

Welfare (5)

• **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).

• **PCR Act 1955 and the SC/ST (Prevention of Atrocities) Act 1989 — special courts and Sambal**

Body: **Protection of Civil Rights Act, 1955** — originally the **Untouchability (Offences) Act, 1955**, renamed 1976; gives effect to **Article 17** (abolition of untouchability).

Article 17 operates against **private persons**, not only the state, and expressly makes enforcement of untouchability-based disability **an offence punishable in accordance with law**.

Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989 — addresses **atrocities**, with enhanced punishment, **Special Courts**, **Special Public Prosecutors**, and relief and rehabilitation for victims.

PCR Act = **untouchability**; **PoA Act** = **atrocities**. Both remain in force. **Implementation rests with States and UTs**. The Centre funds through a **Centrally Sponsored Scheme**.

Central assistance: Rs 392.71 crore (2022-23), Rs 535.30 crore (2023-24), Rs 495.29 crore (2024-25) = Rs 1,423.30 crore.

Scheme supports: **SC/ST Protection Cells**, **Special Police Stations**, judicial machinery, relief and rehabilitation, **inter-caste marriage incentives**, awareness generation.

Victims receiving relief: 88,172 (2022-23), 79,667 (2023-24), 99,216 (2024-25).

217 Exclusive Special Courts in 15 States and UTs. Alternatively a **Court of Session may be designated** a Special Court where caseload is lower — requiring the **concurrence of the Chief Justice of the concerned High Court**.

SAMBAL — launched as the **National Helpline Against Atrocities (NHAA)** in **December 2021**, later renamed. Toll-free **1800-202-1989**; short code **14566**. Allows grievances to be **registered and tracked**.

Inter-caste marriage incentive: couples rose from 14,225 (2022-23) to 26,050 (2024-25).

Crime in India figures: cases registered 67,633 (2022), 70,725 (2023), 65,646 (2024). 3,92,006 cases **pending trial** at end-2024 — about **six years** of registrations.

Exam hook: Caution: registration counts measure **incidence plus reporting behaviour**, so a fall does not establish that atrocities have fallen.

• **KVIC turnover and employment on Gandhi Jayanti — khadi and village industries**

Body: 2 October 2026 (**Gandhi Jayanti**): **KVIC Chairman Shri Manoj Goyal** launched a nationwide discount campaign, 2 October to 16 November 2026 — up to 20% on **khadi** products, 10% on **village industry** products.

Sector turnover: over Rs 1.87 lakh crore in **FY 2025-26**. **Employment:** over 2.04 crore people. **Target:** Rs 2.51 lakh crore.

Khadi = **hand-spun AND hand-woven**. **Handloom** = **hand-woven but may use mill-spun yarn**. **Powerloom** = **machine-woven**. Both stages must be manual for khadi.

Village industries: rural non-farm activities — honey, handmade paper, pottery, leather, village oil (ghani), bee-keeping, agarbatti, soaps, bamboo and cane.

KVIC is a **statutory body** under the **Khadi and Village Industries Commission Act, 1956**, functioning under the **Ministry of Micro, Small and Medium Enterprises**.

Predecessor bodies: the **All India Spinners' Association** and **All India Village Industries Association** (Gandhi, 1930s), and the **Khadi and Village Industries Board, 1953**.

PMEGP — **Prime Minister's Employment Generation Programme**, a credit-linked subsidy scheme for micro-enterprises in the non-farm sector, implemented nationally by **KVIC**.

Gandhi's economic argument: maximise **employment per unit of capital** in a labour-surplus, capital-scarce economy — as against maximising **output per worker**. The charkha addressed **seasonal under-employment** of agricultural labour.

Campaign framing: '**Har Ghar Swadeshi, Ghar-Ghar Swadeshi**' and '**Vocal for Local**'.

Exam hook: Three cautions: the turnover figure is **sales, not value added**, and **village industries dominate it** rather than khadi cloth; the "employment" counted is substantially **part-time and seasonal**; and a premium market pays artisans more per metre but **absorbs less labour**.

• **PM-SETU completes one year — 1,000 ITIs on a hub-and-spoke model**

Body: PM-SETU = Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs. Launched 4 October 2025; completes one year on 4 October 2026. Total outlay Rs 60,000 crore — Rs 30,000 crore Centre, Rs 20,000 crore States, Rs 10,000 crore industry.

