Schemes (2)

• 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 (3)

• 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.

Polity/Bodies (2)

• 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**.

Economy (6)

• 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.

IR/Diplomacy (4)

- **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.

Environment (2)

- **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**.

Sci/Tech (2)

- **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**.