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01 INDIAN ECONOMY • NATIONAL INCOME

India's GDP: New Base Year 2022–23

GS Paper III: Indian Economy – growth and national income | **Source:** PIB PRISM, Sept 2026, pp. 9–33 (articles 1 and 2)

WHY IN THE NEWS? On 31 August 2026, the government released new GDP figures that use **2022–23 as the new base year**. These figures show that India's economy grew by 7.8% in April–June 2026.

Basic terms

- **GDP** (Gross Domestic Product) is the total value of all final goods and services produced inside India in a given period, such as a year or a quarter.
- **GVA** (Gross Value Added) is the value added by each sector of the economy, such as farming, industry and services. When product taxes are added to GVA and product subsidies are subtracted, we get GDP.
- **Nominal GDP** is calculated at the prices of the current year. So it can go up even when production has not increased, simply because prices have gone up.
- **Real GDP** is calculated at the prices of a fixed year, called the base year. So it shows only the real increase in production. Growth rates such as 7.8% refer to real GDP.
- GDP data is released by the **Ministry of Statistics and Programme Implementation** (MoSPI).

EXAMPLE – REAL VS NOMINAL GDP

Suppose a country makes only 10 shirts every year. Last year a shirt cost ₹100; this year it costs ₹110.

Nominal GDP rises from ₹1,000 to ₹1,100, which looks like 10% growth. But real GDP, counted at last year's price, stays at ₹1,000, because the country still makes only 10 shirts. So there is no real growth.

What is a base year?

- The base year is the year whose prices are used to calculate real GDP.
- It is changed from time to time because the economy keeps changing. New products and services appear, and the prices of different things change at different speeds. An old base year therefore stops giving a true picture.
- India has now changed the base year from **2011–12 to 2022–23**. The new series was first used in February 2026.

New method: double deflation

Double deflation means removing the effect of price rise twice: once from the value of output and once from the value of inputs (raw material, fuel). The real inputs are then subtracted from the real output to get the real value added. (Deflation means removing the effect of price rise from a figure, so that only the real change in quantity is left.)

EXAMPLE – A SHIRT FACTORY

A factory sells shirts worth ₹1,000 and buys cloth worth ₹800. So the value it adds is ₹200.

Under double deflation, the effect of price rise is removed from the shirts (output) and from the cloth (input) *separately*. Then the real cloth value is subtracted from the real shirt value to get the real value added.

This is more accurate. If cloth prices rise faster than shirt prices, using a single price adjustment for the factory would give a wrong picture of its real growth.

- In the new series, double deflation is used for manufacturing.
- The IMF (International Monetary Fund) considers double deflation the preferred method for calculating GDP in volume (real) terms.

Three common measures of price rise

Price rise (inflation) can be measured in several ways. Three common measures are compared below. Each one covers different things, so each can show a different rate of inflation.

Measure	What it covers	Measured at
CPI (Consumer Price Index)	Goods and services bought by households	Retail (shop) level
WPI (Wholesale Price Index)	Raw materials and goods; it does **not** cover services	Wholesale level
GDP deflator	The whole economy, including services	(Nominal GDP ÷ real GDP) × 100

Government steps for growth

INDUSTRY

- **Semicon 2.0** (July 2026) is the second phase of the Semicon India Programme. It aims to build India's chip industry, from chip design to manufacturing and packaging.
- **Mobile Phone Manufacturing Scheme** (July 2026) aims to increase the making of mobile phones and their parts in India. It will run till 2030–31.
- **BHAVYA Rasayan** (July 2026) is a five-year scheme, from 2026–27 to 2030–31. It will support the establishment of three dedicated chemical parks across the country.
- **ECLGS 5.0** (Emergency Credit Line Guarantee Scheme) gives a government guarantee on extra loans to businesses affected by the West Asia situation. The guarantee is 100% for micro, small and medium enterprises (MSMEs) and 90% for other businesses.
- **MSME Development (Amendment) Bill, 2026** was passed by Parliament in August 2026. It simplifies compliance for MSMEs.

ENERGY

- **Samudra Manthan** is the National Offshore Exploration Scheme. It supports the search for energy resources under the sea.
- **Coal/Lignite Gasification scheme** (May 2026) supports turning coal into gas. It backs India's target of gasifying 100 million tonnes of coal by 2030.
- **GOBARdhan – National Circular Bioenergy Scheme** (August 2026) aims to produce more compressed biogas from crop waste, animal waste and organic waste from cities.

- **PM Surya Sarovar Yojana** (July 2026) supports 5,000 MW of floating solar power plants along with energy storage.

TRADE AND INVESTMENT

- **India–UK CETA** (Comprehensive Economic and Trade Agreement) came into force on 15 July 2026. Nearly 99% of India's exports to the UK now face zero import duty.
- **India–Israel Bilateral Investment Agreement** came into force on 4 July 2026. It gives investors of both countries a safer and more predictable framework.
- **FPI (Foreign Portfolio Investor) reforms** were announced in June 2026. They aim to expand the participation of foreign investors in Indian government securities (government bonds).
- **Bharat Maritime Insurance Pool** (May 2026) gives India its own insurance cover for ships, so that India depends less on foreign insurers.

AGRICULTURE

- **PM-KISAN**, which gives income support to farmer families through Direct Benefit Transfer, has been continued till 2030–31.
- The government raised the **Minimum Support Price (MSP)** for 14 kharif crops for 2026–27.
- **Kapas Kanti** (May 2026), the Mission for Cotton Productivity, links cotton farmers with new research and technology.
- **NIPU-2026** (National Investment Policy for Urea) encourages new gas-based urea plants so that India becomes self-sufficient in urea.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2021, GS Paper III (10 marks, 150 words): Explain the difference between computing methodology of India's Gross Domestic Product (GDP) before the year 2015 and after the year 2015.

UPSC Prelims 2020: Consider the following statements:
1. The weightage of food in Consumer Price Index (CPI) is higher than that in Wholesale Price Index (WPI).
2. The WPI does not capture changes in the prices of services, which CPI does.
3. Reserve Bank of India has now adopted WPI as its key measure of inflation and to decide on changing the key policy rates.

Which of the statements given above is/are correct?
(a) 1 and 2 only (b) 2 only (c) 3 only (d) 1, 2 and 3
Answer: (a). Statement 3 is wrong because RBI uses CPI, not WPI.

UPSC Prelims 2015: With reference to Indian economy, consider the following statements:
1. The rate of growth of Real Gross Domestic Product has steadily increased in the last decade.
2. The Gross Domestic Product at market prices (in rupees) has steadily increased in the last decade.
Which of the statements given above is/are correct?
(a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2
Answer: (b). GDP at market prices (nominal) rose every year, but the real growth rate did not rise steadily.

02 INFRASTRUCTURE • DIGITAL ECONOMY

Data Centres in India

GS Paper III: Infrastructure; IT; energy and environment | **Source:** PIB PRISM, Sept 2026, pp. 35–45 (published 14 Sept 2026)

> **WHY IN THE NEWS?** India's data-centre capacity is growing fast because of UPI, online government services, cloud computing and AI. PIB has explained what data centres are and how the government is supporting them.

What is a data centre?

- A data centre is a secure building full of computers that store, process and send digital data.
- In simple words, it is a "digital warehouse". Whenever you make a UPI payment, check your bank balance or watch a video online, computers in a data centre do the work in the background.
- A data centre needs electricity all the time, because its computers can never be switched off. It also needs strong cooling, because the computers produce a lot of heat.

Why data centres matter for India

- Banking, UPI, e-governance, cloud services and AI all run on data centres. So they are the backbone of the digital economy.
- They support **data sovereignty**, which means that data is governed by the laws of the country where it is collected and stored.
- AI needs huge computing power, which is a main reason for building new data centres.

India's status

- India's data-centre capacity was about 375 MW in 2020. It reached 1.57 GW in August 2026 and is expected to reach nearly 8 GW by 2030.
- Mumbai–Navi Mumbai is the largest data-centre hub in the country.
- The **National Informatics Centre (NIC)** runs the government's own data centres. It has National Data Centres at Delhi, Pune, Hyderabad and Bhubaneswar, and 37 smaller data centres in State capitals.

Government support

- **Infrastructure status:** in Union Budget 2022–23, data centres were added to the **Harmonized List of Infrastructure**. This is the official list of sectors that are treated as infrastructure, like roads and power. Sectors on this list find it easier to get cheaper long-term loans.
- **Tax holiday:** Union Budget 2026–27 gave a tax holiday to eligible foreign cloud companies that serve customers worldwide using data centres located in India. It covers tax years 2026–27 to 2046–47.

- The **IndiaAI Mission** is building India's AI ecosystem, which creates demand for data centres.
- **PLI (Production Linked Incentive) 2.0 for IT Hardware** gives incentives to make servers, laptops and other IT hardware in India.
- The **Electronics Component Manufacturing Scheme (ECMS)** supports the making of electronic parts in India.

The challenge: power and water

- Data centres use a lot of electricity. According to the Central Electricity Authority, their demand could reach 17 GW by 2031–32.
- They also use a lot of water for cooling.

Way ahead: clean power and water saving

- The use of groundwater by industries, including data centres, follows guidelines of the Ministry of Jal Shakti.
- To supply clean power, the government is using the Green Energy Open Access Rules, the Green Energy Corridor, the National Green Hydrogen Mission and the Solar Park Scheme.
- The **SHANTI Act** (Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India) supports nuclear power for AI and data centres. It also allows future use of Small Modular Reactors, which are smaller nuclear reactors whose parts can be made in factories.
- New cooling methods, such as closed-loop liquid cooling, use less water and power.

Efficiency ratings

The **Bureau of Indian Standards (BIS)** has published standards to measure how efficient a data centre is. They are prepared by BIS committee LITD 31. PIB calls PUE and WUE "green mileage ratings", like the mileage rating of a car.

Rating	What it measures
PUE – Power Usage Effectiveness	How efficiently electricity is used
WUE – Water Usage Effectiveness	How efficiently water is used
CUE – Carbon Usage Effectiveness	How much carbon is emitted for each unit of electricity used by its computers
CER – Cooling Efficiency Ratio	How efficiently heat is removed

EXAMPLE – PUE

PUE compares the total electricity used by a data centre with the electricity used by its computers alone. If a data centre uses 150 units in total and its computers use 100 units, its PUE is 1.5. A PUE closer to 1 means less power is wasted.

- The **Bureau of Energy Efficiency (BEE)** has issued two building codes, ECBC 2017 and ECSBC 2024, that set energy and water norms for buildings, including data centres.

Way forward

- India needs strong standards, good cybersecurity, clean energy and water-saving cooling.
- India should build its own chips, servers and computing capacity, so that data centres become a strong base for Viksit Bharat 2047.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2017: In India, it is legally mandatory for which of the following to report on cyber security incidents?
1. Service providers
2. Data centres
3. Body corporate
Select the correct answer using the code given below:
(a) 1 only (b) 1 and 2 only (c) 3 only (d) 1, 2 and 3

Answer: (d). Under the Information Technology Act, 2000, the Indian Computer Emergency Response Team (CERT-In) requires service providers, data centres and body corporates to report cyber incidents.

UPSC Prelims 2018: Which of the following is/are the aim/aims of "Digital India" Plan of the Government of India?
1. Formation of India's own Internet companies like China did.
2. Establish a policy framework to encourage overseas multinational corporations that collect Big Data to build their large data centres within our national geographical boundaries.
3. Connect many of our villages to the Internet and bring Wi-Fi to many of our schools, public places and major tourist centres.
Select the correct answer using the code given below:
(a) 1 and 2 only (b) 3 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (b). Only connecting villages, schools and public places is an aim of Digital India; statements 1 and 2 are not its aims.

UPSC Mains 2024, GS Paper III (10 marks, 150 words): Describe the context and salient features of the Digital Personal Data Protection Act, 2023.

03 INDUSTRY • ELECTRONICS AND SEMICONDUCTORS

Semiconductors and Electronics: Semicon 2.0, ECMS and the Chip Value Chain

GS Paper III: Indian Economy – industrial policy; Science and Technology – indigenisation of technology | **Source:** PIB PRISM, Sept 2026, pp. 47–59, 449–453, 475–481, 549–553 and 573–577 (articles 4, 37, 40, 48 and 51)

WHY IN THE NEWS? Prime Minister Narendra Modi inaugurated **SEMICON India 2026** at Yashobhoomi, New Delhi, on 17 September 2026. Its theme was "Silicon to Systems: Building the Ecosystem". Earlier, on 15 July 2026, the Union Cabinet approved Semicon 2.0, the second phase of India's chip programme.

Basic terms

- A **semiconductor** is a material whose ability to carry electricity can be controlled. A conductor such as copper lets current flow easily, while an insulator strongly resists it. A semiconductor's conductivity lies in between.
- A **transistor** is a tiny electronic switch that turns the flow of current on or off. A chip (integrated circuit) puts millions or billions of transistors on a small piece of silicon.
- **Silicon**, the most used semiconductor material, is obtained from silica, which is found in sand.
- A **fab** (fabrication plant) prints circuits on silicon wafers. In photolithography, light is used to transfer circuit patterns onto the wafer.
- **ATMP** (Assembly, Testing, Marking and Packaging) and OSAT (Outsourced Semiconductor Assembly and Test) are the last stage. Packaging protects the chip, and testing checks its quality.

Wafer purified silicon is made into a block (ingot) and sliced into thin wafers → **Fab** circuits are printed on the wafer, layer by layer → **ATMP/OSAT** chips are cut, assembled, tested, marked and packed

- A **semiconductor node** (such as 28 nanometre (nm) or 3 nm) names a generation of chip-making technology. A nanometre is one-billionth of a metre. A smaller node can fit more transistors in the same space, giving more speed or lower power use.
- **Advanced nodes** are used in top processors, while mature nodes are still needed for cars, telecom, power systems and consumer goods.

Why chips matter for India

- Chips power artificial intelligence (AI), telecom, electric vehicles, defence, 5G/6G and data centres.
- Chip-making is concentrated in a few countries: Taiwan, South Korea, Japan, China and the United States. **Taiwan alone makes over 60% of the world's chips and nearly 90% of advanced chips.**
- Such concentration is risky. During COVID-19, car factories shut down because they could not get chips.
- NITI Aayog gives four reasons for a domestic chip industry: heavy import dependence, national security, the drain on foreign exchange and affordable 5G and 6G.
- India's policy therefore combines stronger capacity at home with **trusted partnerships** abroad.

Early base: SCL Mohali

- The **Semiconductor Laboratory (SCL), Mohali** makes flight-grade chips that survive extreme conditions in space. Its Vikram processor is used in launch vehicles and rockets.
- **Aditya-L1**, India's mission to study the Sun, uses radiation-hardened ADC (analogue-to-digital converter) chips made by SCL. Radiation-hardened means the chips are built to keep working despite strong radiation in space. The Chandrayaan-3 lander carried an Indian-made camera chip.

Semicon India programme: two phases

The Semicon India programme was launched in 2021. It comes under the **Ministry of Electronics and Information Technology** (MeitY), and its schemes are run by the India Semiconductor Mission (ISM).