1,000 Government ITIs to be upgraded on a hub-and-spoke model; five NSTIs (National Skill Training Institutes) given capacity augmentation as National Centres of Excellence.

Industry participation mechanisms: Strategic Investment Plans, Special Purpose Vehicles (SPVs), and Anchor Industry Partners. **Hub-and-spoke logic:** concentrate expensive equipment and specialist instructors in a hub; spoke institutes send students for those modules and handle common foundational training. Concentrates capital, distributes access.

One-year progress: 850 ITIs identified, 14 ITI clusters approved; planned skill labs for school students; State Steering Committees; new-age courses in emerging technologies; international partnerships at selected NSTIs.

Craftsmen Training Scheme (CTS): delivered through Government and private ITIs in engineering and non-engineering trades; duration six months to two years.

Directorate General of Training (DGT), under the Ministry of Skill Development and Entrepreneurship (MSDE), is the apex organisation for vocational training — policy, norms and standards, curriculum, affiliation, instructor training and trade testing.

ITIs are under the administrative and financial control of State Governments and UT Administrations — which is why States co-fund and why State Steering Committees exist.

Exam hook: Caution: at one year the output is preparatory — institutes identified and clusters formed, not graduates trained. The open question is whether the Rs 10,000 crore industry share materialises.

• **PMAY-G 2.0 in Andhra Pradesh — 3 lakh houses and India's first 3D concrete-printed housing project**

Body: Event: 4 October 2026, Burripalem village, Guntur district, Andhra Pradesh. Union Minister Shivraj Singh Chouhan with CM N. Chandrababu Naidu.

Tranche: first instalment of 3 lakh houses worth Rs 3,600 crore under PMAY-G 2.0. Rs 3,600 crore ÷ 3 lakh = Rs 1.20 lakh exactly — the plain-area unit assistance, Centre and State shares combined.

Unit assistance: Rs 1.20 lakh plain areas (60:40 Centre:State); Rs 1.30 lakh for NE States, Himachal, Uttarakhand, J&K and Ladakh (90:10).

PMAY-G 2.0: Cabinet-approved for FY 2024-25 to 2028-29, 2 crore additional houses. Income ceiling raised Rs 10,000 → Rs 15,000 a month; two-wheeler and refrigerator removed as exclusions.

Allocation history: ministry assessment 76,000; raised to 3 lakh; State says it needs 9 lakh.

3D printing pilot: 177 houses, Rs 14 crore, Burripalem and Obulnayudupalem, target 6 months. Works out to Rs 7.91 lakh per house — about 6.6 times the unit assistance.

Precedents: India's first 3D-printed house — 600 sq ft, IIT Madras, startup Tvasta, inaugurated 27 April 2021. India's first 3D-printed post office — L&T with IIT Madras, Cambridge Layout, Bengaluru, 43 days, inaugurated 18 August 2023. Guntur's first is the first project, not the first house.

How 3DCP works: extrusion of a cementitious mix in layers by gantry or robotic arm; no formwork; mix must be pumpable yet self-supporting, and still green enough to bond to the layer below.

The hard part: reinforcement. No cavity for a rebar cage, so Indian demonstrations use fibre reinforcement; aggregate capped around 8 mm to protect the nozzle.

Delivery model clash: PMAY-G is owner-driven, assistance released in instalments against geo-tagged stages, with 90–95 days MGNREGA wage and Rs 12,000 SBM-G toilet. A printed house is contractor-built.

Exam hook: Ministry: Rural Development. PMAY-Urban sits with Housing and Urban Affairs.

• **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).

• National Workshop on SDG Budgeting at Kolkata — NITI Aayog, CAG and UNDP

Body: National Workshop on SDG Budgeting, Kolkata, 29 September 2026 — NITI Aayog with the Government of West Bengal and technical support from UNDP, under NITI Aayog's State Support Mission (SSM). 32 States and UTs participated.

Budget tagging adds a **second classification** to expenditure already organised by department and object, so the same rupee is reported both in departmental accounts and against a development goal. It is a **reporting** technique — it reallocates nothing.

Head of Accounts hierarchy: major head → sub-major head → minor head → sub-head → detailed head → object head.

Design elements: identification of expenditure to tag; the **level** of tagging; **linkage with the Head of Accounts**; tagging to **SDG Targets** (not just Goals); **attribution** via NITI Aayog's Scheme-SDG mapping; and **value assignment**.

