

Schemes (1)

• Pradhan Mantri Fasal Bima Yojana completes a decade

Body: Ministry of Agriculture and Farmers Welfare

Detail: Kharif 2016 – Rabi 2025-26: 92.46 crore farmer applications insured, 26.33 crore paid claims, claims above ₹2.06 lakh crore — roughly 28% of insured applications received a payout. Budget 2026-27: ₹12,200 crore

Detail: Farmer premium is capped at 2% (Kharif food/oilseed) · 1.5% (Rabi food/oilseed) · 5% (annual commercial/horticultural) of sum insured; the balance of the actuarial premium is shared by Centre and state

Lineage: Launched 18 February 2016. Cover runs from prevented/failed sowing, through mid-season adversity and localised calamities assessed at the individual land parcel, to specified post-harvest losses

Exam hook: Private crop insurance fails on covariate risk — a drought hits every farmer at once. Non-loanee farmers enrol voluntarily and have averaged ~50% of enrolments. YES-TECH does remote-sensing yield estimation; WINDS densifies weather stations — density is what makes index insurance honest

Welfare (3)

• e-Shram portal completes five years

Body: Ministry of Labour and Employment; built by NIC

Detail: Launched 26 August 2021; created India's first Aadhaar-seeded National Database of Unorganised Workers (NDUW), with a 12-digit Universal Account Number per worker. Over 31.89 crore registrations

Detail: The One-Stop Solution (21 October 2024) integrates 15 schemes — PM-SYM (₹3,000/month pension from 60), PMSBY (₹2 lakh accidental death/permanent disability, ₹1 lakh partial), PMJJBY (₹2 lakh life cover), NSAP, ONORC, PMAY-G — plus NCS, Skill India Digital Hub and myScheme. 22 languages via BHASHINI from 2025

Lineage: Unorganised Workers' Social Security Act, 2008, now subsumed into the Code on Social Security, 2020, which defines gig and platform workers in statute

Exam hook: An 'unorganised worker' includes an organised-sector worker who is not an EPFO/ESIC member — the test is social-security membership. Do not confuse the e-Shram UAN with the EPFO UAN

• PM Jan Dhan Yojana completes twelve years

Body: Department of Financial Services

Detail: Accounts 14.72 crore (2015) → 59.09 crore (19 Aug 2026), of which 32.92 crore are women's — more than 55%

Detail: The account is a Basic Savings Bank Deposit Account (BSBDA) — no minimum balance, no upper age limit, opened at a branch or Business Correspondent/Bank Mitra. RuPay accident cover ₹1 lakh, raised to ₹2 lakh for accounts opened after August 2018, no premium from the beneficiary

Lineage: Launched 2014 for 'every household'; from 2018 the unit became 'every unbanked adult' — the change that drove the female share up, since a banked household can contain unbanked adults

Exam hook: RBI's Financial Inclusion Index 53.9 (2018) → 67 (2026). JAM = Jan Dhan + Aadhaar + Mobile enabling DBT. Honest limit: dormant accounts — PMJDY solved access decisively, usage partially

• Higher education: a decade of AISHE data

Body: Ministry of Education, All India Survey on Higher Education

Detail: 2014-15 → 2023-24: universities 760 → 1,289 (+69.6%), colleges 38,498 → 48,246, enrolment 3.42 → 4.50 crore (+31.5%), out-turn 88.28 lakh → over 1.09 crore

Detail: GER 23.7% (2014-15) → 29.5% (2022-23) → 30% (2023-24), against NEP 2020's 50% by 2035. Growth is fastest at the top — integrated +301%, PhD +193% — and slowest at undergraduate level, so the system is deepening faster than widening

Lineage: Female GER 31.2% against male 28.9% — ahead for the seventh consecutive year; female enrolment +42.2%, outpacing the total

Exam hook: GER counts students of any age against the 18–23 population, so it can exceed 100%; the Net Enrolment Ratio cannot. The puzzle worth stating: women lead in higher education while female labour force participation stays low — the bottleneck is after graduation. SDG 4

Polity/Bodies (2)

• Bhu-Aadhaar: 40.58 crore land parcels get an identifier

Body: Department of Land Resources (Ministry of Rural Development); an African Union, six-nation and UNDP delegation studied the system

Detail: Over 40.58 crore parcels assigned a 14-digit ULPIN (Bhu-Aadhaar), with near-universal computerisation of records.