Point	Semicon 1.0	Semicon 2.0
Approved	December 2021	15 July 2026 (Union Cabinet)
Main focus	Fabs and ATMP/OSAT plants	The full value chain, from raw materials to finished chips
Parts	Schemes for semiconductor fabs, display fabs, and compound semiconductors, silicon photonics, sensors and ATMP/OSAT; Design Linked Incentive (DLI) Scheme	Six pillars: design; machines and materials; fabs; packaging (ATMP/OSAT); research; talent

- Under Semicon 1.0, **12 semiconductor units** have been approved. They are one silicon fab, one silicon carbide fab, one gallium nitride micro-LED (light-emitting diode) display fab and nine ATMP/OSAT units.
- The units are in **Gujarat, Assam, Uttar Pradesh, Odisha, Punjab and Andhra Pradesh**. Gujarat has six of the 12, and a full township is being built around the chip cluster at Dholera.
- Five units had started commercial production as of September 2026. In 2021, India had no commercial chip plant.
- The **DLI Scheme** supports chip-design projects in India, including those of start-ups and MSMEs (micro, small and medium enterprises).
- Semicon 2.0 aims to build the whole chip value chain inside India, not only its last stages. Its **Research, Development and Innovation Scheme** supports eligible research projects.
- At SEMICON India 2026, industry bodies called for a **"whole-of-industry" approach**, meaning a common platform where all industry associations work together for one national goal.

Talent and chip design

- India aims to build a pool of **85,000 skilled semiconductor engineers** within this decade.
- The **Chips to Startup (C2S) programme** gives colleges Electronic Design Automation (EDA) tools, which are the software used to design chips.
- The **ChipIN Centre** at C-DAC (Centre for Development of Advanced Computing) is a national facility under C2S and the DLI Scheme. It gives colleges and start-ups chip-design tools, chip-making services and training.

Global partnerships

- India has semiconductor cooperation with the United States, Japan, the European Union, Singapore and the Netherlands.
- India and Germany signed a Joint Declaration of Intent on a semiconductor partnership during the German Chancellor's visit on 12–13 January 2026.
- India joined **Pax Silica**, a coalition of the United States and partner nations, at the India AI Impact Summit in February 2026. It aims to secure the full "silicon stack", from critical minerals to AI systems, and keep supply chains out of too few hands.

Electronics: from assembly to components

- India's electronics production has grown fast since 2014–15. India is now the second-largest maker of mobile phones by volume.
- In 2025–26, **smartphones became India's single largest export item**, ahead of petroleum products and gems and jewellery.
- The next step is to make the **components** inside devices, not only to assemble them.

EXAMPLE – DOMESTIC VALUE ADDITION

Suppose a company assembles a phone in India using imported parts worth ₹9,000 and sells it for ₹10,000. Only ₹1,000, or 10%, of the value is added in India.

If the battery, camera module and circuit board are also made in India, much more of the ₹10,000 stays in India. This is called higher domestic value addition.

ELECTRONICS COMPONENT MANUFACTURING SCHEME (ECMS)

- ECMS was notified by MeitY on **8 April 2025**. It aims to move India from assembly to component manufacturing.
- It supports components such as printed circuit boards, camera and display modules, connectors, capacitors, lithium-ion cells and rare-earth magnets.
- The scheme runs for **six years**, with an optional one-year gestation (setting-up) period. Its capital-expenditure incentive is available for five years.
- Its aims are higher domestic value addition, lower import dependence and stronger supply chains.

Government steps for electronics

- **National Policy on Electronics (NPE) 2019** aims to make India a global hub for Electronics System Design and Manufacturing (ESDM), including core components such as chipsets.
- **SPECS (2020)**, the Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors, gives a 25% incentive on capital expenditure. This means it pays a share of the cost of plant and machinery.
- The **Electronics Manufacturing Clusters (EMC) Scheme** helps build greenfield (new) electronics clusters by paying up to half of the project cost.
- **EMC 2.0 (2020)**, the Modified Electronics Manufacturing Clusters Scheme, supports world-class infrastructure, common facilities and ready "plug-and-play" factory space.
- **Production Linked Incentive (PLI) Scheme for Large Scale Electronics Manufacturing (2020)** gives an incentive of 4%–6% on extra sales of mobile phones and components. So a company gets more support only when it makes and sells more.
- **PLI Scheme 2.0 for IT (information technology) Hardware (2023)** supports making laptops, tablets, all-in-one personal computers and servers in India.
- **Mobile Phone Manufacturing Scheme (2026)** aims to deepen the mobile supply chain, raise domestic value addition and support Indian mobile brands.
- The **Phased Manufacturing Programme (PMP)** uses import duties (tariffs), in phases, to push companies to make more parts of mobile phones in India.
- The **Electronics Development Fund (EDF)** is a "fund of funds". It invests in venture funds, which in turn give risk capital to start-ups in electronics and IT.
- **100% FDI** (foreign direct investment) is allowed in electronics manufacturing.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2026: Which one of the following pairs of semiconductor plants in India and their locations is not correctly matched?
(a) CG Power and Industrial Solutions Pvt. Ltd. in partnership with Renesas Electronics and STARS Microelectronics : Gujarat
(b) Tata Semiconductor Assembly and Test Pvt. Ltd. : Assam
(c) HCL-Foxconn Joint Venture India Chip Ltd. : Madhya Pradesh
(d) SicSem Pvt. Ltd. : Odisha

Answer: (c). The HCL–Foxconn unit is in Uttar Pradesh (near Jewar), not Madhya Pradesh.

UPSC Mains 2025, GS Paper III (15 marks, 250 words): India aims to become a semiconductor manufacturing hub. What are the challenges faced by the semiconductor industry in India? Mention the salient features of the India Semiconductor Mission.

04 BORDER MANAGEMENT • BORDER AREA DEVELOPMENT

Vibrant Villages Programme: "First Villages", Not Last

GS Paper III: Security – border management; **GS Paper II:** Government schemes | **Source:** PIB PRISM, Sept 2026, pp. 61–75 (published 6 Sept 2026)

WHY IN THE NEWS? The second phase of the **Vibrant Villages Programme** (VVP-II) was formally launched on 20 February 2026 at Nathanpur in Assam. PIB has explained how both phases are developing villages along India's land borders.

Why border villages matter

- India shares over **15,000 km** of land border with seven neighbouring countries. The longest stretch is with Bangladesh (4,096.7 km), followed by China and Pakistan.
- Many border villages stayed isolated because of difficult terrain, poor roads and few jobs. So people moved away, and some frontier areas became thinly populated.
- Border residents act as the **"eyes and ears"** of the border guarding forces. For example, on 3 May 1999, local residents were the first to report suspicious movement in the Kargil sector.

What is the Vibrant Villages Programme?

- VVP was launched in 2023 for the all-round development of selected villages along India's international land borders.
- The **Ministry of Home Affairs (MHA)** is the nodal ministry. It works with State governments, district administrations and the border guarding forces.
- VVP treats border settlements not as the country's last villages but as its **"first villages"**.
- It covers roads, electricity, telecom, health care, education and jobs. It aims to improve living conditions, help people stay in their villages and strengthen border security.
- It builds on the **Border Area Development Programme (BADP)**, which was launched in 1986–87 along the western border. BADP later covered villages up to 10 km from the international border (counted from the first habitation), in 111 districts of 16 States and 2 Union Territories (UTs). BADP is now in its sunset (closing) phase.

Two phases

Point	VVP-I	VVP-II
Border covered	Northern border	All other land borders
Type	Centrally Sponsored Scheme, run with the States	Central Sector Scheme, 100% funded by the Centre
Approval	Announced in Union Budget 2022–23; approved by the Union Cabinet on 15 February 2023	Approved by the Union Cabinet on 2 April 2025
Launch	10 April 2023, at Kibithoo (Anjaw district, Arunachal Pradesh)	20 February 2026, at Nathanpur (Cachar district, Assam)
Villages	662 strategic villages taken up on priority, in 46 blocks of 19 districts	1,954 villages in 334 blocks
Period	2022–23 to 2026–27	Till 2028–29

EXAMPLE – TWO KINDS OF CENTRAL SCHEMES

Suppose a village road costs ₹100. Under a **Centrally Sponsored Scheme** such as VVP-I, the Centre and the State share the cost, and the State carries out the work.

Under a **Central Sector Scheme** such as VVP-II, the Centre pays the full ₹100, and a central ministry (here, MHA) runs the scheme.

- **VVP-I** covers 4 States and 1 UT: Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand and Ladakh.
- **VVP-II** covers 15 States and 2 UTs: Arunachal Pradesh, Assam, Bihar, Gujarat, Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Rajasthan, Sikkim, Tripura, Uttarakhand, Uttar Pradesh, West Bengal, Jammu and Kashmir, and Ladakh.
- Blocks on the northern border that are already under VVP-I are left out of VVP-II, to avoid duplication. Together, the two phases aim to cover more than 2,616 villages (662 + 1,954).
- **Kibithoo** is among India's easternmost inhabited villages. The area saw fierce fighting in the 1962 India–China war.

What the programme provides

- VVP-I supports all-weather roads, drinking water, electricity, mobile and internet links, schools, health centres, tourism facilities and community centres.
- Its livelihood support follows a **hub-and-spoke model**, in which one central place serves many nearby villages. It promotes youth and women, tourism, local culture and one-block-one-product enterprises, which build local businesses around one local product. The 2023 Cabinet approval of VVP-I calls this "One village-One product".
- VVP-II also supports value chains through cooperatives and self-help groups (SHGs), SMART classrooms, tourism circuits, financial inclusion and skill development.
- Under VVP-II, every village in the border blocks is to get four basic services: all-weather roads, telecom, television and on-grid electricity.
- VVP-II places special emphasis on preventing and controlling **trans-border crime**, which is crime that crosses the international border, through stronger border communities.

How it is delivered

- Work is guided by **Village Action Plans**. They are carried out through steps that are specific to each border, State and village, based on local needs.
- VVP follows a **convergence and saturation** approach. This means that existing Central and State schemes are brought together, so that every eligible household gets every scheme it qualifies for.
- All-weather roads are built under **Pradhan Mantri Gram Sadak Yojana (PMGSY)-IV** of the Ministry of Rural Development.

- A **High-Powered Committee chaired by the Cabinet Secretary** may recommend relaxations in scheme rules to suit the special conditions of border villages.

Impact beyond infrastructure

- **Security:** a populated and confident border belt supports the work of the border guarding forces.
- **Reverse migration:** in Arunachal Pradesh, people are returning to border villages in Kurung Kumey, Dibang Valley and Shi-Yomi districts.
- **Economy:** border tourism, cooperatives, SHGs and Farmer Producer Organisations (FPOs), which are groups of farmers that buy and sell together, are creating local incomes. In Arunachal Pradesh, the Indo-Tibetan Border Police (ITBP) buys milk, vegetables, eggs and grains directly from these villages.
- **Governance:** Village Action Plans give the district administration one tool to plan work across many departments.
- The core idea is that development and security on the frontier support each other.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2026, GS Paper III (10 marks, 150 words): Ladakh is strategically located between China and Pakistan. As a measure to win hearts and minds of locals, discuss the Border Area Development Programmes (BADP) by the Central Government and civic actions by the Army. Also discuss demand of promulgation of provision of the Sixth Schedule of constitution for Ladakh.

UPSC Mains 2024, GS Paper III (15 marks, 250 words): India has a long and troubled border with China and Pakistan fraught with contentious issues. Examine the conflicting issues and security challenges along the border. Also give out the development being undertaken in these areas under the Border Area Development Programme (BADP) and Border Infrastructure and Management (BIM) Scheme.

05 SERVICES SECTOR • TOURISM

World Tourism Day 2026 and India's Tourism Schemes

GS Paper III: Indian Economy – services, infrastructure; **GS Paper I:** Indian culture and heritage | **Source:** PIB PRISM, Sept 2026, pp. 77–93 (published 26 Sept 2026)

WHY IN THE NEWS? **World Tourism Day** was observed on 27 September 2026 with the theme "Digital Agenda and Artificial Intelligence to Redesign Tourism". El Salvador was the global host, and India's main event was held at Bharat Mandapam, New Delhi.

About World Tourism Day

- World Tourism Day is an initiative of the **United Nations World Tourism Organisation** (UNWTO), now also called UN Tourism.
- It marks the adoption of the UNWTO statutes in **1970**, and it was first celebrated in 1980.
- At India's event, the Ministry of Tourism planned to launch the **National Digital Tourism Stack** and Dekho Apna Desh 2.0. The Stack is open digital public infrastructure, that is, a shared digital system that others can build on. It aims to make tourism offerings easier to find, access and trust. Dekho Apna Desh 2.0 promotes lesser-known destinations.

Measuring tourism: the TSA

- Tourism's share in the economy is measured through the **Tourism Satellite Account (TSA)**. It is the official accounting framework that measures the direct and indirect contribution of tourism.
- It is needed because "tourism" is not one industry. A tourist's spending is spread across hotels, transport, restaurants and shops, so the TSA adds up the tourism part of each.
- According to the latest TSA estimates, tourism contributes **5.22% of India's Gross Domestic Product (GDP)**.

Digital steps

- The **e-Visa** facility began in 2014 for nationals of 43 countries. It is now available to nationals of 172 countries.
- The revamped **Incredible India Digital Platform** uses an artificial intelligence (AI) tool to personalise a visitor's trip. It also links travellers to services for booking flights, hotels, cabs and monument tickets.
- **NIDHI+** (National Integrated Database of Hospitality Industry) is a single online platform to register, recognise and classify hotels and other tourism service providers.
- The Ministry of Tourism runs a 24×7 toll-free **multilingual Tourist Helpline (1363)**, which also helps tourists in distress.

Lighthouse and MICE tourism

- Under Section 23 of the **Marine Aids to Navigation Act, 2021**, the government is promoting the use of lighthouses for education, culture and tourism.
- The Ministry has made a National Strategy and Roadmap for **MICE** (Meetings, Incentives, Conferences and Exhibitions) tourism, which means travel for business events. India is building large MICE venues such as Bharat Mandapam and Yashobhoomi in Delhi and the Jio World Centre in Mumbai.

International cooperation

- Under India's BRICS chairship, the BRICS Tourism Ministers' Meeting in Jaipur (August 2026) adopted the **Jaipur Declaration**.
- Its four priorities are AI and tourism, sustainable and responsible tourism, tourism skilling, and tourism exchanges with easier travel.

Government steps for tourism

- **Swadesh Darshan** (2014–15) develops theme-based tourist circuits, such as Buddhist, Ramayana and tribal circuits.

- **Swadesh Darshan 2.0** moves to a destination-centric approach that focuses on sustainable and responsible tourism. Challenge Based Destination Development (CBDD) is its sub-scheme for the overall development of selected destinations.
- The **Modified UDAN (Ude Desh ka Aam Nagrik) scheme** (2026–27 to 2035–36) plans to develop 100 airports and 200 helipads for regional air connectivity.
- **PRASHAD** (2014–15), the Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation Drive, gives States and Union Territories (UTs) money for facilities at pilgrimage and heritage sites.
- **SASCI** (Special Assistance to States for Capital Investment) for tourism develops iconic destinations to global standards, with 100% Central funding.
- **Capacity Building for Service Providers (CBSP)**, which includes Hunar Se Rozgar Tak, gives short-term training in tourism and hospitality jobs.
- **Paryatan Mitra / Paryatan Didi (2024)** trains local people such as drivers, guides and vendors in hospitality, cleanliness and safety.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on World Tourism Day or on the Ministry of Tourism's schemes. The nearest question is:

UPSC Mains 2015, GS Paper I (12.5 marks, 200 words): The states of Jammu and Kashmir, Himachal Pradesh and Uttarakhand are reaching the limits of their ecological carrying capacity due to tourism. Critically evaluate.