The attribution problem: one scheme may serve several goals; counting the full outlay against each double-counts, and splitting it is conventional rather than exact.

Guide on Mapping State Budgets to the SDGs — developed jointly by NITI Aayog, the CAG of India and UNDP.

Precedent: gender budgeting. The Union Budget has carried a **Gender Budget Statement since 2005-06** — **Part A** for schemes with **100%** allocation for women, **Part B** for those with at least **30%**. Same technique, different classification.

Limitation: a tagged total shows what was **allocated**, not what was **achieved**.

Key participants: CAG Shri K. Sanjay Murthy; CEA Dr V. Anantha Nageswaran; West Bengal FM Dr Swapan Dasgupta; NITI Aayog Member Dr R. Balasubramaniam; UN Resident Coordinator Shri Stefan Priesner; UNDP Resident Representative Dr Angela Lusigi. Also MoSPI, Controller General of Accounts, DPE, IICA, FICCI, CIL, SEBI, GIZ.

Performance audit is what gives tagging teeth — the CAG examines **economy, efficiency and effectiveness**, and a tagged budget supplies the stated goal-allocation link to audit against.

West Bengal mapped its budget to the **goal level** for the first time and integrated it into its **Integrated Financial Management System**. Haryana, Odisha and Meghalaya also shared experience.

Private-sector frameworks cited: CSR, Business Responsibility and Sustainability Reporting (BRSR), ESG in capital markets, Social Stock Exchange, and joint ISO-UNDP standards.

Exam hook: Why states matter: health, education, water, sanitation, agriculture and local government are substantially **state** subjects, so most SDG-relevant expenditure is state expenditure.

• 17th Pension Adalat — 897 thematic grievances of super-senior and family pensioners

Body: 17th Pension Adalat: 5 October 2026, T.N. Chaturvedi Memorial Hall, IIPA, New Delhi. Chaired by MoS (PP) Dr Jitendra Singh. Announced 4 October 2026.

Organiser: Department of Pension and Pensioners' Welfare (DoPPW), Ministry of Personnel, Public Grievances and Pensions.

Record since 2017: 16 editions, 28,797 grievances taken up, 20,676 settled on the spot — 71.79%. Remainder redressed later through inter-ministerial review meetings.

17th sitting: first **thematic** one — 897 grievances of **super-senior pensioners** and **family pensioners**, across 24 Ministries/Departments, filed on CPENGRAMS. Hybrid participation.

16th Pension Adalat: held 13 May 2026.

Why a room and not a portal: a pension passes through 4 authorities — **Head of Office, Pay and Accounts Office, Central Pension Accounting Office (CPAO)** which issues the **Pension Payment Order**, and the **disbursing bank**. A portal routes to one nodal officer; an adalat convenes all of them. DoPPW calls this the "**Whole-of-Government Approach**".

Litigation link: central service and pension disputes go to the **Central Administrative Tribunal**, under the **Administrative Tribunals Act, 1985 (Article 323A)**. Settling at an adalat keeps cases out of it.

Additional quantum of pension, CCS (Pension) Rules, 2021 — 20% at 80, 30% at 85, 40% at 90, 50% at 95, 100% at 100. Payable from the first day of the month in which it falls due.

Why it fails in practice: CPAO has noted that the pensioner's **date of birth is missing from bank pension records** in a number of cases, so the bank's automated system never triggers the enhancement.

Portals to distinguish: CPENGRAMS — pensioners. CPGRAMS — general citizens. Bhavishya — pension sanction and tracking. Jeevan Pramaan — Digital Life Certificate, with **face authentication**. ANUBHAV — retiring officials' recorded experience.

Exam hook: Reading the 71.79%: the docket is **pre-identified and pre-worked**, so the figure measures how much of a curated backlog clears in a day — the Adalat is a **forcing device**, not a throughput channel.

Economy (7)

• 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**.

