fencing over **15 sq km**.

Law: ***M.K. Ranjitsinh v. Union of India*** — 2021 order on undergrounding power lines across about **99,000 sq km**; the **March 2024** bench modified it and recognised **freedom from adverse effects of climate change** under **Articles 14 and 21**, invoking **Article 48A** and **Article 51A(g)**.

Detail: **Sayara Van Kavach** — **9.46 sq km**, Miyawaki method, **10,000+ saplings, 47 native species**, expected cooling **1.5-2 degrees C**. **MISHTI** — target **29,250 ha** (2023-24 to 2026-27), **27,652 ha** done, **12,450 ha** in **Kori Creek**; ***Avicennia marina*** planted at Jakhau.

Exam hook: GIB is the classic Critically Endangered + Schedule I + State Bird triple. The Ranjitsinh climate-rights holding under Articles 14 and 21 is the newer, higher-value fact.

• **Net Zero Portal and NAPCC Dashboard launched on World Ozone Day**

Body: **World Ozone Day, 16 September 2026**, Mumbai — MoS Kirti Vardhan Singh launched **India's Net Zero Portal** (netzeroindia.moef.gov.in) and the **NAPCC Dashboard** (napccindia.moef.gov.in).

Detail: The Net Zero Portal is **voluntary** — entities register, disclose GHG emissions, declare targets, file **annual progress updates** and outline pathways. **Scope 1 and Scope 2 encouraged; Scope 3 voluntary**. Declarations are **publicly accessible**; MoEFCC issues an **acknowledgement**.

Detail: The three scopes — **Scope 1** direct emissions from owned or controlled sources; **Scope 2** indirect, from **purchased energy**; **Scope 3** all other **value-chain** emissions, usually the **largest** and hardest to measure.

Lineage: NAPCC released **2008** with **eight National Missions** — **Solar; Enhanced Energy Efficiency; Sustainable Habitat; Water; Sustaining the Himalayan Ecosystem; Green India; Sustainable Agriculture; Strategic Knowledge for Climate Change** — across seven ministries.

Law: **Vienna Convention, 1985** — framework. **Montreal Protocol, adopted 15 September 1987** — binding phase-out of CFCs, halons, later HCFCs; **universal ratification**. **World Ozone Day is 16 September**. **Kigali Amendment, 15 October 2016**, 28th Meeting of the Parties, **Kigali, Rwanda** — phase-down of HFCs, which are **not ozone-depleting** but are potent greenhouse gases. **2026 marks 10 years**.

Exam hook: Keep the two mechanisms apart — **ozone depletion** is chlorine and bromine destroying **stratospheric** ozone, admitting more **ultraviolet**; **global warming** is gases trapping outgoing **infrared** in the troposphere. And **net zero is not zero emissions** — it is emissions balanced by removals. India's year is **2070**, from the **Panchamrit** commitments at **COP26, Glasgow, November 2021**; the mandatory counterpart is the **Carbon Credit Trading Scheme, 2023**, under the **Energy Conservation Act**, run by the **Bureau of Energy Efficiency**.

• Plastic Waste, EPR and the Single-Use Ban

Body: The backgrounder: 25 September 2026, PIB — *From Waste to Purpose: Indian Cities Are Rewriting the Plastic Story*; arc of **reduce, reuse, return, recover, recreate**

Parent rules: Plastic Waste Management Rules, 2016, under the Environment (Protection) Act, 1986

PWM (Amendment) Rules, 2021: notified 12 August 2021; prohibited identified single-use plastic items with effect from 1 July 2022

Selection criterion for the ban: items of **low utility and high littering potential**

Banned items include: earbuds with plastic sticks, balloon sticks, plastic flags, candy and ice-cream sticks, polystyrene decoration, plates, cups, glasses, cutlery, straws, trays, wrapping films around sweet boxes and invitation cards, and PVC banners below a specified thickness