Components: DILRMP (umbrella), ULPIN, NGDRS (registration software), NAKSHA (urban mapping, drone-based)

Detail: The economic argument is dead capital — land that exists physically but not legally cannot be pledged, so it cannot become credit or investment

Lineage: Companion scheme SVAMITVA drone-maps rural *abadi* areas and issues property cards. Vision framed as the Bharat Land Stack

Exam hook: India follows presumptive, not conclusive, titling — a record is evidence, not a state guarantee. Digitisation improves the evidence; it does not make title conclusive. ULPIN is 14 digits; Aadhaar is 12

• High-Powered Task Force on public examination reform

Body: Ministry of Personnel, Public Grievances and Pensions (DoPT) — not Education

Detail: Chaired by Shri Nandan Nilekani; remit covers the conduct, security, design and governance of public examinations including NTA's. Public suggestions invited to 13 September 2026, in English, Hindi and regional languages

Detail: Ten areas include secure Computer-Based Testing, examination infrastructure, inclusion across social, economic, regional and linguistic groups, grievance redressal and student well-being

Lineage: NTA established 2017; the Public Examinations (Prevention of Unfair Means) Act, 2024 criminalises paper leakage, unauthorised answer-key access and network tampering, with enhanced punishment for organised crime — it targets organisers, not principally candidates

Exam hook: The weakest point is the question-paper supply chain, not the hall. CBT improves integrity via randomised delivery from a large bank but needs centres with power and connectivity — security and inclusion pull against each other. UPSC: Article 315; removal 317; report to President 323

Economy (8)

• India's first non-GMO high-expansion popcorn maize hybrid

Body: Launched by Vice-President C. P. Radhakrishnan at Musunuru, Eluru district, Andhra Pradesh; developer Gourmet Popcornica with ICAR-IIMR, Ludhiana

Detail: Popcorn is *Zea mays* var. *everta* — hard pericarp, corneous endosperm, 13–14% moisture, rupturing near 180°C. The trait that matters is expansion volume (cc/g), not yield

Detail: ICAR release standard — popping rate ≥85%, expansion volume 15 ml/ml, yield gain ≥5%

Lineage: Conventional hybrids are notified under the Seeds Act, 1966; transgenics go to GEAC under the 1989 Rules framed under the Environment (Protection) Act, 1986 — Environment Ministry, never Agriculture

Exam hook: No GM popcorn exists commercially anywhere, so 'non-GMO' is a trade signal, not a breakthrough. Output 50,000 t → 1.30 lakh t (2025-26), target 1.80 lakh t by 2030; forex saving ~₹810 crore

• RBI's USD-INR swap facility raises \$73 billion

Body: Ministry of Finance / RBI

Detail: Special USD-INR swap for FCNR(B) + OFCB + ECB raised \$73 billion as on 21 Aug 2026 — FCNR(B) alone \$65.40 bn — in under 11 weeks from launch on 8 June 2026; FCNR(B) window closure advanced to 31 August 2026

Detail: RBI absorbs the hedging cost of about 280–300 bps on 3–5 year money, letting banks quote 5.5–7.1% on dollar deposits. Buy/sell injects rupee liquidity; sell/buy absorbs it

Lineage: September 2013, Governor Raghuram Rajan — swap at a fixed 3.5% raised \$34 bn, of which FCNR(B) was \$26 bn. Earlier: Resurgent India Bonds 1998 (\$4.2 bn), India Millennium Deposits 2000 (\$5.5 bn)

Exam hook: FCNR(B) from 15 May 1993; FCNR(A) closed Aug 1994 because the RBI bore the exchange risk under it. Reserves \$716.907 bn (week ended 14 Aug 2026). The comparison is \$73 bn vs \$34 bn, not vs \$26 bn

• UPI completes a decade

Body: NPCI, under RBI regulation

Detail: Piloted 11 April 2016 by Governor Raghuram Rajan with 21 banks; public launch 25 August 2016. Volume 1.78 crore (FY 2016-17) → 24,162 crore (FY 2025-26) ≈ 13,000×; value ₹0.07 lakh crore → ₹314 lakh crore ≈ 4,000×

Detail: Volume grew ~3× faster than value, so average ticket size collapsed — evidence UPI captured everyday low-value retail, not already-electronic payments

Lineage: NPCI set up 2008 as an umbrella retail-payments body under RBI and IBA guidance, under the Payment and Settlement Systems Act, 2007; not-for-profit (Sec 8), which is why zero MDR was possible
Exam hook: ~49% of global real-time payment volumes (IMF) and ~84% of India's digital payments; ~66 crore transactions a day. RTGS and NEFT are RBI-operated, not NPCI