• Forward-Looking Survey on Private Corporate Sector CAPEX — investment intentions

Body: **CAPEX 2026** — Forward-Looking Survey on Private Corporate Sector CAPEX Investment Intentions, fieldwork **October to December 2026**, announced **1 October 2026**. Conducted by the **National Statistics Office (NSO)**, **Ministry of Statistics and Programme Implementation (MoSPI)**. **Legal basis:** **Collection of Statistics Act, 2008** — empowers compulsory returns and penalises false information, while **protecting confidentiality** of individual returns. **Frame:** **active enterprises registered with the Ministry of Corporate Affairs (MCA)**, subject to eligibility and **turnover criteria**. Covers **selected large private corporate enterprises** only. **Collects three things:** capex undertaken in recent years; **provisional capex** in the current year; **investment intentions for the forthcoming year** — plus asset groups, industries, investment strategy, objectives and **sources of financing**. **Method:** dedicated secure **web portal**, with enterprises **self-compiling and submitting**; instruction manual and video guide provided. **Inaugural round:** **CAPEX 2024**, conducted **November 2024 to January 2025** — the first such survey in India. **CAPEX 2024 findings for 2024-25:** **manufacturing 43.80%**, **information and communication 15.60%**, **transportation and storage 14.00%** of aggregate capital expenditure — about **73%** between them. **Why it matters:** it is the **only forward-looking official Indian statistic**; private corporate investment has been the lagging component of Indian growth. **Key limitation:** an **intention is not a transaction** — the survey is a plan and sentiment indicator, not a measurement. **Exam hook:** **Excludes** the unincorporated sector (covered by **ASUSE**) and the public sector (whose capex appears in budget documents).

• **RoDTEP extended to 31 December 2026 — export remission and WTO compatibility**

Body: RoDTEP = **Remission of Duties and Taxes on Exported Products**. Extended to **31 December 2026** by **Notification No. 41/2026-27** dated **30 September 2026** (Department of Commerce).
Eligible: **DTA units, Advance Authorisation holders, SEZ units, EOUs**. Rates and value caps in **Appendix 4R** and **Appendix 4RE** continue **unchanged**.
 The **RELIEF** scheme — **Resilience and Logistics Intervention for Exports** — had its operational timelines extended the same day.
What it refunds: embedded, un-rebated Central, State and local duties, taxes and levies, **including prior-stage cumulative indirect taxes**.
Destination principle: goods should bear the indirect taxes of the country where they are **consumed**, not produced. Exports are **zero-rated** under GST.
Embedded taxes arise outside GST — electricity duty, mandi tax or market fees, stamp duty, **fuel taxes** (petrol and diesel are outside GST), and local levies.
Predecessor: MEIS (Merchandise Exports from India Scheme) gave duty credit scrips as a **percentage of export value** — a benefit tied to exporting rather than to tax borne.
 The **United States** challenged MEIS at the **WTO** (2018); a **dispute settlement panel** reported in **2019** that the schemes were inconsistent with India's obligations under the **Agreement on Subsidies and Countervailing Measures (SCM Agreement)**.
SCM Article 3.1(a) prohibits subsidies **contingent upon export performance** — **prohibited** or "red light" subsidies, which need **no proof of injury** to be actionable.
Why RoDTEP is compatible: it **remits taxes demonstrably borne**, calibrated to tax incidence rather than export value — remission of indirect taxes on exports is not a prohibited subsidy.
Exam hook: Key consequence: RoDTEP rates are **legally capped by actual tax incidence**, so the government cannot simply raise them to help exporters more.

• **NABKISAN's Rs 180 crore WASH social bond listed on the NSE**

Body: **1 October 2026:** **NABKISAN Finance Limited**, a subsidiary of **NABARD**, listed **India's first Social Bond dedicated exclusively to the WASH sector** on the **National Stock Exchange**, Mumbai. Announced **3 October 2026**.
WASH = Water, Sanitation and Hygiene.
Rs 180 crore raised; **oversubscribed 1.8 times**; **five-year** tenor maturing **September 2031**; coupon **8.10%**; rated **CRISIL AAA (Stable)** and **CARE AAA (Stable)**.
Water.org was technical advisor and knowledge partner. **Dr Shaji Krishnan V** — Chairman, **NABARD**. **Shri Immanuel Ganesan** — MD and CEO, **NABKISAN**.
A social bond is a use-of-proceeds instrument: proceeds earmarked for eligible social projects; reference framework is the **Social Bond Principles** of the **International Capital Market Association (ICMA)**, with four components — **use of proceeds, project evaluation and selection, management of proceeds, reporting**.
Green bond funds **environmental** projects; **social bond** funds **social** outcomes; a bond funding both is a **sustainability bond**.
Use-of-proceeds vs sustainability-linked: in a social or green bond the **money** is earmarked and **terms are fixed**; in a **sustainability-linked bond** proceeds are unrestricted but the **coupon steps up or down** against KPIs. This bond's **8.10%** is fixed.
Not a Social Stock Exchange instrument. The **SSE** is a segment of recognised exchanges where **not-for-profits** register and raise funds via instruments such as **Zero Coupon Zero Principal** instruments. This is a conventional listed debt security of a rated **NBFC** sold to mainstream investors.
The 'bankability' mechanism: households cannot be rated, so a **AAA-rated intermediary** borrows cheaply on its own balance sheet and **on-lends** through MFIs, NGOs, SHGs and FPOs. The investor takes **NABKISAN's** credit risk; **NABKISAN** takes portfolio risk.
The AAA rating does the work, not the social label — the gap between a household's borrowing cost and 8.10% is the value intermediation creates.
Exam hook: Open question — additional: whether the label caused anything that unlabelled debt would not have. Pricing advantages for labelled bonds are small and contested in mature markets.