PWM (Amendment) Rules, 2022: introduced **Extended Producer Responsibility guidelines for plastic packaging**, issued by MoEFCC
EPR: producer responsible for environmentally sound management **until end of product life**; obligated entities are **producers, importers and brand owners (PIBOs)**

Economic logic: packaging waste is a **negative externality**; EPR **internalises** the disposal cost, changing incentives at the design stage

Compliance: centralised EPR portal, registration and returns, and **EPR certificates** from registered recyclers

Caveats on EPR: certificate markets depend on verification; EPR covers packaging, not all plastic

Why segregation at source matters: recycling needs **clean, sorted, single-polymer** material — PET, HDPE, LDPE, PP and PVC differ in melting point and properties; contamination with wet waste degrades the polymer

Recycling vs downcycling vs recovery: reprocessing into new products; producing lower-value material; extracting energy (co-processing in cement kilns, road construction)

Plastic waste generation: about **41.26 lakh tonnes (2020-21)**, **39.01 lakh tonnes (2021-22)**, **41.36 lakh tonnes (2022-23)**

Two cautions on the data: generation has not fallen; and reported generation partly reflects improving measurement

Swachh Bharat Mission: launched **2 October 2014**

Exam hook: The informal sector: waste pickers and aggregators perform much of India's plastic recovery; formalisation can integrate or displace them

• IWC-70 at Hobart and the Arabian Sea humpback whale

Body: IWC-70: Hobart, Australia, 28 September to 2 October 2026. India delivered its opening statement on **28 September**.

ICRW signed at **Washington DC** on **2 December 1946** — hence the **80th** year in 2026. The **USA** is the depositary state.

89 Contracting Governments. **India** adhered on **9 March 1981**. Operative rules sit in the **Schedule**, amendable by a **three-quarters majority**. A member lodging a timely **objection** is not bound.

Moratorium: decided **1982**, effective from the **1985/86 season**, still in force.

Norway — **objection**; **Iceland** — left **1992**, rejoined **2002** with a **reservation**; **Russia** — objection not exercised; **Japan** — **left the IWC** in **2019** and whales commercially.

Article VIII permits **special permit (scientific) whaling**. **ICJ**, *Whaling in the Antarctic* (Australia v Japan), **31 March 2014** — the Southern Ocean programme was held not to be "for purposes of scientific research".

Revised Management Procedure adopted **1994**, never used to set a commercial catch limit.

Indian Ocean Sanctuary, **1979**, proposed by **Seychelles**, south to **55°S**, between **20°E** and **130°E**.

Southern Ocean Sanctuary, **1994**, about **50 million km²**, northern boundary generally **40°S**.

Arabian Sea humpback whale: about **82** animals (95% CI **60-111**), **IUCN Endangered**, isolated roughly **70,000** years, the **only non-migratory** humpback population.

Exam hook: Cetaceans in Indian waters: highest protection under the **Wildlife (Protection) Act, 1972**. **Project Dolphin** announced **15 August 2020**, covers **river and marine** cetaceans. **Gangetic dolphin** is the **National Aquatic Animal**.

• India's first PRAMAAN certificates under the Forest and Wood Certification Scheme

Body: First PRAMAAN certificates handed over **29 September 2026** by Environment Minister **Shri Bhupender Yadav**, New Delhi.

Recipients: **Andhra Pradesh Forest Development Corporation** for plantations over **33,000 hectares**, and **Shri Govind Mohapatra**, a farmer with the **Odisha Bamboo Development Agency**.

PRAMAAN = Programme for Recognition and Accreditation of sustainable Management practices for Agroforestry And Natural forestry resources.

IFWCS launched by **MoEFCC** in **December 2023**. Operating agency:

Indian Institute of Forest Management (IIFM), Bhopal.

Three certificate types: **Forest Management, Tree Outside Forest Management, Chain of Custody**.

Chain of custody certifies the **supply chain**, not the forest — that certified and uncertified material were not mixed between stump and shelf.