• Regional Rural Banks post record ₹10,176 crore profit

Body: Department of Financial Services review with NABARD, all 28 RRB chairpersons, sponsor banks, RBI and SIDBI

Detail: Net profit ₹10,176 crore in FY 2025-26 (from ₹6,820 crore) — up ~49%. 22,273 branches, 26 States + 3 UTs, ~700 districts, total business above ₹13.5 lakh crore

Detail: GNPA 5.3% and NNPA 2.1% — both all-time lows — while the credit-deposit ratio hit 75.2%, an all-time high. NPAs falling *while* lending rose is the harder achievement

Lineage: Narasimham Working Group → Ordinance 26 Sep 1975 → first five RRBs 2 Oct 1975 → RRB Act, 1976. Consolidation 196 → 43 → 28 under One State One RRB

Exam hook: Shareholding Centre 50% · Sponsor Bank 35% · State 15%. RBI regulates, NABARD supervises. PSL requirement 75% of ANBC against 40% for commercial banks. 54.98 lakh new PMJDY accounts opened

• Sugar sector: FRP ₹365 and a 15.6% one-month price rise

Body: PIB Backgrounder, *India's Sugar Industry*

Detail: Retail sugar ₹48.18/kg (20 July) → ₹55.70/kg (20 Aug 2026), +15.6% in a month, against a trend of only ~3% a year since Aug 2024. Output ~306 LMT against an estimated 343 LMT

Detail: FRP for 2026-27 is ₹365/quintal at 10.25% basic recovery, against ₹230 at 9.5% in 2016-17. Recovery = percentage of sugar obtained from cane, making FRP a rare quality-linked farm price

Lineage: FRP is set by the Union Government on CACP's recommendation under the Sugarcane (Control) Order, 1966; the State Advised Price (SAP) is a state announcement, usually higher — arrears build in that gap

Exam hook: Sugarcane has an FRP, not an MSP. India is the second-largest cane producer; production 500 MMT; ethanol diversion fell from ~12% (2022-23) to ~9% (2025-26), and ~three-fourths of ethanol now comes from grain, mainly maize

• Onion buffer release and the Kanda Express

Body: Department of Consumer Affairs, with NAFED and NCCF

Detail: Calibrated release began with the first Kanda Express from Nashik to Delhi NCR; retail sale at ₹35/kg. Production 307.37 LMT (2025-26) against 307.67 LMT — so this is a seasonal and expectational problem, not a shortage

Detail: Kanda Express scaled from 14 rakes / ~12,000 MT / 5 cities (2024-25) to 86 rakes / ~88,000 MT / 16 cities (2025-26)

Lineage: The buffer sits under the Price Stabilisation Fund (PSF) — distinct from the FCI foodgrain buffer, which serves the PDS. CWC engaged as storage agency for the first time in 2026-27; target 2.00 LMT, ~1.21 LMT procured

Exam hook: A buffer release works physically (more supply) and expectationally (traders unload once intervention looks credible) — the second channel fires only if the response is visibly fast. Prices of 41 commodities are tracked across 579 centres

• IIP up 6.7% in July on the new 2022-23 series

Body: MoSPI / National Statistical Office; released the 28th of each month

Detail: IIP +6.7% y-o-y in July 2026 (June: 7.3%); index 124.8 against 117.0. Mining & Quarrying -0.9% · Manufacturing +7.3% · Electricity & Gas Supply +8.7% · Water Supply, Sewerage & Waste Management +7.4%

Detail: The 2022-23 base series has FOUR sectors, not the three of the 2011-12 series — water supply, sewerage and waste management is new. Items 839 → 1,042; item groups 407 → 463; rare earths, renewables and gas supply tracked for the first time; PPI used to convert value to volume

Lineage: Top manufacturing contributors — electrical equipment +28.3% · motor vehicles +22.2% · machinery n.e.c. +12.1% — all capital and durable goods, pointing to investment demand
Exam hook: ICI (+5.4%, DPIIT, ~20th) versus IIP (+6.7%, NSO, 28th); core industries are ~40% of IIP weight. ICI below IIP means the non-core portion grew faster. Answering 'three sectors' is now out of date