• **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 (2)

Environment (2)

• **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, Raebareilly. **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, Wockhardt, Zydus, Mankind Pharma, Pandorum Technologies, Cellegen 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).

• **ICAR-FCI MoU on fumigation and phosphine resistance in grain storage**

Body: MoU signed 30 September 2026 between ICAR and FCI, supported by the **Department of Food and Public Distribution (DFPD)**, on alternative fumigation technologies for storage pests in **wheat and rice**. Implemented by **ICAR-CIPHET — Central Institute of Post-Harvest Engineering and Technology, Ludhiana**. **Phase I: two years**.

Current fumigants: aluminium phosphide (**ALP**) and malathion. **Aluminium phosphide** reacts with atmospheric moisture to release **phosphine (PH₃)**, which kills insects by disrupting **cellular respiration**.

Pest resistance frequencies have reached 72-100% in key Indian states. **Why resistance arose:** repeated fumigation of long-stored grain; **imperfect sealing** producing **sub-lethal doses**; and **escalating fumigation cycles** raising both resistance and cost. Also **worker respiratory risk**, ecological risk and **residues**.

The alternatives: nitrogen gas, carbon dioxide, and a synergistic **CO₂ + phosphine** combination — **controlled atmosphere storage**. **Key principle:** nitrogen and CO₂ kill by **displacing oxygen** — **physical asphyxiation**, not biochemical toxicity. An insect can evolve resistance to a **toxic molecule** but **not to the absence of oxygen**.

CO₂ synergy: high CO₂ opens insect **spiracles** and raises respiration, increasing phosphine uptake — so a **lower phosphine dose** becomes lethal, cutting residues and slowing resistance. **Three Phase-I trials:** (1) **nitrogen >99%** for wheat in **metal silos**; (2) **CO₂ + phosphine** for wheat and rice in **bags** at FCI/CWC warehouses; (3) **CO₂** for wheat and rice in bags under **hermetic covers**. A **hermetic cover** is a gas-tight enclosure — it gives bagged grain silo-like sealing without rebuilding the warehouse.

Phase II: one-year multi-location trial across **agro-climatic zones** to set **region-specific SOPs** — necessary because gas behaviour, insect metabolism and ALP hydrolysis all vary with temperature and humidity.

Exam hook: **People:** **Dr M.L. Jat**, Secretary DARE and Director General, ICAR; **Dr Nachiket Kotwaliwale**, Director, ICAR-CIPHET; **Dr A.K. Sinha**, Executive Director (Quality Control), FCI.

Exam hook: **People:** **Dr M.L. Jat**, Secretary DARE and Director General, ICAR; **Dr Nachiket Kotwaliwale**, Director, ICAR-CIPHET; **Dr A.K. Sinha**, Executive Director (Quality Control), FCI.

• **Five Centres of Excellence for Classical Languages, and the 2024 criteria revision**

Body: 3 October 2026: the **Department of Higher Education, Ministry of Education** approved five Centres of Excellence for Classical Assamese, Bengali, Marathi, Pali and Prakrit.

Locations: Assamese → **Tezpur University**; Bengali → **Visva-Bharati University**; Marathi → **Deccan College PG and Research Institute, Pune**; Pali → **Central University of Odisha**; Prakrit → **Central University of Gujarat**.

Pali is the canonical language of **Theravada Buddhism** (the **Tipitaka**). Odisha's link: **Dhauli** (Ashoka's Kalinga edict) and the **Ratnagiri-Udayagiri-Lalitagiri** Buddhist complex.