Forest management assessed against the **Indian Forest Management Standard**, part of the **National Working Plan Code, 2023**.

Audits by certification bodies **accredited by NABCB** under the **Quality Council of India** — **third-party audit, not self-declaration**.

Global schemes: **FSC** (Forest Stewardship Council) and **PEFC**

(Programme for the Endorsement of Forest Certification).

ISFR 2023 (Forest Survey of India, biennial since **1987**): total growing stock about **6,430 million cum** — about **4,479** inside forests, **1,951** outside. Annual potential timber from **trees outside forests** about **91.51 million cum**. Agroforestry tree cover **1,27,590 sq km**, growing stock **1,292 million cum**.

EUDR covers wood, cattle, cocoa, coffee, oil palm, rubber and soya; requires **due diligence** plus **geolocation** — a **polygon** for plots above **4 hectares**, a **point** for smaller.

Exam hook: Certification is evidence, not compliance — a certificate strengthens a due-diligence system but does not discharge the legal duty.

Sci/Tech (7)

• Geothermal energy — India's first wells at Puga Valley

Body: National Policy on Geothermal Energy, Sep 2025 (nodal MNRE); **July 2026:** **ONGC Energy Centre** commissioned the **first two wells at Puga, Ladakh** (>**14,000 ft**, **1,000 m** deep) → first **1 MW** demonstration plant

Detail: Interior: crust **5–8 km** oceanic / **24–56 km** continental → mantle ~**2,900 km** → **outer core liquid Fe-Ni** → **inner core solid**; core **5,000–6,000 °C**; heat from **U, Th, K decay** + **residual heat**

Detail: Plant types: **dry steam, flash, binary cycle** (binary uses **70–80 °C** fluid); water **reinjects**; **round-the-clock**, unlike solar and wind

Detail: GSI: **381** hot springs, **10** provinces, ~**10.6 GW** prospect, **42** promising sites — Himalayan, Naga-Lushai, A&N, **SONATA**, West Coast, **Cambay**, Aravalli, Mahanadi, Godavari, South Indian Cratonic

Detail: Projects: **Gandhinagar** (solar-geothermal, 50–90 kW), **Ankleshwar** (repurposed oil wells), **Tawang**. Global leaders: **USA, Indonesia, Philippines, Türkiye, NZ, Kenya, Iceland**. Net Zero 2070

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• **Stem cell therapy — the Supreme Court order that redrew the approved list**

Body: Chain of events — **Supreme Court judgment, 30 January 2026**, *Yash Charitable Trust & Ors. v. Union of India & Ors.*, W.P. (C) No. 369 of 2022, 2026 INSC 96 -> NMC advisory, 5 September 2026 -> MoHFW advisory, 16 September 2026 to States and UTs -> PIB release 17 September 2026.

Detail: The three rules — stem cell therapy as **standard care only for MoHFW-approved indications**; for **Autism Spectrum Disorder**, therapeutic use of **any** stem cell restricted to **approved clinical trials**; **unproven interventions** not to be offered as **routine, standard or commercial** services.

Detail: Stem cell types — **totipotent** (every cell type including placenta), **pluripotent** (any body cell, not placenta; embryonic), **multipotent** (one family — **haematopoietic** for blood and immune, **mesenchymal** for bone, cartilage, fat), and **iPSCs** (adult cells reprogrammed to pluripotency; **Shinya Yamanaka**, Nobel 2012, shared with **John Gurdon**).

Detail: The proven use is **haematopoietic stem cell transplantation** — bone marrow and cord blood — for **leukaemias, lymphomas, aplastic anaemia, thalassaemia** and certain immune deficiencies. Everything outside that core is **investigational** under the 2017 guidelines.

Law: Four instruments — **National Guidelines for Stem Cell Research, 2017 (ICMR + DBT)**; **Clinical Establishments Act, 2010, Sections 32 and 40** (acts on the **institution**); **IMC Regulations, 2002, Regulation 7.22** (acts on the **practitioner**); and the **NMC, created by the NMC Act, 2019** replacing the **MCI**, directing State Medical Councils.