06 EXTERNAL SECTOR • EXPORTS

Districts as Export Hubs: Every District an Export Unit

GS Paper III: Indian Economy – external sector, MSMEs, inclusive growth | **Source:** PIB PRISM, Sept 2026, pp. 95–103 (published 2 Sept 2026)

WHY IN THE NEWS? From 1 June 2026, the government adopted a focused, phased and outcome-based approach under the **Districts as Export Hubs (DEH)** initiative. India's exports of goods and services reached an estimated US$863.11 billion in 2025–26.

What is DEH?

- For decades, exports came mostly from a few industrial clusters and port cities. Products such as Bastar's iron craft or Jalgaon's bananas rarely reached foreign buyers.
- DEH treats **each district as a unit of export planning**, not just a unit of production. It finds products and services with global demand and links local producers to foreign markets.
- DEH is a **convergence framework, not a funding scheme**. It has no separate budget; it uses the money already available under various Central and State schemes.
- It aims to create jobs, strengthen MSMEs (micro, small and medium enterprises) and make export growth more inclusive. It supports Aatmanirbhar Bharat (self-reliant India) and Vocal for Local.
- As of January 2026, DEH covers more than 770 districts.

From ODOP to DEH

One District One Product (ODOP) selects, brands and promotes one special product from each district. It began as an Uttar Pradesh initiative in 2018, built around Moradabad's brass industry, and was later scaled up nationally. DEH, introduced in 2019, builds on ODOP. The two were brought together under the Foreign Trade Policy (FTP) 2023.

ODOP	DEH
Focus on the product	Focus on exports
Branding and local promotion	Market access and global promotion
Identifies a product	Builds the whole export ecosystem

Who does what

Centre Department of Commerce sets policy; DGFT (Directorate General of Foreign Trade) runs it → **State** State Export Promotion Committee (SEPC) → **District** District Export Promotion Committee (DEPC)

- The **DGFT** anchors implementation, coordinates stakeholders and monitors progress.
- SEPCs guide the work in each State and bring different departments together.
- The DEPC's key task is to prepare a **District Export Action Plan (DEAP)**. It maps products and services with export potential, assesses infrastructure and logistics, and identifies export bottlenecks. It also recommends steps (interventions) to improve competitiveness and market access.

EXAMPLE – A DISTRICT EXPORT PLAN

Suppose the DEPC of Jalgaon (Maharashtra) prepares its plan. PIB lists Jalgaon banana and Jalgaon Bharit brinjal as products with export potential there. The plan then asks practical questions. Are there cold storage and testing labs? Do farmers know the quality rules of foreign buyers? The answers decide which schemes the district should use.

Building the export ecosystem

- DEH maps products in each district, such as farm clusters, toy clusters, engineering goods and **GI-tagged** products. A Geographical Indication (GI) tag shows that a product comes from a particular place and has qualities linked to it.
- It helps exporters meet global standards for quality, testing, packaging and certification.

- Tie-ups with e-commerce and courier firms give small firms cheaper shipping. **Dak Ghar Niryat Kendras** are low-cost post-office export centres for paperwork, packing and small parcels.
- Regional offices of the DGFT work with district administrations to train exporters in logistics, export procedures, packaging norms and rules.
- Under the Export-Import (EXIM) Bank's **Grassroots Initiatives for Development (GRID)** programme, six districts were chosen: Anantapur, Raipur, Solan, Tiruppur, Kanpur and Kolhapur.
- Under the phased approach from June 2026, success is measured by new exporter registrations and higher export value.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on Districts as Export Hubs or ODOP. The nearest question is:

UPSC Mains 2017, GS Paper III (10 marks, 150 words): Account for the failure of manufacturing sector in achieving the goal of labour-intensive exports. Suggest measures for more labour-intensive rather than capital-intensive exports.

07 GOVERNANCE • SERVICE DELIVERY

Community Cadres: The Last Mile of Rural Service Delivery

GS Paper II: Governance – role of SHGs and community-based organisations; welfare schemes | **Source:** PIB PRISM, Sept 2026, pp. 105–119 (published 20 Sept 2026)

WHY IN THE NEWS? PIB has explained how more than **9 lakh Community Resource Persons**, along with Accredited Social Health Activists (ASHAs), Anganwadi Workers and other frontline workers, take government schemes to rural households. A joint advisory of three ministries calls these cadres the "last-mile enablers of convergence".

The community cadre approach

- A **community cadre** is a trained worker drawn from the community itself, who helps people use government services. A Community Resource Person (CRP) is one such cadre.
- This is a **decentralised** way of last-mile delivery. It means that local people, not distant offices, carry services over the final step to each household.
- Cadres play four roles. They are **trainers**, service providers, behaviour change agents and scheme facilitators who help with documents and linkages.
- They are usually paid by activity, with incentives linked to the services they deliver.

DAY-NRLM: the base

The **Deendayal Antyodaya Yojana–National Rural Livelihoods Mission** (DAY-NRLM) has brought more than 10 crore rural households into about 92 lakh Self-Help Groups (SHGs), mostly of women.

SHG a small group of village women who save and borrow together → **Village Organisation** SHGs of one village join together → **Cluster Level Federation** village organisations of a cluster join together

Livelihood and finance cadres

Cadre	What it does
Krishi Sakhi	Farm advice and sustainable farming
Pashu Sakhi	Animal health and livestock
Matsya Sakhi / Van Sakhi	Fisheries / forest produce other than timber
Enterprise CRP (CRP-EP) / Udyog Sakhi	Helps start small businesses
Bank Sakhi	Links SHGs to bank loans at the branch
BC (Business Correspondent) Sakhi	Doorstep banking services
Financial Literacy CRP / Bima Sakhi	Awareness of money matters / insurance

- A **Business Correspondent (BC)** is an agent who offers basic banking, such as opening accounts, deposits and withdrawals, on behalf of a bank.
- **CRP-EPs** (CRPs for Enterprise Promotion) work under DAY-NRLM's Start-up Village Entrepreneurship Programme (SVEP), which helps rural people start small businesses.
- The **National Campaign on Entrepreneurship** aims to train 50,000 CRPs in enterprise promotion and to give enterprise training to 50 lakh SHG members.
- **Gender CRPs** under DAY-NRLM work against gender-based violence, exclusion and inequality.

Health and nutrition

- **ASHAs** are the first point of contact with the health system. They are community volunteers who get performance-based incentives.
- **Anganwadi Workers** run nutrition and early childhood care under ICDS (Integrated Child Development Services) and Poshan 2.0. They identify children with severe or moderate acute malnutrition.
- **Poshan Bhi Padhai Bhi** aims to improve Early Childhood Care and Education (ECCE) at Anganwadis. It seeks to give Anganwadi Centres better infrastructure, play-based learning materials and well-trained workers.

Sanitation, water and housing

- **Swachhagrahis** are the "foot soldiers" of the Swachh Bharat Mission (Grameen). They motivate people to adopt good sanitation habits. Ideally every village has at least one, and women are preferred.
- The **73rd Constitutional Amendment** gave constitutional status to Panchayats. In line with it, the Jal Jeevan Mission lets Village Water and Sanitation Committees (Pani Samitis), which are sub-committees of the Gram Panchayat, plan, run and maintain village water supply.
- Members of a Pani Samiti are chosen by the **Gram Sabha**, the meeting of all adult voters of the village. At least 50% of the members are women.
- The **Nal Jal Mitra Programme** trains village people in plumbing, electrical work and pump operation, so that they can do minor repairs of water systems.
- **Awaas Mitras** are field helpers under Pradhan Mantri Awaas Yojana–Gramin (PMAY-G), which aims to build 4.95 crore houses by March 2029. Every sanctioned house is linked to a village-level helper until it is completed.

Why it matters

- Cadres take a household step by step from access to awareness, then capacity building and finally service delivery.
- Cadres connect one household to many schemes at once, such as livelihoods, health, sanitation and banking. This is convergence at the household level.
- The joint advisory that calls cadres the "last-mile enablers of convergence" was issued by the Ministry of Rural Development, the Ministry of Women and Child Development, and the Ministry of Health and Family Welfare.
- For example, Aarti of Basti (Uttar Pradesh) joined an SHG in 2016 and rose to become a Convergence CRP. She linked the Panchayat, frontline workers and households.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on community cadres such as the Sakhis or Swachhagrahis. The nearest question is:

UPSC Mains 2015, GS Paper II (12.5 marks, 200 words): The Self-Help Group (SHG) Bank Linkage Programme (SBLP), which is India's own innovation, has proved to be one of the most effective poverty alleviation and women empowerment programmes. Elucidate.

08 ART & CULTURE • CINEMA AND CREATIVE ECONOMY

Indian Cinema: India Cine Hub, National Film Awards and WAVES

GS Paper I: Indian culture – modern arts (cinema); **GS Paper III:** media and entertainment economy | **Source:** PIB PRISM, Sept 2026, pp. 121–131, 279–291 and 387–395 (articles 9, 21 and 31)

WHY IN THE NEWS? The President was to present the **72nd National Film Awards** on 22 September 2026 at Ekta Nagar, Gujarat. PIB also explained India Cine Hub, a single window for film-shooting permits, and Prasar Bharati's WAVES OTT platform.

India Cine Hub (ICH)

- **India Cine Hub** is a single-window digital portal for film shooting, run by the National Film Development Corporation of India (NFDC). A single window is one place where all permissions can be sought.
- It brings State approvals, police clearances and co-production applications into one central system. Foreign filmmakers can also apply, and ICH helps them get a **Film Visa**.
- It also gives filming guidelines, a digital map of shooting locations, lists of local vendors and details of Central and State film incentives.
- ICH is now being expanded to give permissions for live events. It will be the digital base of the **Live Events Development Cell (LEDC)**.

EXAMPLE – A FILM CO-PRODUCTION

An Indian producer and a French producer make one film together. They share the cost and risk, and the film reaches audiences in both countries. *All We Imagine As Light* (2024) is one such Indo–French film. India has official co-production treaties with 17 countries.

NFDC

- NFDC was set up by the Government in **1975** to promote the Indian film industry. It later absorbed the Film Finance Corporation and the Indian Motion Picture Export Corporation.
- Under a 2020 government mandate, it also absorbed Films Division, the Directorate of Film Festivals, the National Film Archive of India and the Children's Film Society, India.
- NFDC hosts **Film Bazaar India**, a South Asian market for co-producing and selling films. It is held alongside the International Film Festival of India (IFFI) in Goa.

Film tourism

- **Film tourism** means people visiting places they have seen in films. It creates local jobs and helps preserve heritage. For example, tourist arrivals in Ladakh rose 2.4 times after the film *3 Idiots*.

National Film Awards

- The National Film Awards are India's most prestigious awards for cinema. They are given every year by the **Ministry of Information and Broadcasting**, and NFDC is the implementing body.

- They began in **1954** as 'State Awards for Films', on the advice of the Film Enquiry Committee (1949). The first edition honoured films of 1953.
- They aim to encourage films of artistic and technical excellence and social relevance, and to promote the unity and integrity of the nation.
- They have three sections: **Feature Films**, Non-Feature Films (documentaries, short films, animation) and Best Writing on Cinema. The Dadasaheb Phalke Award is given separately.
- Winners get a **Swarna Kamal** (Golden Lotus) or a Rajat Kamal (Silver Lotus) medal.
- A Best Feature Film award is given in each language in the **Eighth Schedule** of the Constitution. Films in other languages get separate awards.
- A film must be certified by the **Central Board of Film Certification (CBFC)** and carry English subtitles. A feature film must run for more than 72 minutes.
- The first Best Actor and Best Actress awards went to Uttam Kumar and Nargis in 1968. These awards were then called **Bharat** and Urvashi.

72ND NATIONAL FILM AWARDS (FILMS OF 2024)

- The ceremony was set to be held at **Ekta Nagar** (formerly Kevadia), Gujarat, at the Statue of Unity. This is the first time it is being held outside Delhi. Future editions will also travel to other States, in the spirit of Ek Bharat, Shreshtha Bharat.
- *Article 370* (Hindi) won **Best Feature Film**. Best Actor was shared by Mammootty and Kartik Aaryan, and Yami Gautam won Best Actress.
- For the first time, a **Santhali** film was honoured in the Non-Feature section. *Angen* won Best Debut Film of a Director (Non-Feature).

DADASAHEB PHALKE AWARD

- It is the highest honour in Indian cinema. It was instituted in **1969**, and its first recipient was Devika Rani.
- It is named after Dhundiraj Govind Phalke, the "Father of Indian Cinema". He made *Raja Harishchandra* (1913), India's first full-length feature film.
- No entries are invited for this award. A special committee of eminent film personalities recommends the recipient.
- The award for 2024 will be given to Kannada actor **Anant Nag**.

WHY CINEMA MATTERS

- India's media and entertainment sector is the world's fifth largest. Indian films also carry India's **soft power**, which is the ability to win influence abroad through culture rather than force.

WAVES OTT and MyWAVES

- **OTT** (over-the-top) means video or audio streamed directly to viewers over the internet, without cable or satellite TV.
- **WAVES OTT** is the public-service OTT platform of Prasar Bharati, which runs Doordarshan and Akashvani. It was launched on 20 November 2024 at the 55th IFFI in Goa.
- Unlike commercial platforms, it focuses on information, education, culture and news. Its three goals are wider digital access, cultural preservation and linguistic diversity.
- It carries all Doordarshan satellite channels, Akashvani radio, PM eVidya learning channels, and magazines such as *Yojana* and *Kurukshetra*.
- Under its **Pay-Per-View (PPV) Content Sourcing Policy**, outside producers and rights holders can offer their content on the platform. It also offers shopping through the Open Network for Digital Commerce (ONDC).
- **MyWAVES**, launched on 23 March 2026 inside WAVES OTT, lets citizens create and upload their own short, vertical and episodic videos. It also lets them take part in national programmes such as the Create in India Challenge.
- Its **Gems of India Challenge** (pilot from 21 July 2026, in six States and Union Territories) invites short videos on each district's heritage, crafts, food and festivals.

WAVES SUMMIT

- **WAVES** stands for World Audio Visual and Entertainment Summit. Its first edition was held in Mumbai on 1–4 May 2025.
- It covered broadcasting, films, digital media and **AVGC-XR** (Animation, Visual Effects, Gaming, Comics and Extended Reality). Extended Reality means technologies, such as virtual reality, that mix the digital and real worlds.
- The **WAVES Declaration** was adopted there by 77 countries.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on India Cine Hub, the National Film Awards or WAVES. The nearest question is:

UPSC Mains 2014, GS Paper III (12.5 marks, 200 words): In a globalized world, Intellectual Property Rights assume significance and are a source of litigation. Broadly distinguish between the terms—Copyrights, Patents and Trade Secrets.

09 WELFARE SCHEMES • ARTISANS AND MSMES

PM Vishwakarma: Support for Traditional Artisans

GS Paper II: Welfare schemes for vulnerable sections; **GS Paper III:** MSMEs, credit and skilling | **Source:** PIB PRISM, Sept 2026, pp. 133–141 (article 10)

WHY IN THE NEWS? PM Vishwakarma completes three years on **17 September 2026**. The scheme has already met its target of registering 30 lakh artisans and craftspeople.

What is PM Vishwakarma?