Prakrit is a family of **Middle Indo-Aryan vernaculars**; the Jain Agamas are largely in **Ardhamagadhi Prakrit**. Gujarat has a deep Jain scholarly tradition.

The eleven classical languages and their years: Tamil 2004 · Sanskrit 2005 · Telugu 2008 · Kannada 2008 · Malayalam 2013 · Odia 2014 · Marathi, Pali, Prakrit, Assamese, Bengali — **October 2024**.

Classical status ≠ Eighth Schedule. The Eighth Schedule lists 22 languages. **Pali and Prakrit are classical but NOT in the Eighth Schedule.**

Status is accorded by the **Ministry of Culture**, on examination by a **Linguistic Experts Committee** under the **Sahitya Akademi**. Benefits: international awards for scholars, professional chairs, Centres of Excellence.

Original criteria (2004): antiquity over **1,000 years**; a body of ancient literature held as heritage; a literary tradition **original and not borrowed**.

Revised criteria (2024): antiquity over **1,500-2,000 years**; a body of ancient literature; **knowledge texts, especially prose, plus epigraphical and inscriptional evidence**; and the classical language **may be distinct from its current form or discontinuous with later offshoots**.

The revision tightened antiquity, relaxed continuity, and raised the evidentiary standard. The **discontinuity clause** is what admits **Pali and Prakrit**.

Exam hook: The CoEs will focus on **research and scholarship, preservation and digitisation, and dissemination**.

• Shyamji Krishna Varma birth anniversary — India House and the Indian Home Rule Society, 1905

Body: Shyamji Krishna Varma: born **4 October 1857, Mandvi, Kutch** (date observed officially; some accounts give 1 October, the Geneva register reportedly 30 October). Died **30 March 1930, Geneva**.

Before politics: Sanskrit scholar; influenced by **Swami Dayanand Saraswati**; **Balliol College, Oxford**; assistant to **Monier Monier-Williams**; barrister of the **Inner Temple**; **Diwan of Ratlam, Junagadh and Udaipur**.

Intellectual lineage: **Herbert Spencer**. Endowed a **Herbert Spencer Lectureship at Oxford** (£1,000). Motto — resistance to aggression is not simply justifiable but imperative.

The Indian Sociologist: monthly journal, London, from **January 1905**; continued from Paris after 1907.

Indian Home Rule Society: London, 1905. Backers — **Dadabhai Naoroji, Bhikaji Cama, S.R. Rana**. Set up as a rival to the **British Committee of the Indian National Congress**.

India House: **65 Cromwell Avenue, Highgate, London**. Opened **1 July 1905** by **H.M. Hyndman**. A student hostel in form, a revolutionary centre in fact. Closed **1910**.

Residents and associates: **V.D. Savarkar** (arrived 1906 on Varma's scholarship; led the circle from 1907), **Madan Lal Dhingra, V.V.S. Aiyar, M.P.T. Acharya, Lala Har Dayal, Senapati Bapat**.

The turning point: **1 July 1909** — **Madan Lal Dhingra** assassinated **Sir William Hutt Curzon Wyllie** at the Imperial Institute, London. Exactly 4 years after India House opened. Dhingra was hanged; the house closed the following year.

Varma's exile: **Paris 1907**, then **Geneva**. **Disbarred by the Inner Temple in 1909**; **reinstated posthumously in 2015**.

The ashes: prepaid arrangement with Geneva and **St Georges cemetery** to hold his and his wife's ashes for **100 years** and return them to a free India. Brought back **22 August 2003**; held at **Kranti Teerth, Mandvi**.

The trap: **Indian Home Rule Society** — **London, 1905, Varma. Home Rule Leagues** — **India, 1916, Tilak (April, Belgaum) and Annie Besant (September, Madras)**. Different organisations, different decades, different continents.

Exam hook: **Network to memorise:** Abhinav Bharat (1904, Savarkar) · India House (1905, Varma) · Paris Indian Society (1905, Cama and Rana) · Ghadar Party (1913, San Francisco, Har Dayal and Sohan Singh Bhakna) · Berlin Committee (1914, Virendranath Chattopadhyaya). **Bhikaji Cama** unfurled a version of an Indian flag at **Stuttgart, 1907**.

THE CAVALIER
Defence Coaching Since 2001