Law: **Public health, hospitals and dispensaries = Entry 6, State List.** The 2010 Act was enacted under **Article 252** on resolutions by **Arunachal Pradesh, Himachal Pradesh, Mizoram and Sikkim**, applying to those four and the **Union Territories** from **1 March 2012**; later adopted by **Uttar Pradesh, Uttarakhand, Rajasthan, Bihar, Jharkhand and Assam**. Amendable or repealable **only by Parliament**.

Exam hook: Keep the three Articles apart — **249** (Rajya Sabha resolution, two-thirds, national interest, one year), **250** (during a Proclamation of Emergency), **252** (voluntary, **State-initiated**). Why autism is hard: a **neurodevelopmental** condition with no single repairable lesion and a natural course that includes genuine gains, so **without a control arm** treatment effect cannot be separated from ordinary development.

• **TCCCPR Third Amendment — three complaints, plus an algorithm**

Body: **Telecom Commercial Communication Customer Preference (Third Amendment) Regulations, 2026**, notified **18 September 2026**, amending **TCCCPR, 2018**. Process — draft **13 March 2026**, comments **19 April**, counter-comments **4 May**, **Open House Discussion 3 June**, then notification.

Law: **TRAI** established under the **TRAI Act, 1997** — **binding on quality of service and tariffs, advisory on licensing and spectrum**, where the **Central Government decides**. **TDSAT** was created by the **2000 amendment** for disputes and appeals.

Detail: The machinery — **DLT**, a blockchain platform registering senders, **headers** and **content templates**; **CLI** (Calling Line Identification) as the unit of enforcement. Designated series: **140xx** regulated promotional, **1600xx** and **1601xx** service and transactional. Complaints via the **TRAI DND app**, operator apps, or call/SMS to **1909**.

Detail: **Regulation 21A** — providers must flag high-probability UCC CLIs and **share between operators**. **Five or more CLIs** of one sender flagged in **ten days** triggers graded action: KYC re-verification, physical verification, barring of outgoing services, disconnection. The complaint threshold falls from **five to three or more unique complaints in ten days, but only with corroboration** by the AI/ML flag — two independent detectors must agree.

Detail: **A2P calls** — voice calls initiated by an **application, software or automated platform without direct human dialing**; must be **pre-declared** with CLIs, and **undeclared A2P counts as UCC**.

Termination charge up to **Rs 0.05 per minute**; designated series and authorised calls exempt. Header or template misuse: suspension within **six hours**; a telemarketer at fault loses **all telecom resources for one year** plus blacklisting.

Detail: New **consumer appeal** within **15 days** to the **Appellate Authority** under the **Telecom Consumers Complaint Redressal Regulations, 2012**. Inquiry-based messages permitted for **seven days**, the inquiry kept in **verifiable form**. Call management apps may not **blanket block or spam-tag** the designated series, and in-app spam reports must be **forwarded to the DLT platform**. **VNOs** must get a **real-time digital interface** to DLT.

Exam hook: The framework's hard problem is that legitimate alerts, OTPs and government messages are also unsolicited — suppressing spam **without breaking the notification layer**.

• **National Formulary of India, 7th Edition, and Biovigilance**

Body: **Launched 21 September 2026:** 7th edition of the National Formulary of India, by MoS Health Anupriya Patel

Also launched: Guidance Document for Hospitals on medical device adverse events; ADR-PvPI 2.0 mobile app for iOS

Occasion: 6th National Pharmacovigilance Week, 17–23 September 2026, organised by IPC

NFI 2026 contents: 34 chapters, 20 appendices, 653 drugs, including 42 fixed-dose combinations and 30 immunologicals; aligned with NLEM
NFI editions: 1960, 1966, 1979, 2011, 2016, 2021, 2026 — note the 32-year gap

IPC given NFI responsibility: MoHFW notification of 8 May 2008

Pharmacopoeia vs formulary: standards for quality and testing vs guidance on rational selection and use