- PM Vishwakarma was launched on **17 September 2023**. It gives end-to-end support to traditional artisans and craftspeople, from training to tools, loans and markets.
- It is run by the **Ministry of Micro, Small and Medium Enterprises (MSME)**.
- It is a **Central Sector Scheme**, which means it is fully funded by the Central Government. It runs from 2023–24 to 2027–28.
- It covers **18 traditional trades**, such as carpenter, boat maker, goldsmith, cobbler, mason, barber, tailor, washerman, doll and toy maker, and fishing net maker.
- It is built on three pillars: **Samman** (respect), Samarthya (capability) and Samriddhi (prosperity).
- It aims to strengthen the **Guru-Shishya parampara**, the family-based way in which traditional skills pass from one generation to the next.
- Its goal is to improve the quality and reach of artisans' products and link them with domestic and global supply chains.

What does an artisan get?

Benefit	What it gives
Recognition	PM Vishwakarma Certificate and ID Card
Skill training	Basic Training of 5–7 days; Advanced Training of 15 days or more; stipend of ₹500 per day
Toolkit	Modern toolkit worth up to ₹15,000
Loan	Collateral-free loan of up to ₹3 lakh, in two parts, at 5% interest
Digital incentive	₹1 for each digital payment made or received, for up to 100 transactions a month
Marketing support	Trade fairs, branding, advertising, and e-commerce platforms such as the Government e-Marketplace (GeM)

- A **collateral-free** loan is one for which the borrower does not have to pledge any property or gold as security.
- The first loan of up to **₹1 lakh** is for 18 months. An artisan becomes eligible for it after completing Basic Training.
- The second loan of up to **₹2 lakh** is for 30 months. It is given only after the first loan is repaid and the artisan has either adopted digital payments or completed Advanced Training.
- The interest rate is fixed at a concessional **5%**. The Government bears an interest subvention of up to 8%, which means it pays that part of the interest to the bank.

EXAMPLE – INTEREST SUBVENTION

Suppose a carpenter takes a loan of ₹1 lakh, and the bank's normal interest rate on it would be 13% a year.

The carpenter pays only 5%, that is ₹5,000 a year. The Government pays the bank the remaining 8%, that is ₹8,000. So the bank gets its full interest, and the artisan gets cheap credit.

Who can apply?

- The artisan must be **18 years or older** and work with hands and tools in one of the 18 notified family-based trades.
- The artisan must be **self-employed in the unorganised sector**. The unorganised sector broadly means informal businesses and workers outside the organised sector.
- The artisan must not have taken a loan under a similar government credit scheme for self-employment in the last five years. But those who have fully repaid loans under **MUDRA** (small loans for micro businesses) or PM SVANidhi (small loans for street vendors) can apply.
- Only **one member of a family** can register. A family means husband, wife and unmarried children.
- Government employees and their family members cannot apply.

How registration works

- Applications can be made only through **Common Service Centres (CSCs)**.
- Each application goes through **three-tier verification**. It is first verified by the Gram Panchayat or Urban Local Body and then checked by the District Implementation Committee. The Screening Committee gives the final approval.
- Beneficiaries are registered on the **Udyam Assist Platform**. This online system registers informal micro enterprises and gives them an Udyam Registration Number. It brings artisans into the formal MSME system.

Steps for market access

- Artisans are being linked to e-commerce platforms such as **GeM** and the Open Network for Digital Commerce (ONDC).
- **One Station One Product (OSOP)** is a railway scheme that gives retail outlets at busy railway stations. It has been used to give stalls to artisans with disabilities (Divyangjan Vishwakarmas).
- **AVSAR** (Airport as Venue for Skilled Artisans of the Region) is a scheme of the Ministry of Civil Aviation that gives artisans space at airports to sell their products. PM Vishwakarma stalls have been set up at airports with its help.
- Tribal Artisan Melas held with the **Tribal Co-operative Marketing Development Federation of India** (TRIFED) link tribal artisans to platforms such as Tribes India.

Impact

- A concurrent evaluation by the Indian Institute of Management (IIM) Mumbai found that **93%** of the beneficiaries surveyed reported a moderate to significant rise in income after training.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on PM Vishwakarma. The nearest question is:

UPSC Mains 2023, GS Paper III (10 marks, 150 words): Faster economic growth requires increased share of the manufacturing sector in GDP, particularly of MSMEs. Comment on the present policies of the Government in this regard.

10 AGRICULTURE • FIBRE CROPS AND INDUSTRY

Jute: India's Golden Fibre

GS Paper III: Agriculture – MSP, crops and agro-industry; **GS Paper I:** Geography – distribution of crops and industries | **Source:** PIB PRISM, Sept 2026, pp. 143–157 (article 11)

WHY IN THE NEWS? The Minimum Support Price (MSP) of raw jute has been fixed at **₹5,925 per quintal** for 2026–27. Indian athletes also wore jute-viscose clothing at the 2026 Commonwealth Games.

What is jute?

- Jute is a natural plant fibre. It is called the **"Golden Fibre"** because of its golden colour and silky shine.
- In trade, jute and **mesta** together are called raw jute, because they are used for similar things. Mesta is a bast fibre crop (its fibre comes from the stem), grown as a cheaper alternative to jute in drier areas.
- India is the **world's largest producer of raw jute**. It makes about 75% of the world's jute goods (as of July 2026).
- India is fully self-reliant (Atmanirbhar) in jute goods.
- Jute is biodegradable and recyclable. It is the cheapest natural vegetable fibre and the second most widely used natural fibre. It is used in packaging, construction, agriculture and industry.

History

- Jute in India dates back to the third century BC. It became a major commercial crop in the colonial period, when many jute mills were set up in Bengal.
- At Partition in 1947, nearly 80% of the jute-growing area went to East Pakistan (now Bangladesh), but most jute mills stayed in India. This caused a severe shortage of raw jute.
- So the government launched the **"Grow More Jute"** campaign in September 1949. Farmers were encouraged to shift from paddy to jute.

Where it grows

- Jute needs a hot and humid climate, with **700–1,500 mm** of rain during its growing period.
- It is sown in **March–April** and harvested within 100–110 days. It is mostly rainfed and is grown mainly by small and marginal farmers.
- **West Bengal** grows the most jute, followed by Bihar, Assam, Odisha and Jharkhand.
- The jute industry is also centred in the east. West Bengal has the largest number of jute mills in India.

New uses: jute geotextiles

- **Jute Geotextile (JGT)** is a technical textile made from jute. Technical textiles are made mainly for their function, such as holding soil, rather than for their look or decoration.
- JGT is used to control soil erosion, protect river banks and slopes, and strengthen roads and railway tracks. It is fully biodegradable, so it improves the soil as it breaks down.
- For the 2026 Commonwealth Games, the National Jute Board (NJB) developed jute-viscose clothing for Indian athletes. It was designed by the National Institute of Fashion Technology (NIFT), New Delhi.

MSP and the packaging law

- The **Minimum Support Price (MSP)** is the price at which the government stands ready to buy a crop. It protects farmers when market prices fall.
- The MSP of raw jute for 2026–27 is ₹5,925 per quintal.
- The **Jute Corporation of India (JCI)** is the sole nodal agency for MSP operations in raw jute. It buys directly from farmers through its purchase centres in rural areas whenever market prices fall below MSP.
- The **Jute Packaging Act, 1987** makes it compulsory to pack certain commodities in jute. Its full name is the Jute Packaging Materials (Compulsory Use in Packing Commodities) Act.
- Under it, **100% of foodgrains** and 20% of sugar must be packed in jute bags. This gives jute farmers a stable market.

EXAMPLE – HOW MSP PROTECTS A FARMER

Suppose a farmer has 10 quintals of raw jute. The market price falls to ₹5,000 per quintal, so a trader would pay only ₹50,000.

Instead, the farmer sells to JCI at the MSP of ₹5,925 per quintal and gets ₹59,250.

Institutions and schemes

- The **National Jute Board**, under the Ministry of Textiles, is the nodal agency for developing and promoting the jute sector. The National Jute Board Act, 2008 also provides for the welfare of jute workers.
- The **National Jute Development Programme (NJDP)** is the umbrella scheme for the sector, run by NJB. It includes JUTE-ICARE, the Jute Diversification Scheme, market promotion and scholarships for daughters of jute workers. It also promotes jute as an alternative to plastics.

- **JUTE-ICARE** (Improved Cultivation and Advanced Retting Exercise), launched in 2015–16, raises yield and fibre quality. It gives farmers subsidised certified seeds, field demonstrations, mechanisation support and better retting methods. It is run with the Central Research Institute for Jute and Allied Fibres (CRIJAF) and JCI.
- **Retting** means soaking cut jute stems in water, so that the fibre loosens and can be pulled out. Retting ponds are built with support from the Pradhan Mantri Krishi Sinchayee Yojana (an irrigation scheme) and the Rashtriya Krishi Vikas Yojana (a farm development scheme).
- The **Jute Diversification Scheme** helps jute mills, MSMEs (micro, small and medium enterprises) and artisans make new jute products, for example through a 30% subsidy on machinery for jute mills and MSMEs.
- The **Jute Mark India** logo certifies the quality of jute products and the jute content of blended products.
- **JUTE-SMART** (2016) is an online portal of the Office of the Jute Commissioner. It manages the buying and supply of jute bags for foodgrains.
- The **Jute Crop Information System** tracks jute fields using satellite data. It was built by the National Remote Sensing Centre (NRSC) of the Indian Space Research Organisation (ISRO). Its tools are the BHUVAN JUMP mobile app and the PATSAN (Prospective Assessment of Jute Using Mobile App-Based Field Observations) web platform.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on jute. The nearest question is:

UPSC Mains 2018, GS Paper III (10 marks, 150 words): What do you mean by Minimum Support Price (MSP)? How will MSP rescue the farmers from the low income trap?

11 INDIAN ECONOMY • INSURANCE AND SHIPPING

Bharat Maritime Insurance Pool: Insuring India's Ships at Home

GS Paper III: Indian Economy – insurance, infrastructure (ports and shipping); security of sea trade | **Source:** PIB PRISM, Sept 2026, pp. 159–167 (article 12)

WHY IN THE NEWS? The **Bharat Maritime Insurance Pool (BMIP)**, India's first domestic maritime insurance pool, is now working at full commercial scale. PIB reports that war-risk insurance premiums for Indian shipping have fallen by about 35–40% from their peak during the West Asia conflict, when disruptions in the Red Sea and near the Strait of Hormuz had made foreign insurers raise premiums or stop cover.

Basic terms: marine insurance

Every ship and its cargo must be insured to take part in global trade. Marine insurance has four main types.

Type	What it covers
Hull & Machinery (H&M)	The ship itself: its hull (main body), the machinery that moves it and its equipment
Cargo	The goods carried by the ship
Protection & Indemnity (P&I)	The shipowner's liability to others, such as for oil pollution, wreck removal, crew injury or cargo damage
War risk	Loss from war, piracy, terrorism or seizure of the ship

- **Liability to others** (third-party liability) is the money a shipowner must pay to other people for harm caused by the ship, such as an oil spill.
- **Underwriting** is the process by which an insurer studies a risk and decides whether to cover it and at what premium.
- An **insurance pool** is a group of insurance companies that join hands to cover big risks together and share the losses.

EXAMPLE – HOW A POOL WORKS

No single Indian insurer can safely cover a very costly ship. So suppose five Indian insurers form a pool, and each commits a share of the capacity.

One member issues the policy. If the ship is damaged, all five share the claim in proportion to the capacity each committed. No one company carries the whole loss.

Why India needed it

- About **95% of India's trade by volume** and 70% by value moves by sea. So steady and affordable marine insurance is vital for India's economy.
- Indian shipowners depended almost entirely on **international P&I clubs**, mostly based in Western countries. A P&I club is an association of shipowners who insure one another against liabilities.
- These clubs belong to the **International Group of P&I Clubs**, which has 12 member clubs and insures most of the world's large ships.
- Such dependence carries a risk: foreign insurers could withdraw cover suddenly, or their decisions could be influenced by politics.
- Conflicts in the **Red Sea** and tension near the Strait of Hormuz disrupted key sea routes. Foreign insurers raised premiums or stopped cover, and costs rose sharply for shipowners.
- India also paid large premiums abroad every year, which meant an outflow of foreign exchange.
- India lacked its own expertise in marine underwriting and claims, and relied on foreign hubs such as London and Switzerland.

Key features of BMIP

- BMIP was approved on **18 April 2026** and launched on 12 May 2026. It is India's first domestic maritime insurance pool.
- For the first time, Indian companies are insuring Indian ships of higher value on their own.
- It covers all four risks: **Hull & Machinery, Cargo, P&I and War risk**.
- It is backed by a **sovereign guarantee**, which is a promise by the Government to pay if the pool itself cannot meet its obligations. This lets Indian insurers cover high-value ships and cargo.
- **Size:** the pool offers cover of up to **USD 1.5 billion** (about ₹13,906 crore), backed by a sovereign guarantee of USD 1.4 billion (about ₹12,980 crore).
- **Eligible vessels:** ships flying the Indian flag, ships owned, managed or controlled by Indian entities, and cargo ships coming to or leaving India are eligible.
- **Duration:** the pool will run for 10 years, which can be extended up to 15 years.
- **How policies work:** policies are issued by domestic insurers who are members of the pool. All members share each risk through **reinsurance**, in proportion to the capacity they committed.
- Reinsurance means insurance for insurers. An insurer passes on part of its risk to other insurers.
- **Claims:** claims of up to **USD 100 million** are paid from the pool's own reserves and reinsurance. The sovereign guarantee is used only for larger claims, after the pool's reserves are fully used up.
- **Administration:** the **General Insurance Corporation of India** (GIC Re) is the Pool Administrator. A Governing Body oversees the pool, and an Underwriting Committee checks that risks are judged soundly.
- The pool is not only for shipowners; exporters and importers can also insure their cargo through it.

Significance

- BMIP reduces India's dependence on foreign insurers. It ensures affordable and uninterrupted cover even during global disruptions.
- It saves foreign exchange and builds Indian expertise in marine insurance. It can also help India get reciprocal cover from P&I clubs outside the International Group.

Way forward

- In the medium term, India must build skilled people, strong legal frameworks and reinsurance partnerships. Reliance on the sovereign guarantee should be kept to a minimum.
- In the long term, BMIP can become a regional anchor for maritime insurance in the **Indian Ocean Region**.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on maritime insurance. The nearest question is:

UPSC Mains 2025, GS Paper III (15 marks, 250 words): Why is maritime security vital to protect India's sea trade? Discuss maritime and coastal security challenges and the way forward.

12 INFRASTRUCTURE • ROADS AND ENVIRONMENT

Green Highways and Bio-bitumen

GS Paper III: Infrastructure – roads; conservation; science and technology | **Source:** PIB PRISM, Sept 2026, pp. 169–177 (article 13)

WHY IN THE NEWS? In September 2026, the National Highways Authority of India (NHAI) issued new guidelines for plantation along National Highways. The first annual report on the **National Highways Green Cover Index** has also been released.

Green Highways Policy, 2015

- The **Green Highways (Plantation, Transplantation, Beautification and Maintenance) Policy, 2015** guides tree planting along National Highways.
- It aims to reduce air pollution and dust, stop soil erosion on slopes and create local jobs.
- The **Miyawaki method**, also called the 'pot plantation method', plants trees and shrubs very close together. Such dense planting can speed up early growth and help establish compact urban forests under suitable conditions.
- Where trees must be cut for a highway, **compensatory afforestation** (planting new trees to make up for those cut) and tree transplantation are carried out.