• Compressed Biogas repriced at ₹2,110 per MMBtu

Body: Ministry of Petroleum and Natural Gas, under GOBARDHAN

Detail: Producer price moves from ~₹1,478/MMBtu (the old formula of 85% of the CNG retail price) to ₹2,110/MMBtu, +43%. Government affordability support of ₹10/kg ≈ ₹215/MMBtu cuts the recovered cost to ~₹1,895, an effective +28%

Detail: CBG is not sold at procurement price to CGD entities — it is pooled with domestic gas. Previously spread only over APM gas for CNG-transport and domestic PNG; now over a base 2.5–3× larger, so the per-consumer effect is small

Lineage: SATAT (2018, MoPNG) commits oil marketing companies to offtake. CBG comes from anaerobic digestion — biogas at 55–65% methane, purified to 90–95% and compressed; chemically close to CNG
Exam hook: Producer price ≠ consumer price, separated by subsidy and pooling — the same reasoning applies to electricity and fertiliser. Honest limits: the ₹215 support is a fiscal cost, and 'negligible' holds only at current CBG volumes

IR/Diplomacy (2)

• India-Seychelles fisheries and blue-economy talks

Body: Department of Fisheries (MoFAH&D); Seychelles led by Minister Wallace Cosgrove, India by Secretary Dr Abhilaksh Likhli

Detail: India's fish production has reached 19.7 million tonnes; seafood exports USD 8.46 billion

Detail: Agenda — mariculture, hatcheries, tuna fisheries, stock assessment, post-harvest engineering, marine conservation, fisheries data systems and MCS (Monitoring, Control and Surveillance), the direct answer to IUU fishing

Lineage: Seychelles — ~115 islands, western Indian Ocean, capital Victoria on Mahé; a SIDS whose 200 nm EEZ exceeds a million sq km with minimal enforcement capacity

Exam hook: SAGAR (2015), with MAHASAGAR as the newer framing; IORA established 1997, secretariat Mauritius; IOTC manages tuna. Building a partner's MCS is development aid and maritime domain awareness at once

• PM's Central Asia visit and the 26th SCO Summit

Body: PMO — Uzbekistan and the Kyrgyz Republic, 29 August–1 September 2026; state visit to Tashkent, then Bishkek for the 26th SCO Summit, marking 25 years

Detail: India's stated approach — 'Security, Connectivity and Opportunity'. Agenda with Uzbekistan: trade and investment, digital connectivity, defence, energy. Also the Shastri Memorial, the Mahatma Gandhi Centre and the 6th World Nomad Games

Detail: SCO founded 15 June 2001, Shanghai, from the Shanghai Five; India and Pakistan 2017 · Iran 2023 · Belarus 2024 = ten members.

Secretariat Beijing; RATS Executive Committee Tashkent — two cities, two bodies

Lineage: The Tashkent Declaration, 1966 — Lal Bahadur Shastri died hours after signing the agreement ending the 1965 war

Exam hook: India has no land access to Central Asia — Pakistan lies between. Hence Chabahar, the INSTC (conceived 2000 by India, Iran and Russia) and the Ashgabat Agreement (joined 2018). These routes are real but under-utilised

Environment (3)

• UNCCD COP17 and India's land-restoration finance pitch

Body: MoEFCC; Bhupender Yadav at UNCCD COP17, Ulaanbaatar, Mongolia (17–28 Aug 2026, theme *Restoring Land. Restoring Hope.*)
Detail: 21.76 million hectares brought under restoration 2011–2020, generating 1.22 billion person-days — from India's **Second Progress Report on the Bonn Challenge**
Detail: UNCCD adopted **Paris, 17 June 1994**, in force **26 Dec 1996**, HQ **Bonn, 197 Parties**; India hosted **COP14 (2019)**
Lineage: Bonn Challenge launched **2011** (Germany + IUCN); India pledged **21 mn ha (2015)** → raised to **26 mn ha by 2030** at **COP14**
Exam hook: LDN sits in **SDG 15.3**; indicator **15.3.1** combines **land cover + land productivity + soil organic carbon** on a **one-out, all-out** rule. India's degraded land: **97.85 mn ha = 29.77%** of TGA. **'Brought under restoration' ≠ 'restored'**