PvPI: pharmacovigilance for medicines, initiated July 2010 by CDSCO; NCC now at IPC

MvPI: materiovigilance for medical devices, approved 6 July 2015

Biovigilance Programme of India: approved 2026; IPC to lead; adverse events in organ and tissue transplantation, covering donors and recipients

WHO patient safety database: India from 123rd (2009–2014) to 8th globally

ADR reporting centres: about 1,150; to be extended to primary healthcare level

Indian Pharmacopoeia: recognised or accepted by about 25 countries; IPC joined the Pharmacopoeial Discussion Group in 2023

PCIM&H: under Ministry of AYUSH; publishes pharmacopoeias and formularies for Indian systems; Central Drug Testing-cum-Appellate Laboratory

Sowa-Rigpa: Himalayan system — Ladakh, Himachal, Sikkim, Arunachal, Darjeeling; statutory recognition via IMCC (Amendment) Act, 2010; National Institute at Leh approved November 2019

Exam hook: **Sowa-Rigpa Working Group:** first meeting 18 September 2026 at PCIM&H, Ghaziabad

• 11th Ayurveda Day and Ayush Vision 2030

Body: The day: 11th Ayurveda Day, 23 September 2026; national celebration at Nagpur, Maharashtra

Theme: "Ayurveda for a Healthier Tomorrow"

Date change: Gazette Notification of 23 March 2025 fixed the observance to 23 September annually, from 2025

Previously: observed on Dhanvantari Jayanti (Dhanteras) from 2016 — a variable lunar date in the month of Kartik

Why 23 September: aligned with the autumnal equinox; a fixed Gregorian date enables international participation

Launched: "From Traditional Wisdom to Global Leadership: Ayush Vision 2030"; first Report on the Ayush Services Sector (by RIS); Safety Dossiers on Gokshura (*Tribulus terrestris*) and Chandrasura (*Lepidium sativum*); Standard Treatment Guidelines on Skin Disorders; Status Report on Ayush-related Inventions; CCRAS–AGNI Assessment Scale Web Portal

People: Prataprao Jadhav, MoS (IC) Ayush; Vaidya Rajesh Kotecha, Secretary Ayush; Prof. (Vaidya) Rabinarayan Acharya, DG CCRAS

Stated base: 43,000+ research publications on the Ayush Research Portal; 200+ BIS standards; Ayush Quality Mark

Brihat Trayi: Charaka Samhita, Sushruta Samhita, Ashtanga Sangraha/Hridaya (Vagbhata)

Ashtanga Ayurveda (eight branches): Kayachikitsa, Kaumarabhritya, Bhutavidya, Shalakya, Shalya, Agada tantra, Rasayana, Vajikarana

Tridosha: Vata (movement), Pitta (transformation), Kapha (structure and stability)

The aim: preserve the health of the healthy, alleviate the disorders of the diseased — prevention stated before cure

WHO Global Traditional Medicine Centre: Jamnagar, Gujarat — announced November 2020, launched on site April 2022

ITRA Jamnagar: first Institute of National Importance in the AYUSH sector; Act of 2020 in force 15 October 2020

ICD-11: includes traditional medicine conditions covering Ayurveda, Siddha and Unani

Exam hook: Ayush Visa: dedicated visa category for foreign nationals seeking Ayush treatment in India

• FSSAI Draft Amendment on Paneer Analogues

Body: The proposal: 24 September 2026 — FSSAI draft amendment to the Food Safety and Standards (Prohibition and Restrictions on Sales) Regulations, 2011

Instrument: proposed Amendment Regulations, 2026, inserting a new clause under Regulation 2.1.1 covering "paneer made of constituents not derived from milk"

Effect: products licensed under the 'Analogue in Dairy Context' category must discontinue the term *Paneer* in nomenclature, labelling or marketing