New guidelines and monitoring

- The **Right of Way (RoW)** is the land legally needed to build, run and maintain a highway.
- Under **NHAI's September 2026 guidelines**, plantation work is treated as compliant for provisional completion certification (an interim certificate that the highway work is done) only if at least 80% of the RoW set aside for planting is covered.
- At least **90%** of the saplings must survive at inspection. The same standard applies during maintenance, and dead plants must be replaced.
- The **National Highways Green Cover Index** (NH-GCI) is the country's first scientific measure of green cover within the RoW of National Highways. It is prepared with the National Remote Sensing Centre (NRSC) of the Indian Space Research Organisation (ISRO), using satellite data.
- Its first annual report (2025–26) uses observations from before and after the monsoon. It sets a baseline to compare stretches and improve roadside plantations.

Bio-bitumen from rice straw

- **Bitumen** is the black, sticky mix of hydrocarbons used to pave roads. It is known as "black gold" in the pavement industry. India imports nearly 50% of its bitumen.
- **Bio-bitumen** was developed by two labs of the Council of Scientific and Industrial Research (CSIR). They are the Central Road Research Institute (CRRI), New Delhi, and the Indian Institute of Petroleum (IIP), Dehradun.
- Its technology was transferred to industry in January 2026.
- **Pyrolysis** means heating a material at a high temperature without oxygen, so that it breaks down into oil, gas and carbon.

Rice straw left after harvest → **Pyrolysis** turns it into bio-oil → **Blending** with normal bitumen

- The bio-oil replaces 20–30% of the petroleum-based binder. So bio-bitumen can reduce imports and gives a use for farm residue.
- A 100-metre trial stretch has been laid on the **Jorabat–Shillong Expressway** (NH-40) in Meghalaya. PIB states that India is the first country to scale bio-bitumen technology to industrial and commercial levels within the same year.

Other green steps

- **Fly ash** (a by-product of thermal power plants), construction and demolition waste, plastic waste and slag (waste left after making metals) are used in building highways.
- The **"Trees for Bees"** campaign plants flowering, locally suitable species along identified stretches of the Delhi–Amritsar–Katra Expressway to create corridors for pollinators such as bees.
- **Ek Ped Maa Ke Naam** is a national campaign in which people plant a tree in honour of their mother. On World Environment Day 2026, saplings were planted across Andhra Pradesh under it.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on green highways or bio-bitumen. The nearest question is:

UPSC Mains 2026, GS Paper III (10 marks, 150 words): Discuss how the contradiction between 'rapid infrastructure development' and 'disaster-risk reduction' in ecologically-sensitive areas of India can be managed, with suitable examples.

13 ENERGY • RENEWABLE ENERGY

Geothermal Energy: India's First Wells at Puga

GS Paper III: Energy – renewables, energy security; **GS Paper I:** Earth's interior | **Source:** PIB PRISM, Sept 2026, pp. 179–189 (published 4 Sept 2026)

WHY IN THE NEWS? In July 2026, the Oil and Natural Gas Corporation (ONGC) Energy Centre commissioned India's **first two geothermal wells**, each 1,000 metres deep, in Puga Valley, Ladakh. They pave the way for India's first 1-megawatt demonstration geothermal power project.

What is geothermal energy?

- **Geothermal energy** is heat energy taken from inside the Earth. It can be used to make electricity or used directly as heat.
- Unlike solar and wind energy, it is available round the clock. It is steady, low-carbon and does not depend on the weather.

WHERE DOES THE HEAT COME FROM?

Layer	Nature	Key fact
Crust	Solid, outermost	5–8 km thick under oceans; 24–56 km under continents
Mantle	Semi-solid hot rock	Largest layer, nearly 2,900 km thick
Outer core	Liquid iron and nickel	Surrounds the inner core
Inner core	Solid iron and nickel	About 2,400 km wide

- The heat comes from the **radioactive decay** of uranium, thorium and potassium, and from heat left over from the Earth's formation.
- This heat drives **convection currents** in the mantle: hot material rises and cooler material sinks. These currents cause earthquakes, volcanoes and mountain building.
- In active regions, faults and cracks let hot material rise near the surface. This creates underground stores (reservoirs) of hot water and steam in porous rock.

How geothermal power is made

Deep wells bring up hot water and steam → **Turbine** steam spins a turbine and generator → **Reinjection** used water is cooled and pumped back

EXAMPLE – COAL PLANT VS GEOTHERMAL PLANT

A coal plant burns coal to boil water, and the steam spins a turbine. A geothermal plant works the same way but burns no fuel, because the Earth supplies the steam. It still uses some electricity to run its pumps and other equipment, so it is fuel-free, not energy-free. Pumping the used water back helps replenish the reservoir.

Geothermal heat is also used directly, without making electricity. It can heat many buildings from one central source (district heating), and it is used in farming, fish farming and for heating or cooling buildings.

India's geothermal resources

- The **Geological Survey of India (GSI)** has mapped 381 hot springs and identified 10 geothermal provinces: Himalayan,

Naga-Lusai, Andaman and Nicobar Islands, Son-Narmada-Tapi (SONATA), West Coast, Cambay Graben, Aravalli, Mahanadi, Godavari and South Indian Cratonic.

- India's theoretical potential is nearly **10.6 gigawatts (GW)**, and 42 sites are considered promising.
- GSI has identified geothermal sites across the country. The main ones are listed below.

State / UT	GSI-identified geothermal sites
Ladakh	Puga, Chumathang, Gaik, Demchok, Nubra, Panamik, Galhar
Jammu and Kashmir	Sidhu
Himachal Pradesh	Manikaran, Kasol, Tattapani, Tapri
Uttarakhand	Tapoban, Gari, Joshimath, Juma, Jamunotri, Ganganani, Beda, Joti, Nyu, Dar, Bheti
Haryana	Sohna
Gujarat	Tulsishyam, Dholera, Tuwa
Madhya Pradesh	Anhoni
Maharashtra	Unhavare (Khed), Sativali, Tural
Chhattisgarh	Tattapani
Telangana	Manuguru
Odisha	Deulajhari (Athmallik), Attri
Jharkhand	Surajkund, Tantloi
Bihar	Bhimband (Munger)
West Bengal	Bakreshwar
Sikkim	Polok, Yumsemsadong
Arunachal Pradesh	Tsachu (Tawang), Takshing

- **Enhanced Geothermal Systems (EGS)** create cracks in hot dry rock so that water can circulate and pick up heat. Advanced Geothermal Systems (AGS) circulate a fluid through closed underground pipes. Both will widen exploration.
- **Abandoned oil and gas wells** can be reused for geothermal energy, where technically feasible.

National Policy on Geothermal Energy, 2025

- The government notified the policy in **September 2025**. The Ministry of New and Renewable Energy (MNRE) is the nodal ministry.
- It aims to make geothermal a major pillar of renewable energy as India moves towards **Net Zero by 2070**.
- It gives priority to research, drilling, management of underground reservoirs and direct use of heat.
- It supports **Ground Source Heat Pumps** (GSHPs), which use the steady temperature of shallow ground to heat buildings in winter and cool them in summer.
- It lists **uses** beyond electricity: heating and cooling, agriculture and desalination (removing salt from sea water).
- It promotes new **technologies**: plants that use geothermal and solar energy together (geo-solar hybrids), EGS, AGS and the retrofitting of old oil wells for geothermal use.
- It sets clear rules so that both public and private companies can take part. It also backs a national geothermal data repository (one central store of data), pilot projects and Centres of Excellence.

Government steps for clean energy

- In July–August 2025, MNRE sanctioned **five research and development projects**. They include reuse of old oil and gas wells at Ankleshwar (Gujarat), a solar–geothermal project at Gandhinagar (Gujarat), site studies in Tawang (Arunachal Pradesh) and geothermal cooling for air conditioning in Hyderabad (Telangana).
- The **Renewable Energy Research and Technology Development Programme** (RE-RTD) of MNRE aims to develop indigenous, cost-effective renewable technologies, including geothermal.
- Geothermal energy is a key area of cooperation with **Australia** and Iceland. An MoU (Memorandum of Understanding) with Saudi Arabia also names it as a focus area.

Where India stands

- Commercial-scale geothermal power is yet to be established in India. Pilot projects are building the data and experience needed for it.
- Indonesia, the US, the Philippines, Türkiye and New Zealand lead the world in geothermal capacity.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on geothermal power or the National Policy on Geothermal Energy. The nearest question is:

UPSC Prelims 2013: Consider the following:
1. Electromagnetic radiation
2. Geothermal energy
3. Gravitational force
4. Plate movements
5. Rotation of the earth
6. Revolution of the earth

Which of the above are responsible for bringing dynamic changes on the surface of the earth?
(a) 1, 2, 3 and 4 only (b) 1, 3, 5 and 6 only (c) 2, 4, 5 and 6 only (d) 1, 2, 3, 4, 5 and 6

Answer: (d). All six change the surface; geothermal heat drives the mantle currents behind plate movements and volcanoes.

14 HEALTH • NUTRITION

Poshan Maah 2026 and Mission Poshan 2.0

GS Paper II: Welfare schemes; health; women and children | **Source:** PIB PRISM, Sept 2026, pp. 191–201 (published 8 Sept 2026)

WHY IN THE NEWS? The **9th Rashtriya Poshan Maah** (National Nutrition Month) was set to be launched on 9 September 2026 at Varanasi, Uttar Pradesh. Its theme is "Hamari Anganwadi, Hamari Jimmedari", which asks every citizen to take shared ownership of Anganwadi centres.

Basic terms

- **Rashtriya Poshan Maah** has been observed every September since 2018 under POSHAN Abhiyaan (explained below). It spreads awareness about good nutrition among pregnant women, nursing mothers, children and adolescents.
- **Malnutrition** means a person's intake of energy and nutrients is too little, too much or unbalanced. It includes undernutrition (such as stunting, wasting and underweight), micronutrient deficiencies (such as anaemia), and overweight and obesity.
- An **Anganwadi centre (AWC)** is a village or ward-level centre that gives food, health and pre-school care to young children and mothers. PIB calls this network the world's largest childcare network.
- The **Supplementary Nutrition Programme (SNP)** is the extra food given through AWCs. It has two delivery modes, each for a different group. Take Home Ration (THR) is a packed ration given to children aged six months to three years and to pregnant women and lactating mothers. Hot Cooked Meals (HCM), with a morning snack, are served at the centre to children aged three to six years.
- **Early Childhood Care and Education (ECCE)** means care, play and learning for children below six years.

EXAMPLE – THE FIRST 1,000 DAYS

The first 1,000 days run from the start of pregnancy to the child's second birthday: about 270 days in the womb plus 730 days after birth.

More than 85% of brain development happens by the age of six, and the fastest growth is in these 1,000 days. A child who is poorly fed in this period can suffer lasting harm to learning, movement and behaviour. So feeding the mother and the baby well in this window matters most.

Mission Poshan 2.0

- **POSHAN Abhiyaan** was launched in March 2018 as a mission that brings many ministries together to fight malnutrition.
- In the **Union Budget 2021–22**, nutrition schemes were combined under Mission Poshan 2.0, India's unified National Nutrition Mission. It is run by the Ministry of Women and Child Development (MWCD).

Scheme merged into Poshan 2.0	What it does
POSHAN Abhiyaan	Technology-based monitoring, mass mobilisation (Jan Andolan) and behaviour change
Anganwadi Services / Integrated Child Development Services (ICDS)	Supplementary nutrition, hot cooked meals and early childhood care
Scheme for Adolescent Girls	Nutrition support for out-of-school and adolescent girls

Five proposed priorities of Poshan Maah 2026

- **Dietary diversity and protein:** families are encouraged to eat cereals and millets, pulses, fruits, vegetables, nuts, milk and eggs. Proposed activities include showcasing produce from **Poshan Vatikas** (nutrition gardens).
- **Fresh hot cooked meals:** proposed activities include encouraging States and Union Territories to rotate the weekly menu at AWCs. They also include nationwide testing of hot cooked meals with the **Food Safety and Standards Authority of India** (FSSAI).
- **Community ownership:** new **Anganwadi Management Committees (AMCs)**, set up under guidelines of 23 June 2026 and chaired by the Anganwadi Supervisor, are meant to oversee services. Proposed activities include displaying SNP Menu Boards at all AWCs to show the daily menu.
- **Nutrition and early stimulation:** early stimulation means talking, playing and reading with a young child so that the brain develops well. The revised **Home Visit Scheduler** lists 34 development milestones for children aged 0–3 years. Proposed activities include referring children with developmental delays to health systems and to the teams of the Rashtriya Bal Swasthya Karyakram (RBSK), which screens children for health problems.
- **Pradhan Mantri Matru Vandana Yojana (PMMVY) in its tenth year:** proposed activities include special enrolment drives to register every eligible pregnant and nursing woman.

Jan Andolan and Poshan Pakhwada

- **Poshan Pakhwada** is a two-week campaign held every April. Its 8th edition (9–23 April 2026) had the theme "Maximizing Brain Development in the First Six Years of Life".
- Poshan Maah and Poshan Pakhwada treat nutrition as a **Jan Andolan**, which means a people's movement rather than only a government programme.

Government steps for nutrition

- **PMMVY** came into effect on 1 January 2017. It is India's maternity benefit scheme and gives up to ₹6,000 per eligible pregnancy to pregnant and nursing mothers: ₹5,000 for the first child and ₹6,000 for the second child if it is a girl (PMMVY 2.0).

- **Poshan Tracker**, launched on 1 March 2021, is the main digital tool for monitoring AWCs. It records AWC opening, children's attendance, pre-school activities and growth almost in real time.
- **Navchetna** and Aadharshila are ECCE curricula used at AWCs for age-appropriate learning and school readiness.
- The **8th Poshan Maah** was launched on 17 September 2025 from Dhar (Madhya Pradesh), along with the Swasth Nari, Sashakt Parivar Abhiyaan, a campaign that MWCD and the Ministry of Health and Family Welfare implement jointly. The 8th Poshan Maah also stressed eating less sugar and oil to fight obesity.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2017: Which of the following are the objectives of 'National Nutrition Mission'?
1. To create awareness relating to malnutrition among pregnant women and lactating mothers.
2. To reduce the incidence of anaemia among young children, adolescent girls and women.
3. To promote the consumption of millets, coarse cereals and unpolished rice.
4. To promote the consumption of poultry eggs.

Select the correct answer using the code given below:
(a) 1 and 2 only (b) 1, 2 and 3 only (c) 1, 2 and 4 only
(d) 3 and 4 only

Answer: (a). The National Nutrition Mission (POSHAN Abhiyaan) aims at awareness and anaemia reduction; promoting particular foods was not an objective.

UPSC Mains 2026, GS Paper II (10 marks, 150 words): Malnutrition in India is not merely a public health concern; it is also a challenge of social equity, human development and effective welfare governance. Discuss.

15 SANITATION • WASTE MANAGEMENT

Swachh Bharat at 12: ODF Plus, GOBARdhan and Swachhata Hi Seva 2026

GS Paper II: Welfare schemes, people's participation; **GS Paper III:** Waste management | **Source:** PIB PRISM, Sept 2026, pp. 203–221, 365–375, 555–563, 579–585, 613–619 (articles 16, 29, 49, 52 and 55)

WHY IN THE NEWS? **Swachhata Hi Seva (SHS) 2026** began on 17 September and runs till 2 October 2026. Its theme is "Swachhata Mein Sahbhag; Swachh Bharat, Viksit Bharat". The campaign is also creating awareness about the new Solid Waste Management (SWM) Rules, 2026.