• Snow leopard science at the Moscow roundtable

Body: MoEFCC with the **Wildlife Institute of India**, at the **A.N. Severtsov Institute**, Russian Academy of Sciences, Moscow
Detail: India presented **population estimation, radio telemetry and genetic analysis**. Held under a partnership between the association '**Irbis**' (Russian for snow leopard) and the **International Big Cat Alliance**, signed **December 2025**
Detail: Counting relies on **unique rosette patterns** in paired camera traps analysed by **spatially explicit capture-recapture** (which estimates **density**, not a raw count), scat DNA for individual ID and **connectivity**, and collars for behaviour
Lineage: **SPAI** gave India's first robust national estimate — about **718**, **Ladakh** holding the largest share. **GSLEP** launched **2013** at **Bishkek**;
Project Snow Leopard 2009; **IBCA 2023**, seven big cats, India-headquartered
Exam hook: **IUCN Vulnerable** (down from **Endangered** in **2017** — better data, not recovery), **Schedule I** of the **Wild Life (Protection) Act, 1972**, **CITES Appendix I**; **12 range countries**. A rising treeline squeezes its habitat against the summit

• NBA disburses **₹5.68 crore** in Access and Benefit-Sharing funds

Body: **National Biodiversity Authority** (Chennai, est. **2003**), MoEFCC
Detail: **₹5.68 crore** disbursed to State Biodiversity Boards, UT Biodiversity Councils and CSIR-NCL; cumulative ABS disbursement now above **₹191 crore**. Largest component **okra** (**Abelmoschus esculentus**) — **139 varieties, 28 hybrids, ₹3.51 crore** to 32 boards; also **watermelon** (662 varieties) and **cucumber** (1,009 varieties)
Detail: Because the resources came **from markets and traders**, they cannot be traced to a farmer or community — so the share is distributed among **States and UTs where the resource is cultivated**, a pragmatic **second best**
Lineage: **Biological Diversity Act, 2002** (amended 2023) creates the three tiers — **NBA · State Biodiversity Boards · Biodiversity Management Committees**. Funds are used under **Section 32**, including **People's Biodiversity Registers**
Exam hook: **CBD** from the **1992 Rio Earth Summit**, three objectives — conservation, sustainable use, **fair and equitable benefit-sharing**; the **Nagoya Protocol (2010, CoP10)** operationalises the third. A PBR's function is **defensive** — documentation establishes **prior art**. Biopiracy cases: **turmeric, neem, basmati**

• Legal Metrology (Indian Standard Time) Rules, 2026

Body: Department of Consumer Affairs; notified **27 August 2026**, in force **180 days** after gazette publication
Detail: Makes **IST the common time reference** for legal, administrative, commercial and official purposes — converting a **convention** into an **obligation**. Underpins time-stamping in banking and digital payments, telecom, railways, power and legal records
Detail: Provides for **NavIC** and other **approved Indian timing sources**, reducing dependence on foreign satellite constellations. A **White Rabbit** fibre-based dissemination network was commissioned at **RRSL Bengaluru** in **July 2026**, with secure dissemination demonstrated to **NSE Chennai**
Lineage: **IST** is based on **82°30'E**, near **Mirzapur**; **1° = 4 minutes**, so **82.5 × 4 = 330 minutes = UTC+5:30**. **CSIR-NPL** realises the national standard; the **second** is defined by the **caesium-133** transition
Exam hook: A satellite navigation receiver is physically a **time receiver** — position is computed from signal arrival times. India spans **~29° of longitude**; the two-time-zone debate persists, but the government position is **one time zone**

Sci/Tech (2)

• Nuclear programme after the SHANTI Act, 2025

Body: Two PIB backgrounders, Department of Atomic Energy
Detail: **24 reactors** at **seven sites, 8.78 GW** installed; **nine under construction (7.5 GW)**; **10 PHWRs** approved in fleet mode; pre-project work on **two 500 MW Fast Breeder Reactors**. Target **100 GW by 2047**; **₹20,000 crore** for **Small Modular Reactors** in Budget 2025-26
Detail: The **SHANTI Act, 2025** repeals both the **Atomic Energy Act, 1962** and the **Civil Liability for Nuclear Damage Act, 2010**; permits **private Indian companies** to build, own and operate plants, ending NPCIL's operating monopoly. **Enrichment, heavy water and off-site spent fuel** stay with the Centre; **FDI in atomic energy remains prohibited**
Lineage: Three-stage programme — **I PHWR on natural uranium** → **Pu-239 · II Fast Breeder with a thorium blanket** → **U-233 · III thorium reactors**. Thorium is **fertile, not fissile**
Exam hook: Per GW installed in FY 2025-26, **CO₂-equivalent** avoided: **nuclear 5.4 Mt · hydro 2.7 · wind 1.6 · solar 0.9** — nuclear leads largely on **capacity factor**. **Tarapur (1969)** was the first station