Status: a draft — objections and suggestions invited, to be considered after 60 days from the date Gazette copies are made available; addressed to the CEO, FSSAI

Legal basis: issued with the previous approval of the Central Government under the Food Safety and Standards Act, 2006

Analogue food: resembles a familiar food in appearance, texture and use but is composed differently — in dairy, typically vegetable fat replacing milk fat and milk protein

Why it matters nutritionally: real paneer supplies milk protein (casein) and calcium; an analogue on vegetable fat and starch does not

The regulatory objection is misleading, not safety: an analogue made from permitted ingredients may be perfectly safe

Standard of identity: a rule that a name may be used only for a product of defined composition, so the name itself carries verified information

Economic rationale: food involves information asymmetry; without a standard of identity the cheaper analogue drives out the genuine product — adverse selection

Remedy chosen: labelling and nomenclature restriction, not prohibition — the analogue may still be sold, under another name

Delegated legislation: Parliament enacts principles, the regulator makes detailed rules; pre-publication, an objection window and laying before Parliament are the safeguards

The Act: Food Safety and Standards Act, 2006, consolidating the Prevention of Food Adulteration Act, 1954, and commodity orders

FSSAI: under the Ministry of Health and Family Welfare; headed by a CEO; sets standards, licenses and regulates

Enforcement: by State Food Safety Commissioners, Designated Officers and Food Safety Officers

Exam hook: Distinguish: BIS sets standards for goods generally (ISI mark, hallmarking); Codex Alimentarius is the joint FAO-WHO international food standards body

• PRIP first call — 41 pharma and MedTech innovation projects

Body: 30 September 2026: Department of Pharmaceuticals (Ministry of Chemicals and Fertilizers) announced first call results under PRIP — 41 projects, about Rs 1,600 crore.

PRIP = Promotion of Research and Innovation in Pharma MedTech Sector.

Expected to catalyse Rs 3,020 crore of private investment → total R&D of about Rs 4,620 crore.

Portfolio: 12 early-stage, 29 later-stage; 19 by startups/MSMEs, 22 by large companies; 27 New Medicines, 5 Complex Generics and Biosimilars, 9 Novel Medical Devices.

Total outlay Rs 5,000 crore. Component A — Rs 700 crore for 7 Centres of Excellence at NIPERs: Mohali, Ahmedabad, Hyderabad, Guwahati, Kolkata, Hajipur, Raebareli. **Component B — Rs 4,250 crore** direct assistance: early-stage up to Rs 5 crore, late-stage up to Rs 100 crore capped at 35% central funding.

New Discovery Track: up to Rs 50 crore per company/project/portfolio; minimum 25% co-funding from bona fide institutional investors; for startups and MSMEs with NCE/NBE projects at TRL 1-3, supported to no higher than TRL 6.

NCE = New Chemical Entity; NBE = New Biological Entity.

Second call priority areas: New Medicines (NCEs, NBEs, phytopharmaceuticals), Complex Generics and Biosimilars, Novel Medical Devices.

Strategic priority framework gives enhanced support for neglected tropical diseases, rare diseases, AMR for India-priority pathogens, and pathogens with outbreak or pandemic potential.

Example projects: antibacterial for multidrug-resistant Gram-negative infections; exosome-based corneal therapy; in-vivo CAR-T; patient-derived breast cancer organoids; programmable RNA-targeting antiviral; portable plasmonic-PCR; microfluidic TB detection.

Participants named: Biocon, Bharat Biotech, Sun Pharma, Wockhard, Zydus, Mankind Pharma, Pandorum Technologies, Cellogen Therapeutics, Aurigene Oncology, Bugworks Research.

Exam hook: The structural problem addressed: India competes on process chemistry (making known molecules cheaply), not on discovery (inventing new ones).

Infra (3)

• Eight rail multitracking projects — 1,196 km for Rs 20,804 crore

Body: CCEA, 9 September 2026 — 8 multitracking projects, about 1,196 km, Rs 20,804 crore, completion by 2029-30.