Swachh Bharat Mission (SBM)

- The Swachh Bharat Mission was launched on **2 October 2014**. It is one of the largest sanitation movements led by the government.
- Its logo shows the spectacles of Mahatma Gandhi, who saw cleanliness as being "next to godliness".
- When SBM began in 2014, rural sanitation coverage was only 39%. It reached 100% by 2019, and rural India was then declared **Open Defecation Free (ODF)**. ODF means that no faeces are visible in the open, and every household and public institution uses a safe toilet for the disposal of faeces.
- A World Health Organization (WHO) study estimated that nearly 3 lakh deaths from diarrhoea were avoided in 2019 compared with 2014. ODF areas also saw a clear fall in groundwater pollution.

Component	Focus
SBM-Grameen (SBM-G)	Rural sanitation: toilet access and use, and solid and liquid waste management
SBM-Urban (SBM-U)	Urban sanitation: waste management, public spaces and cleanliness infrastructure

SBM-G Phase II: from ODF to ODF Plus

After 2019, the focus moved from building toilets to keeping villages ODF and managing their waste. This is the aim of **SBM-G Phase II**.

- An **ODF Plus village** keeps its ODF status, manages its solid and liquid waste, and stays visibly clean.
- ODF Plus villages move through three stages: **Aspiring**, Rising and Model.

EXAMPLE – THE THREE STAGES OF ODF PLUS

Village A has compost pits for kitchen waste but its drains overflow. It manages one type of waste, so it is Aspiring.

Village B also has soak pits for used water. It manages both solid and liquid waste, so it is **Rising**.

Village C does both, its lanes are visibly clean, and it displays ODF Plus messages on walls. It is a **Model** village.

GOBARdhan

- **GOBARdhan** (Galvanizing Organic Bio-Agro Resources Dhan) is a flagship umbrella initiative under SBM-G Phase II.
- It turns cattle dung, crop residue and other organic waste into biogas, **compressed biogas (CBG)** and organic manure (bio-slurry). CBG is biogas that has been cleaned and compressed so that it can be used like compressed natural gas (CNG).
- Separately, **GOBARdhan – the National Circular Bioenergy Scheme** was approved in August 2026. It will be implemented from 2026–27 to 2035–36 and aims to increase CBG production from agricultural, animal and municipal organic waste.

People at the centre

- **Behaviour Change Communication (BCC)** is at the heart of SBM-G. It persuades families to use and maintain toilets, wash hands, avoid littering and compost wet waste.
- **Swachhagrahis** are trained and incentivised sanitation motivators at the gram panchayat level. SBM-G guidelines give women special preference as Swachhagrahis.

- SBM-G guidelines treat **Self-Help Groups (SHGs)** of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) as key platforms for behaviour change.
- **Gram Panchayats** plan and carry out village sanitation work. Village Water and Sanitation Committees (VWSCs) help with planning, supervision and behaviour change.
- **Schools** are recognised in SBM-G Phase II, because children learn clean habits at school and carry them home.

Swachhata Hi Seva (SHS)

- SHS is a cleanliness campaign held every year since **2017**, except in 2020 (because of the COVID-19 pandemic). It comes just before Swachh Bharat Diwas on 2 October and grew out of SBM's Jan Bhagidari (people's participation) approach.
- SHS 2026 follows a **Whole of Government** and Whole of Society approach. This means that many ministries and departments, together with citizens, communities and institutions, work on it together. It gives special focus to youth.

FIVE PILLARS OF SHS 2026

- **Transformation of Cleanliness Target Units (CTUs) and Clean Public Places:** CTUs are badly neglected spots such as garbage points and dumpsites. They will be cleaned, beautified and maintained. Public toilets will be checked on **FACES** (Functional, Accessible, Clean, Eco-friendly and Safe) parameters.
- **Swachh Paathshala – Yuva for Swachhata:** students of Classes 6 to 12 will visit waste and sanitation facilities on Swachhata Gyan Yatras.
- **SafaiMitra Suraksha Seva Evam Samman Shivirs:** camps for sanitation workers give health services, safety equipment and welfare links.
- **Jan Bhagidari for Swachhata:** citizens will learn about the SWM Rules, 2026 through demonstrations of four-way segregation and home composting, and through campaigns against littering and single-use plastic.
- **Swachhata Se Samriddhi:** waste is linked with resource recovery through Reduce, Reuse and Recycle. *Kabaad Se Jugaad* makes useful products from scrap, and *Kabaad Se Kala* makes art from waste.

OTHER SHS 2026 ACTIVITIES

- On 1 October, people take part in **Ek Din, Ek Ghanta, Ek Saath**, one hour of cleaning at the same time across the country. On 2 October, Special Gram Sabhas discuss SHS and the SWM Rules, and urban local bodies hold Special Council Meetings.
- Under the Jan Bhagidari pillar, SHS 2026 also promotes **Swachh Parv, Harit Parv**, that is, clean and green festivals. For example, at the Mahakaleshwar Temple in Ujjain (Madhya Pradesh), flowers offered at the temple are turned into compost, fuel and incense sticks.

Solid Waste Management Rules, 2026

- The SWM Rules, 2026 of the Ministry of Environment, Forest and Climate Change require waste to be separated at source into four streams: **wet waste**, dry waste, sanitary waste and special care waste.
- The earlier SWM Rules, 2016 required only three streams: biodegradable (wet), non-biodegradable (dry) and domestic hazardous waste.

Sanitation in India's past

Lothal (in present-day Gujarat), a Harappan city, had planned drainage, and many homes had private toilets connected to drains.

The **Vedic tradition** linked clean water, fresh air and clean surroundings with spiritual practice, and ancient instructions advised people not to defecate near rivers and other water bodies. Buddhist traditions carried the same idea: monks were instructed not to defecate or urinate in water, and they were expected to clean the toilet area for the next person. A Gupta-period monastery in Bihar had a dedicated toilet chamber.

Inclusion: transgender persons in sanitation

In Odisha, urban local bodies partner with Self-Help Groups, including groups of transgender persons, in **Faecal Sludge and Septage Management (FSSM)**, that is, the safe emptying and treatment of waste from septic tanks and pit toilets. In Bhubaneswar, the transgender Swikruti SHG runs a Faecal Sludge Treatment Plant (FSTP).

Government steps for sanitation

- SBM-G draws funds from government allocations, **Finance Commission grants** and the rural employment mission, Viksit Bharat–Guarantee for Rozgar & Ajeevika Mission (Gramin).
- The **Jal Jeevan Mission**, which provides tap-water connections to rural homes, also supports the management of greywater, which is used water from kitchens and bathrooms.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2019: As per the Solid Waste Management Rules, 2016 in India, which one of the following statements is correct?
(a) Waste generator has to segregate waste into five categories.
(b) The Rules are applicable to notified urban local bodies, notified towns and all industrial townships only.
(c) The Rules provide for exact and elaborate criteria for the identification of sites for landfills and waste processing facilities.
(d) It is mandatory on the part of waste generator that the waste generated in one district cannot be moved to another district.

Answer: (c). The 2016 Rules had three waste streams, not five, and they lay down criteria for choosing landfill and processing sites.

16 WELFARE SCHEMES • URBAN HOUSING

PMAY-Urban and PMAY-U 2.0: Housing for All

GS Paper II: Welfare schemes for vulnerable sections; **GS Paper I:** Urbanisation | **Source:** PIB PRISM, Sept 2026, pp. 223–231 (published 16 Sept 2026)

WHY IN THE NEWS? As on 9 August 2026, **1.25 crore houses** had been sanctioned under the Pradhan Mantri Awas Yojana–Urban (PMAY-U) and PMAY-U 2.0. The extended period of the original PMAY-U ends on 30 September 2026.

What is PMAY-U?

- PMAY-U was launched in **June 2015**. It is the flagship mission of the Ministry of Housing and Urban Affairs (MoHUA) for "Housing for All" in urban areas.
- It gives eligible urban families a **pucca house**, which means an all-weather house, with basic civic amenities.
- It focuses on slum dwellers and on families of the **Economically Weaker Sections (EWS)**, Low Income Groups (LIG) and Middle Income Groups (MIG).
- The Centre gives financial help to States and Union Territories to build and deliver affordable houses.
- The mission was to end in March 2022. On the request of States/UTs, it was extended until 30 September 2026 so that houses already sanctioned can be completed.

Who is a beneficiary family?

- A beneficiary family means a husband, wife, and unmarried sons and/or unmarried daughters.
- The family must not own a pucca house anywhere in India in any member's name.
- An adult earning member, married or not, is treated as a separate household if he or she does not own a pucca house anywhere in India.
- A family can take benefit under only **one** of the four verticals.
- A person whose pucca house is smaller than 21 square metres (sq m) can be considered for upgradation, with expansion up to 30 sq m.

PMAY-U 2.0

- PMAY-U 2.0 was launched in **September 2024**, based on the lessons of PMAY-U and the rise in housing demand. It runs from 2024 to 2029.
- It aims to help **1 crore additional** urban poor and middle-class families.
- Eligible families get financial help of **up to ₹2.5 lakh per house** to build or buy an affordable house. The scheme also supports affordable rental housing.

Category	Annual household income
EWS	Up to ₹3 lakh
LIG	₹3 lakh to ₹6 lakh
MIG	₹6 lakh to ₹9 lakh

Four verticals of PMAY-U 2.0

Vertical	Who	What it gives
Beneficiary-Led Construction (BLC)	EWS	Up to ₹2.5 lakh to build a new pucca house on one's own land, with a carpet area (usable floor area inside the walls) of up to 45 sq m
Affordable Housing in Partnership (AHP)	EWS	Up to ₹2.5 lakh, given jointly by the Centre and State, towards buying a 30–45 sq m house built by a public or private agency
Affordable Rental Housing (ARH)	EWS and LIG	Low-cost, clean rental homes for migrants, industrial and construction workers, working women, street vendors and the homeless
Interest Subsidy Scheme (ISS)	EWS, LIG and MIG	Subsidy on the interest of eligible home loans sanctioned and disbursed on or after 1 September 2024, to buy, rebuy or build a house

EXAMPLE – WHICH VERTICAL FITS WHICH FAMILY?

Suppose Ramesh earns ₹2.5 lakh a year and owns a small plot in his town. He is EWS, so he can use **BLC** to build a house on his plot.

Suppose Sunita has moved to a city to work in a factory and needs a home for a few years. **ARH** gives her a low-rent home.

Suppose Anil earns ₹8 lakh a year and takes a home loan to buy a flat. He is MIG, so he can use **ISS** to pay less interest.

Inclusion

- PMAY-U makes it **mandatory** for the house to be owned or co-owned by a woman of the family. This gives women more financial security and a bigger say in family decisions.
- The mission gives priority to Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), minorities, senior citizens, persons with disabilities and transgender persons.

Technology in the mission

- The **Unified Web Portal** of PMAY-U 2.0 lets families apply online and lets officials track applications and release funds. The PMAY-U Dashboard shows progress in real time.
- Houses are **geo-tagged**, which means photos with location data are taken at each stage of construction, from grounding to completion.
- Under the **Technology Sub-Mission (TSM)**, the Global Housing Technology Challenge–India (GHTC-India) shortlisted 54 proven, disaster-resilient building technologies from across the world.
- Six **Light House Projects (LHPs)**, which are model housing projects, were built at six places using six of these technologies.
- Under PMAY-U 2.0, the **Technology and Innovation Sub-Mission (TISM)** promotes green, climate-responsive designs. A Technology Innovation Grant (TIG) gives extra money to AHP projects that use these new technologies.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on PMAY-Urban. The nearest question is:

UPSC Mains 2025, GS Paper I (10 marks, 150 words): How does smart city in India, address the issues of urban poverty and distributive justice?

17 HEALTH • TRADITIONAL MEDICINE

Ayurveda Day and the Ayush Push

GS Paper II: Health; **GS Paper I:** Indian heritage | **Source:** PIB PRISM, Sept 2026, pp. 233–245 (published 22 Sept 2026)

WHY IN THE NEWS? India marked the **11th Ayurveda Day** on 23 September 2026. The theme was "Ayurveda for a Healthier Tomorrow". The day marks a decade of bringing Ayurveda into modern healthcare.

What is Ayurveda?

- The word Ayurveda comes from *Ayu* (life) and *Veda* (science). It is a system of medicine over 5,000 years old, with roots in the **Rigveda**.
- Its aim is to keep healthy people healthy and to cure the sick. It uses plants, animal products and minerals, which are also described in the **Charaka Samhita** and Sushruta Samhita.
- **Ayurveda Day** is observed every year on 23 September, around the time of the autumnal equinox, when day and night are nearly equal. The date reflects Ayurveda's idea of natural balance.
- **Ayush** stands for Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy. These systems are looked after by the Ministry of Ayush.

Ayush in public healthcare

- The **National Ayush Mission (NAM)** of the Ministry of Ayush and the National Health Mission (NHM) of the Ministry of Health and Family Welfare bring Ayush into public hospitals and clinics.
- Ayush dispensaries are being upgraded into wellness centres called **Ayushman Arogya Mandirs** (Ayush). NHM pays for and trains their staff, and NAM gives buildings, equipment and medicines.
- **eSanjeevani** is the government's free telemedicine (online doctor consultation) service. Patients can also consult Ayurveda doctors on it.
- In 2024, the **Insurance Regulatory and Development Authority of India** (IRDAI) mandated that all insurers offer products or add-ons covering all systems of medicine, including Ayurveda.
- In February 2026, the **All India Institute of Ayurveda (AIIA)**, New Delhi, became the first Ayush institution to be listed with all general insurance companies in India for cashless treatment.
- The **World Health Organization (WHO)** has included Ayurveda in the International Classification of Diseases, 11th Revision (ICD-11). Doctors anywhere can now record Ayurveda, Siddha and Unani (ASU) diagnoses with standard codes, which helps insurance and research.

Research and regulation

- The **AYURGYAN scheme**, launched by the Ministry of Ayush in 2021–22, gives financial support for research and development in Ayush.
- The **AYUR SWASTHYA Yojana** (2021–2026) helps government and non-profit Ayush bodies with research, education and public health work. It also upgrades their facilities into Centres of Excellence.
- The **Central Council for Research in Ayurvedic Sciences** (CCRAS) is one of five autonomous research bodies under the Ministry of Ayush. Its SPARK programme supports short research projects by undergraduate Ayurveda students.
- Ayurvedic medicines are regulated under the **Drugs and Cosmetics Act, 1940** and the Drugs Rules, 1945. A special Ayush wing in the Central Drugs Standard Control Organisation (CDSCO) supports drug testing, and the e-Aushadhi portal handles drug-manufacturing licence applications online.
- The **Food Safety and Standards Authority of India** (FSSAI), with the Ministry of Ayush, introduced a standardised regulation for Ayurveda Aahara (Ayurvedic food). It sets out a product list of authentic Ayurvedic food items based on classical texts.

Global outreach

- The **WHO Global Traditional Medicine Centre** is at Jamnagar, Gujarat. It is a main hub for research and policy on traditional medicine.
- In December 2025, New Delhi hosted the **Second WHO Global Summit on Traditional Medicine**. It adopted the Delhi Declaration, which asks countries to bring traditional medicine into primary healthcare using proven scientific methods.
- The 16th BRICS Health Ministers' Meeting in Chandigarh set up an **Expert Working Group on Traditional, Complementary and Integrative Medicine**.
- The **Ayush visa** has an M-3 category for patients and an M-4 category for their caregivers, to make India a hub of medical tourism.
- **Union Budget 2026–27** announced three new All India Institutes of Ayurveda and an upgrade of the WHO Global Traditional Medicine Centre at Jamnagar.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on Ayurveda Day or the Ayush schemes. The nearest question is:

UPSC Mains 2019, GS Paper III (15 marks, 250 words): How is the Government of India protecting traditional knowledge of medicine from patenting by pharmaceutical companies?