Detail: East — 3 projects, Rs 10,783 crore, 656 km (Kharagpur-Jharsuguda 4th line; Katni-Pendra Road 4th line; Bilaspur-Pendra Road 3rd line); 14 districts across WB, Jharkhand, Odisha, MP and Chhattisgarh; +27 MTPA.

Detail: South — 5 projects, Rs 10,021 crore, 540 km (Arakkonam-Renigunta; Whitefield-Bangarapet; Hosur-Omalur; Salem-Karur-Dindigul; Ghatkesar-Kazipet); 17 districts across TN, AP, Karnataka and Telangana; +47 MTPA.

Lineage: PM Gati Shakti, 13 October 2021 — GIS platform for multimodal planning; Network Planning Group under DPIIT; with the National Logistics Policy (2022).

Detail: Indian Railways — about 69,000 route km, 4th largest network; net-zero carbon target 2030; Eastern DFC ~1,337 km, Western DFC ~1,506 km.

Exam hook: NPG sits under DPIIT (Commerce and Industry), not the Ministry of Railways — the standard wrong option.

• NHA Guidelines — Access-Controlled High-Speed Highways

Body: Issued: NHA, 21 September 2026 — guidelines for planning and design of access-controlled high-speed National Highways **other than expressways**

Applies to: all upcoming 4- and 6-lane greenfield and brownfield high-speed access-controlled NHs

Target: 50,000 km of access-controlled high-speed corridors under Viksit Bharat 2047

Gap filled: expressways have IRC:SP:84 and IRC:SP:99; this intermediate category had no separate standard, producing DPR variation

Access control: IRC:62 distinguishes full control (no direct access from abutting land) from partial control

Conflict points: conventional four-leg at-grade intersection has 32 — 16 crossing, 8 merging, 8 diverging

Widths: up to 15,000 vehicles → 4-lane highway with 4-lane structures, 60 m; 15,000–25,000 → 4-lane with 6-lane structures, 70 m; 25,000–40,000 → 6-lane with 6-lane structures, 70 m

Interchanges: at expressways, NHs, SHs, major arterials, and roads to ports, airports, Multi-Modal Logistics Parks, industrial areas, tourist destinations

Boundary wall: 1 metre high along the outer edge — access control and stray cattle, not crash protection

Signage: advance notification of exits and entries, addressing decision sight distance

Design speed reference: expressway 120 km/h; ordinary 4-lane NH nearer 100 km/h

Exam hook: PCU: passenger car unit; standard car = 1.0; at-grade intersections fail beyond roughly 10,000 PCU per hour

• UDAN Challenge Mode and Aerodrome Development

Body: **The launch:** 22 September 2026, New Delhi — Challenge Mode Portal for Aerodrome Development, plus the Scheme Document for the next phase of UDAN Route Bidding

Signed: 21 MoUs between the Ministry of Civil Aviation, States/UTs and AAI

Minister: Kinjarapu Ram Mohan Naidu; MoS Murlidhar Mohol; Secretary Samir Kumar Sinha; AAI Chairman Vipin Kumar

Implementing agency: Airports Authority of India

UDAN launched: October 2016, under the National Civil Aviation Policy, as the Regional Connectivity Scheme

Core mechanism: Viability Gap Funding against capped fares on a defined share of seats, with route exclusivity for a limited period

Record stated: 687 routes, 95 aerodromes, more than 3.66 lakh flights, about 1.71 crore passengers

Employment: about 3 million (2014) to nearly 7.7 million now; stated potential 25 million by 2040

Named beneficiaries: Tezu (Arunachal Pradesh), Purnea (Bihar)

Modified UDAN: ten years, FY 2026-27 to FY 2035-36, outlay Rs 28,840 crore, fully budgetary

Components: about 100 airports from unserved airstrips over eight years; VGF about Rs 10,043 crore; O&M support for three years to about 441 aerodromes (Rs 3.06 crore per annum per airport, Rs 0.90 crore per heliport or water aerodrome); 200 helipads at about Rs 15 crore each

Four pillars: affordability, sustainability of operations, transparent Challenge Mode, indigenous manufacturing

Stated targets: 120 new destinations and 4 crore additional passengers over ten years

Exam hook: **Milestones in 2026:** PM inauguration at Jodhpur 4 July; UDAN Workshop 16 July; Challenge Mode 22 September

• Moirang and the INA — the Vice-President's visit

Body: Vice-President C.P. Radhakrishnan at the INA Museum, Moirang, and Sainik School Imphal, 8 September 2026.

Detail: Moirang, 14 April 1944 — Colonel Shaukat Ali Malik of the Bahadur Group raised the **first Tricolour on Indian mainland soil**, at Moirang Kangla near **Loktak Lake**. Observed as Flag Hoisting Day every 14 April.

Lineage: First INA — Mohan Singh, September 1942; Bose took charge 4 July 1943, Singapore; Rani of Jhansi Regiment under Lakshmi Swaminathan; Azad Hind government 21 October 1943; flag at Port Blair, 30 December 1943; Andamans renamed **Shaheed and Swaraj**. **Detail:** Campaign — **Operation U-Go** under Lt Gen Mutaguchi; **Imphal March-July 1944, Kohima April-June 1944. Red Fort trials, November 1945** — Sahgal, Dhillon and Shah Nawaz Khan; defence led by **Bhulabhai Desai**; **RIN revolt, February 1946**.

Detail: Sainik Schools — conceived by V.K. Krishna Menon, 1961; first at Satara, 23 June 1961; girls admitted from 2021-22; entrance AISSEE by NTA.

Exam hook: Moirang (first flag on the mainland) vs Port Blair (first on Indian soil, December 1943) — the two 'firsts' are routinely swapped.

• Lalit Kala Akademi — 65th National Exhibition of Art

Body: **The announcement:** 27 September 2026 — Lalit Kala Akademi announced 20 Lalit Kala Akademi Awards at the 65th National Exhibition of Art (NEA)

The numbers: 6,175 artworks from 2,495 artists across 27 States and UTs; **First-Tier Jury** selected 270 for exhibition; **Second-Tier Jury** selected 20 artworks by 20 artists for awards

Media represented: painting, sculpture, printmaking, drawing, mixed media

The three akademis, all autonomous bodies under the Ministry of Culture:

Sangeet Natak Akademi — National Academy of Music, Dance and Drama; created 31 May 1952, inaugurated 28 January 1953 by Dr Rajendra Prasad at Parliament House; the **oldest**

Sahitya Akademi — National Academy of Letters; 12 March 1954, New Delhi

Lalit Kala Akademi — National Academy of Art; 5 August 1954

National School of Drama: established 1959, initially under Sangeet Natak Akademi, later independent

Two-tier jury logic: the first tier decides **inclusion** (against a threshold and the balance of the show); the second decides **distinction** (ranking works against each other) — different judgements needing different comparisons

Peer assessment: where merit cannot be made objective, the **procedure** carries the legitimacy

Award vs Fellowship: an **Award** recognises a specific work or year; a **Fellowship** is the **highest honour**, for a lifetime's contribution, limited in number, carrying elected membership of the akademi. **An award is for a work; a fellowship is for a life.**

Why the state funds art: a **merit good** with **positive externalities**; commercial markets under-supply experimental practice, traditional and folk forms, printmaking and sculpture, and artists outside metropolitan networks

The risk: **official taste** — rewarding the safe and comfortable; **autonomy** is the design feature meant to prevent funding becoming direction

Exam hook: **Modern Indian art lineage:** Raja Ravi Varma (European technique, Indian subjects, lithographic reach); **Bengal School** under Abanindranath Tagore (rejecting colonial academic realism for an Indian idiom); **Progressive Artists' Group**, Bombay, 1947 — Souza, Husain, Raza and others engaging international modernism

Culture/Sport (2)