18 INDIAN ECONOMY • INDUSTRIAL POLICY

Make in India at 12 and the National Single Window System

GS Paper III: Indian Economy – industrial policy, investment and ease of doing business | **Source:** PIB PRISM, Sept 2026, pp. 247–261 and 431–437 (articles 19 and 35)

WHY IN THE NEWS? **Make in India** completed 12 years on 25 September 2026. The National Single Window System (NSWS), one of its main reforms, completed five years on 22 September 2026.

What is Make in India?

- Make in India was launched on **25 September 2014**. Its aim is to make India a global hub for manufacturing, design and innovation.
- It focuses on easier investment, innovation and world-class infrastructure. It is guided by the idea of **"Minimum Government, Maximum Governance"**. This means fewer rules and less paperwork for citizens and businesses, but better delivery of government services.
- Under **Make in India 2.0**, the initiative now covers 27 sectors: 15 in manufacturing and 12 in services.

What has changed in 12 years?

- Electronics production rose nearly **sevenfold** between 2014–15 and 2025–26. India is now the world's second-largest maker of mobile phones by volume.
- In March 2026, a pilot plant for **Nd-Fe-B (Neodymium-Iron-Boron) rare-earth permanent magnets** was set up at the International Advanced Research Centre for Powder Metallurgy and New Materials (ARCI), Hyderabad. These strong magnets are essential for electric vehicles, renewable energy systems and electronics.
- **VIKRAM3201**, developed by the Indian Space Research Organisation (ISRO) and the Semi-Conductor Laboratory (SCL), is the first fully Make-in-India microprocessor fit for the harsh conditions inside a launch vehicle.

Key reforms under Make in India

- India allows 100% **Foreign Direct Investment (FDI)** through the automatic route in most sectors, except some strategic sectors. Under the automatic route, a foreign investor does not need prior approval from the government.
- **India Industrial Land Bank (IILB)** is a central online platform that shows information about industrial land across India on digital maps (GIS, or Geographic Information System).
- **PM GatiShakti National Master Plan** was launched in October 2021. It lets Central ministries and States plan infrastructure together, using geospatial data, satellite images and connected software.
- Under GatiShakti, the **Network Planning Group (NPG)** examines major Central infrastructure projects at the planning stage.
- **Production Linked Incentive (PLI)** schemes reward companies for extra production and sales in 14 sectors. These include electronics, pharmaceuticals, automobiles, solar PV (photovoltaic) modules, specialty steel and textiles.
- **Startup India** was launched in January 2016. It supports startups and encourages investment in them.

EXAMPLE – HOW A PLI WORKS

Suppose a company sold phones made in India worth ₹100 crore in the base year. This year it sells phones worth ₹150 crore.

Under PLI, the government pays a small percentage only on the extra ₹50 crore. So the company gains only if it actually makes and sells more in India.

Recent schemes for manufacturing

- **PLI for Specialty Steel** launched its third round in November 2025. It covers super alloys, stainless steel, titanium alloys, coated steels and other special steels.
- **Scheme to Promote Manufacturing of Sintered Rare Earth Permanent Magnets** (December 2025) will build capacity to make 6,000 tonnes of such NdFeB magnets a year.
- **BHAVYA – Bharat Audyogik Vikas Yojana** (March 2026) will develop 100 investment-ready industrial parks with built-in infrastructure.
- **Mobile Phone Manufacturing Scheme** (July 2026) aims to raise mobile phone production and domestic value addition from 2026–27 to 2030–31.
- **Semicon 2.0** (July 2026) gives long-term support to the whole chip ecosystem, from design to manufacturing and packaging.
- **BHAVYA Rasayan** (24 July 2026) will set up three dedicated chemical parks.

National Single Window System (NSWS)

- NSWS is a digital platform where an investor can find out which approvals a business needs, apply for them and track them in one place.
- It was launched on **22 September 2021** and is run by the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry.
- It brings approvals of 32 Central ministries and departments and 34 States and Union Territories onto one platform.

- Registration on NSWS is free. The applicant pays only the fees fixed by law for each approval.

EXAMPLE – OPENING A SMALL FACTORY

Suppose a person wants to open a small factory. Without a single window, the person would apply separately to the pollution board, the fire department and the labour department, giving the same documents each time.

On NSWS, the person fills one form, uploads documents once, applies to all of them and tracks every application online.

MAIN FEATURES

- The **Know Your Approvals (KYA)** tool lists the approvals a business needs, based on its planned activities. Its guidance is only advisory and is not legal advice.
- A **Common Registration Form** and a Document Repository let an applicant enter details and upload documents once, and reuse them for many approvals. A State Registration Form links the investor to State Single Window Systems.
- The **Applicant Dashboard** lets the investor submit applications and track their status in real time. The E-Communication Module lets the investor answer queries from ministries and States online.
- The **PAN** (Permanent Account Number) is used as the Single Business ID. So one number identifies a business across all its approvals.
- The **Foreign Investment Facilitation (FIF) Portal** is linked to NSWS. It is the single window for FDI proposals that need government approval.
- The Industrial Licence and the Industrial Entrepreneur Memorandum are the permission and the filing that businesses need before starting certain industries. Both are now fully digital on NSWS.
- A module launched in November 2025 helps Indian companies invite foreign professionals on the **e-B-4 (e-Production Investment Business) Visa**.
- The **Petroleum and Explosives Safety Organisation (PESO)** is the first department to link all its licensing modules fully with NSWS.
- NSWS is also the common gateway for approvals under flagship programmes such as the National Green Hydrogen Mission, the Ethanol Policy and the Vehicle Scrapping Policy.

Way forward

- As more ministries, States and regulators join, NSWS can become the base of one unified system of business approvals.
- Make in India now aims beyond making more goods. It focuses on building the skills, technology and capacity needed to make these goods in India.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2015, GS Paper III (12.5 marks, 200 words): "Success of 'Make in India' programme depends on the success of 'Skill India' programme and radical labour reforms." Discuss with logical arguments.

UPSC Mains 2025, GS Paper III (15 marks, 250 words): Discuss the rationale of the Production Linked Incentive (PLI) scheme. What are its achievements? In what way can the functioning and outcomes of the scheme be improved?

UPSC Prelims 2023: Consider the following statements:
Statement-I: India accounts for 3.2% of global export of goods.
Statement-II: Many local companies and some foreign companies operating in India have taken advantage of India's 'Production-linked Incentive' scheme.

Which one of the following is correct in respect of the above statements?
(a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I
(b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I
(c) Statement-I is correct but Statement-II is incorrect
(d) Statement-I is incorrect but Statement-II is correct

Answer: (d). India's share of world goods exports is below 2%, not 3.2%; but many Indian and foreign firms have used the PLI scheme.

19 INTERNATIONAL RELATIONS • GROUPINGS

BRICS and India's 2026 Chairship

GS Paper II: International relations – groupings and agreements involving India | **Source:** PIB PRISM, Sept 2026, pp. 263–277 (published 10 Sept 2026)

WHY IN THE NEWS? India took over the **BRICS Chairship** on 1 January 2026, for the fourth time. Under it, the 18th BRICS Summit was set to be held in New Delhi on 12–13 September 2026.

What is BRICS?

- BRICS is a group of major emerging economies. Its members use it to coordinate economic policy and to take a common position on how the world is governed.
- It is also a voice for the **Global South**, that is, the developing countries of Asia, Africa and Latin America. It seeks a greater say for them in bodies such as the IMF (International Monetary Fund), the World Bank and the WTO (World Trade Organization).
- BRICS now has **11 members**: Brazil, China, Egypt, Ethiopia, India, Indonesia, Iran, Russia, Saudi Arabia, South Africa and the UAE (United Arab Emirates).
- Together, the members hold about **49.5% of the world's population and 40% of world GDP** (Gross Domestic Product).
- BRICS cooperation rests on **three pillars**: political and security cooperation; economic and financial cooperation; and cultural and people-to-people exchanges.

How BRICS grew

- **2001:** The term "BRIC" was coined by the bank Goldman Sachs in a paper called "The World Needs Better Economic BRICs". It predicted that Brazil, Russia, India and China would become some of the world's largest economies.
- **2006:** BRIC was formally set up as a political cooperation forum of Brazil, Russia, India and China.
- **2008–09:** After the 2008 global financial crisis, BRIC asked for a greater voice for emerging economies in the IMF and the World Bank. The **first BRIC Summit** was held at Yekaterinburg, Russia, in 2009.
- **2011:** South Africa joined as a full member, and BRIC became BRICS.
- **January 2024:** Egypt, Ethiopia, Iran, Saudi Arabia and the UAE became full members.
- **January 2025:** Indonesia became the eleventh full member.
- **2025:** Ten countries joined the new **Partner Country** category, which was created at the Kazan Summit in October 2024. Partner countries work with BRICS but are not full members. They are Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Nigeria, Thailand, Uganda, Uzbekistan and Vietnam.

How the Presidency works

- The BRICS Presidency (Chairship) **rotates every year in the order of the letters of the acronym**. Each term runs from 1 January to 31 December.
- The Presidency sets the agenda, hosts the annual Summit and guides the ministerial meetings. Because BRICS has expanded, a new rotation formula is being discussed.

BRICS financial institutions

- The **New Development Bank (NDB)** was proposed at the 2012 Summit in New Delhi. It funds infrastructure and sustainable development projects in BRICS and other developing countries. It made its first loans by 2016, mainly for renewable energy.
- The **Contingent Reserve Arrangement (CRA)** is a financial safety net for BRICS members. Its foundation was laid in 2012. It gives short-term money support to a member facing financial instability.

EXAMPLE – HOW THE CRA HELPS

Suppose foreign investors suddenly pull money out of a member country. The country starts running short of dollars to pay for its imports.

Under the CRA, the other members lend it dollars from their own reserves for a short time through currency swaps, like friends who have each promised to lend money in an emergency. This calms the panic, and the money is repaid later.

India's four Chairships

Year	Summit	Key outcomes
2012	4th Summit, New Delhi (29 March)	Delhi Declaration; NDB proposed; foundation of CRA; agreement on credit in local currencies to boost trade among members
2016	8th Summit, Goa (October)	NDB's first loans; stronger language on terrorism and FATF (Financial Action Task Force) standards; Outreach Summit with BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation)
2021	13th Summit, virtual (9 September); BRICS@15	BRICS Counter-Terrorism Action Plan; agreement on the BRICS Remote Sensing Satellite Constellation, to share satellite data for disasters and climate
2026	18th Summit, New Delhi (12–13 September)	Theme: "Building for Resilience, Innovation, Cooperation and Sustainability"

The first letters of the 2026 theme spell out BRICS.

Key outcomes of the 2026 Chairship

- **BRICS Centres of Excellence on Agro-Ecology** will support joint research on natural, organic and regenerative farming. They will first be coordinated by the Indian Institute of Farming Systems Research, Modipuram, under the Indian Council of Agricultural Research (ICAR).
- The **BRICS Network on Digital Agriculture**, first coordinated by the Indian Institute of Technology (IIT) Delhi, will use artificial intelligence (AI), satellite data and sensors to help farmers decide better.
- **BRICS AGRIN** (Agro-Inputs, Genetic Resources and Information Network) is a voluntary, farmer-centric framework to strengthen cooperation among BRICS countries on seeds, germplasm and farm inputs. Germplasm is the genetic material of plants used to breed new varieties.
- A BRICS network on **mental health** will train health workers, with NIMHANS (National Institute of Mental Health and Neuro-Sciences) as the coordinating centre.
- An Expert Working Group on **Traditional, Complementary and Integrative Medicine** was set up. It will also work to protect traditional and indigenous knowledge.
- Members also agreed on a **BRICS Startup Innovation Fund**, a Global Value Chains Action Plan 2026–2030 and, in principle, an agreement on cooperation in customs matters.

Way forward

- The world faces economic fragmentation, new technologies, geopolitical tension and climate stress.
- India aims to turn BRICS' larger membership into real cooperation and visible results. It seeks to do this by building consensus among very different members.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2016: Consider the following statements:
1. New Development Bank has been set up by APEC.
2. The headquarters of New Development Bank is in Shanghai.
Which of the statements given above is/are correct?
(a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2

Answer: (b). The NDB was set up by BRICS, not APEC; its headquarters is in Shanghai.

UPSC Mains 2026, GS Paper II (10 marks, 150 words): "BRICS acts as a powerful counterweight in global governance, actively amplifying the voice and influence of the Global South."
Explain the role of BRICS in projecting itself as an alternative to other groupings.

20 SOCIAL JUSTICE • SKILLING AND EMPLOYMENT

DDU-GKY 2.0: Job-Linked Skilling for Rural Youth

GS Paper II: Welfare schemes for vulnerable sections; **GS Paper III:** Inclusive growth and employment | **Source:** PIB PRISM, Sept 2026, pp. 293–303 and 311–317 (articles 22 and 24)

WHY IN THE NEWS? The **Deen Dayal Upadhyaya Grameen Kaushalya Yojana** (DDU-GKY) completed 12 years on 25 September 2026. PIB explained its upgraded version, DDU-GKY 2.0, whose guidelines were notified in May 2025.

What is DDU-GKY?

- DDU-GKY was launched by the **Ministry of Rural Development** on 25 September 2014. It runs under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).
- It gives **placement-linked skill training** to rural youth aged 15–35 years from poor households. "Placement-linked" means the training is judged a success only when the trained youth gets a job.
- Training and placement support are free for the candidate.
- The scheme must cover certain groups: **Scheduled Castes and Scheduled Tribes (SC/ST) 50%**, women 33% and persons with disabilities 5% of candidates.
- This matters because India's youth population is projected to reach nearly 345 million by 2036.

What is new in DDU-GKY 2.0?

DDU-GKY 2.0 follows the youth from training to placement, and then to keeping the job and growing in a career.

1. A FIXED TRAINING STRUCTURE

- The minimum training remains **576 hours**. A three-month course has 396 hours of domain training, which teaches the skills of the job itself.
- The other 180 hours are compulsory **non-domain training**: English communication (60 hours), employability and life skills (60 hours), computer and digital literacy (30 hours) and entrepreneurship (30 hours).
- Courses follow industry demand, in sectors such as aerospace and aviation, agriculture, green jobs, healthcare and textiles.

2. LONGER PLACEMENT

- Earlier, a candidate counted as "placed" after **three months** of continuous work. Under DDU-GKY 2.0, the minimum placement period is six months.
- The six months may be continuous or with breaks. The work may be a wage job, self-employment or **gig work**, which means short, task-based jobs such as app-based delivery.

3. SUPPORT AFTER PLACEMENT

- Each placed candidate is tracked for **12 months** after placement.
- A placed candidate gets **₹7,620** as transition support, paid at ₹1,270 a month for six months.
- A candidate whose total time out of work in the **365 days** after first placement does not exceed 60 days gets a further ₹5,000 as retention support.
- After 12 months, placed candidates can get upskilling and reskilling.

EXAMPLE – MEENA'S JOURNEY

Suppose Meena, 20, from a poor village family, finishes a three-month course as a hospital assistant and gets a job in a city.

She receives ₹1,270 a month for her first six months. Over the year she changes jobs once, with a 40-day gap in between. Her total time out of work is under 60 days, so after a full year she also gets ₹5,000.

4. HELP FOR MIGRANTS AND JOB SEEKERS

- **State Rural Livelihoods Missions** (SRLMs) set up Migration Support Centres in both the home State and the States where candidates work. They help with housing, counselling, job information and alumni networks.
- SRLMs also hold **Job Melas** at block and Gram Panchayat level to connect local youth with employers. Placements from these fairs are tracked for one year through Kaushal Panjee, the Ministry of Rural Development's online register of rural youth who want skill training.

5. USE OF TECHNOLOGY

- Attendance and assessment are checked through **face authentication**, and real-time dashboards track the programme.
- A public portal lets candidates search for courses and see the performance ratings of training partners, called **Project Implementing Agencies (PIAs)**.
- The system is linked with the **Skill India Digital Hub** to check course details automatically.

Special provisions for difficult regions

- **Roshni** is for districts affected by Left-Wing Extremism (LWE), as notified by the Ministry of Home Affairs. Training is residential, and 40% of candidates must be women. It now also covers Aspirational Districts, which are backward districts chosen for focused development.
- **Himayat** is a special DDU-GKY scheme for Jammu & Kashmir and Ladakh. It covers both rural and urban youth, from both BPL (Below Poverty Line) and APL (Above Poverty Line) families. It is 100% centrally funded.
- **10%** of the total DDU-GKY allocation is reserved for the North-Eastern States.
- In hard-to-reach areas, training agencies get a **Special Area Allowance** of an extra 10% of the base training cost per candidate.

RSETIs: training for self-employment

Rural Self-Employment Training Institutes (RSETIs) work alongside DDU-GKY. They aim to create a dedicated skill centre in every district. They focus on rural youth from BPL and DAY-NRLM households.

Feature	DDU-GKY	RSETI
Main aim	Mainly a wage job (placement)	Self-employment and own enterprise
Age group	15–35 years	18–50 years
Training	Free, job-linked	Free, residential, with handholding support after training

From skill to enterprise: an example

- Rupali Hasda of Charaideo, Assam, trained under DDU-GKY as a sewing machine operator. She worked at a garment mill in Tiruppur, Tamil Nadu, and then returned home to start her own sewing and cutting centre.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on DDU-GKY. The nearest question is:

UPSC Prelims 2018: With reference to Pradhan Mantri Kaushal Vikas Yojana, consider the following statements:
1. It is the flagship scheme of the Ministry of Labour and Employment.
2. It, among other things, will also impart training in soft skills, entrepreneurship, financial and digital literacy.
3. It aims to align the competencies of the unregulated workforce of the country to the National Skill Qualification Framework.
Which of the statements given above is/are correct?
(a) 1 and 3 only (b) 2 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (c). Statement 1 is wrong because PMKVY is run by the Ministry of Skill Development and Entrepreneurship, not the Ministry of Labour and Employment.

21 INFRASTRUCTURE • ENERGY

Piped Gas for Homes: The PNG Incentive Scheme

GS Paper III: Infrastructure – energy (natural gas) | **Source:** PIB PRISM, Sept 2026, pp. 305–309 (published 13 Sept 2026)

WHY IN THE NEWS? The **Incentive Scheme for Promotion of Domestic PNG Connections** was launched on 18 August 2026. It came into effect from 1 September 2026.

Basic terms

- **PNG** (Piped Natural Gas) is cooking gas supplied to homes through pipelines, much like tap water.
- A **City Gas Distribution (CGD) network** is the set of pipelines and facilities that supplies gas to homes, shops and industries in an area.
- CGD networks are built by companies authorised by the **Petroleum and Natural Gas Regulatory Board** (PNGRB). PNGRB has authorised companies in 309 Geographical Areas (GAs), which together cover the entire mainland of India.
- **APM gas** is natural gas produced inside India, sold at a lower price under the Administered Price Mechanism, in which the government sets the price.
- **LNG** (Liquefied Natural Gas) is natural gas cooled into a liquid so that it can be shipped. It costs more than APM gas.

The scheme

- The scheme comes under the **Ministry of Petroleum and Natural Gas**. It aims to give households clean, safe and affordable cooking gas.
- It rewards **CGD companies, not households**. They are rewarded for turning unbilled connections (pipes laid but gas not being used and billed) into active, billed connections, and for taking pipelines to new areas.
- Each Geographical Area has a fixed minimum number of connections. For every extra billed home connection beyond this number, the company gets **200 SCM (Standard Cubic Metres) of extra APM gas**. One SCM is the quantity of gas that fills one cubic metre at a standard temperature and pressure.
- The scheme runs in **two tranches over six months**.
- Companies will use this cheaper APM gas in place of the costlier LNG they now buy to make CNG (Compressed Natural Gas) for vehicles. This lowers their gas cost.

EXAMPLE – WHY COMPANIES WILL CONNECT FASTER

A gas company spends money to lay a pipe to a home. The time it takes to earn this money back is called the **payback period**. So far, it has been about ten years.

With the extra cheap gas, the company is expected to earn it back in nearly **three years**. So connecting homes becomes good business.

Why PNG is better for households

- It is **safer**, because gas flows through underground pipes at low pressure and no cylinder is kept at home. Natural gas is lighter than air, so in the rare case of a leak it rises and spreads out quickly.
- It needs no cylinder booking, is billed on metered use and usually costs **less than LPG** (Liquefied Petroleum Gas) per unit of energy. It also burns cleaner.

Other steps to expand PNG

- An **Accelerated Approval Framework** has been issued under a 2026 Order on gas pipelines. The Order also sets uniform

Right-of-Way charges, which are fees for using land or public areas to lay pipelines. Applications will be processed on priority and within defined timelines.

- States have been encouraged to cut **VAT (Value Added Tax) on natural gas to 5%**.
- A **National PNG Drive 2.0** was held from January to June 2026 to speed up home PNG connections across Geographical Areas.
- A **unified PNG registration portal** is being developed. It will be a single online window to apply for a new connection and track it.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2025: Consider the following activities:
I. Production of crude oil
II. Refining, storage and distribution of petroleum
III. Marketing and sale of petroleum products
IV. Production of natural gas
How many of the above activities are regulated by the Petroleum and Natural Gas Regulatory Board in our country?
(a) Only one (b) Only two (c) Only three (d) All the four

Answer: (b). PNGRB regulates downstream activities (II and III); production of crude oil and natural gas is outside its scope.

UPSC Prelims 2019: Consider the following statements:
1. Petroleum and Natural Gas Regulatory Board (PNGRB) is the first regulatory body set up by the Government of India.
2. One of the tasks of PNGRB is to ensure competitive markets for gas.
3. Appeals against the decisions of PNGRB go before the Appellate Tribunals for Electricity.
Which of the statements given above are correct?
(a) 1 and 2 only (b) 2 and 3 only (c) 1 and 3 only
(d) 1, 2 and 3

Answer: (b). Statement 1 is wrong because PNGRB (set up under a 2006 Act) was not India's first regulator; TRAI came earlier.

22 ECONOMY • MINING AND INCLUSIVE GROWTH

PMKKKY and District Mineral Foundations

GS Paper III: Mineral resources, mining and inclusive growth; **GS Paper II:** Welfare of vulnerable sections | **Source:** PIB PRISM, Sept 2026, pp. 319–325 (published 17 Sept 2026)

WHY IN THE NEWS? The **Pradhan Mantri Khanij Kshetra Kalyan Yojana** (PMKKKY) completed 11 years on 17 September 2026. PIB explained how it uses a share of mining money for people living in mining areas.

Why is it needed?

- Minerals earn revenue for the government, support industries and create jobs. But the districts where mining takes place bear its costs.
- These costs include people losing their homes, pollution and the loss of traditional livelihoods.
- Mining mostly affects less developed and remote areas, and vulnerable communities, especially **Scheduled Tribes**.
- India returns a share of mining revenue to these people through **District Mineral Foundations (DMFs)**.

Basic terms

- A **mining lease** is the permission given by the government to a person or company to mine a mineral from a piece of land.
- **Royalty** is the amount a lease holder pays for the mineral it extracts. It rises with the quantity extracted.

District Mineral Foundation (DMF)

- DMFs were created by the **2015 amendment** to the Mines and Minerals (Development and Regulation) Act, 1957 (MMDR Act).
- A DMF is a **non-profit trust**. It works in the interest of the persons and areas affected by mining.
- A DMF is set up in every district affected by mining, and its money is collected at the district level.
- DMFs work under the **State Government**. Each State has framed its own DMF rules.

HOW A DMF GETS ITS MONEY

Mining lease holders must pay the DMF an amount equal to a share of their royalty, in addition to the royalty itself. The share depends on when the lease was granted.

Lease granted	Contribution to DMF
Before 12 January 2015	**30%** of the royalty
On or after 12 January 2015	**10%** of the royalty (this also covers a prospecting licence-cum-mining lease, which allows a company to explore first and then mine)

EXAMPLE – DMF CONTRIBUTION

Suppose two companies each pay a royalty of ₹100 for the iron ore they dig in a district.

Company A got its lease in 2010, so it pays ₹30 to the district's DMF on top of its royalty. Company B got its lease in 2020, so it pays ₹10. This money is spent on the people and villages around the mines.

What is PMKKKY?

- PMKKKY was launched on **17 September 2015** by the Ministry of Mines. It directs DMF money into welfare and development projects on the ground.
- Its idea is that every mining-affected area deserves a minimum standard of social and physical infrastructure.
- The scheme is carried out by the DMFs, using the funds they receive under the MMDR Act.
- The MMDR Act requires every State to include PMKKKY in its DMF rules.

- **Revised guidelines** for the scheme were issued in January 2024. They give an updated framework for planning and carrying out projects.

OBJECTIVES

- It carries out development and welfare projects in mining-affected areas, in addition to existing State and Central schemes.
- It reduces the harm that mining does to the environment, health and living conditions of local people, both during mining and after it ends.
- It ensures long-term, sustainable livelihoods for the affected people.

WHERE THE MONEY GOES

Sector type	Share of funds	Sectors
High-priority	**At least 70%**	Drinking water; environment protection and pollution control; health care and education; welfare of women, children, the aged and the differently abled; skills and livelihoods; sanitation and housing; agriculture and animal husbandry
Other priority	**Up to 30%**	Physical infrastructure; irrigation; energy and watershed development; other steps that improve the environment in mining districts

Safeguards for tribal areas

Mining largely affects less developed and remote areas. It also affects vulnerable communities, particularly Scheduled Tribes, so special care is needed. While making DMF rules, the State Government must follow three sets of provisions.

- It must follow the provisions of the Constitution on the administration of **Scheduled Areas and Tribal Areas** (the Fifth and Sixth Schedules).
- It must follow the **Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA)**, which gives Gram Sabhas in Scheduled Areas a say over local resources.
- It must follow the **Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006**, which recognises the rights of forest dwellers over forest land and resources.

Way forward

- PIB sums up the idea as "minerals belong to the nation". So the people who bear the cost of mining must share its gains, through better schools, health care, drinking water and jobs.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2016: What is/are the purpose/purposes of 'District Mineral Foundations' in India?
1. Promoting mineral exploration activities in mineral-rich districts
2. Protecting the interests of the persons affected by mining operations
3. Authorizing State Governments to issue licences for mineral exploration

Select the correct answer using the code given below.
(a) 1 and 2 only (b) 2 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (b). DMFs are non-profit trusts that work for people and areas affected by mining; they do not promote exploration or issue licences.

UPSC Mains 2025, GS Paper III (15 marks, 250 words): Mineral resources are fundamental to the country's economy and these are exploited by mining. Why is mining considered an environmental hazard? Explain the remedial measures required to reduce the environmental hazard due to mining.

23 INDIAN ECONOMY • BANKING AND MSMES

ECLGS 5.0: Emergency Credit for Businesses

GS Paper III: Indian Economy – mobilisation of resources; banking; MSMEs | **Source:** PIB PRISM, Sept 2026, pp. 327–335 (published 5 Sept 2026)

WHY IN THE NEWS? Geopolitical events can disrupt supply chains, raise transport costs and leave businesses short of cash. To help businesses through such shocks, the government approved the **Emergency Credit Line Guarantee Scheme (ECLGS) 5.0** on 5 May 2026.

What is a credit guarantee?

A credit guarantee is a promise by a third party to repay a loan if the borrower fails to repay it. Under ECLGS, the government gives this promise to the lender, so banks feel safe lending more to businesses.

EXAMPLE – A 100% GUARANTEE

Suppose a small shirt factory asks a bank for ₹10 lakh to buy cloth. With a 100% government guarantee, the bank can claim up to the full ₹10 lakh that remains unpaid if the factory defaults, subject to the scheme's terms and conditions.

So the guarantee lowers the bank's lending risk and encourages it to give credit to businesses.

Background: ECLGS 1.0 to 4.0

- ECLGS was launched in **2020** under the Aatmanirbhar Bharat Package to help businesses hit by COVID-19. It gave lenders a 100% government guarantee on extra loans.
- Each new phase covered more sectors, and the four phases (1.0 to 4.0) ended on **31 March 2023**.

Key features of ECLGS 5.0

- It is implemented by the **National Credit Guarantee Trustee Company** (NCGTC).
- It runs until **31 March 2027**, or until its overall guarantee limit is used up, whichever is earlier.
- It gives extra **working capital**, which is the money a business needs for daily costs such as raw material and wages.
- It aims to keep domestic production and supply chains running, protect jobs and help businesses meet their short-term payments.
- An MSME or other eligible business must have had a working-capital loan on 31 March 2026, and its repayments must not be overdue by more than 60 days.
- A scheduled passenger airline must have had loans from lenders on 31 March 2026 that were classified as **'Standard'** on that date, but not as Special Mention Account-2 (SMA-2), which is a loan overdue by 61 to 90 days.
- Borrowers who already got extra credit under the **Credit Guarantee Scheme for Exporters (CGSE)** cannot get that amount again under ECLGS 5.0.
- The lenders, called **Member Lending Institutions (MLIs)**, include banks, non-banking financial companies (NBFCs) and financial institutions. They pay no guarantee fee.
- Borrowers can apply online through the **Jan Samarth Portal**.
- It covers three types of borrowers: **Micro, Small and Medium Enterprises** (MSMEs), other eligible businesses, and scheduled passenger airlines.

Borrower	Guarantee	Extra loan	Loan period
MSMEs (all sectors)	100%	Up to 20% of the highest working-capital loan outstanding in January–March 2026; at most ₹100 crore	5 years, including a 1-year moratorium
Other businesses (eligible sectors)	90%	Same as MSMEs	5 years, including a 1-year moratorium
Scheduled passenger airlines	90%	At most ₹1,500 crore per airline	7 years, including a 2-year moratorium

- A **moratorium** is a period at the start of a loan when the borrower does not have to repay the principal, that is, the amount borrowed. Under ECLGS 5.0, interest must still be paid during this period.

Interest rate

- For MSMEs, the rate is based on the **External Benchmark Lending Rate (EBLR)**. Banks use it to set floating rates on retail and small-business loans, and it is linked to an outside benchmark. The Reserve Bank of India (RBI) allows four such benchmarks: the RBI repo rate, the 91-day Treasury bill yield, the 182-day Treasury bill yield, or any other benchmark market interest rate published by Financial Benchmarks India Pvt. Ltd. (FBIL).
- For other businesses, it is based on the **Marginal Cost of Funds based Lending Rate (MCLR)**. This is a bank's own minimum lending rate, worked out from its cost of funds using an RBI method.
- Lenders may charge up to 0.75% above the benchmark, with a ceiling of **9% a year**. For loans from eligible NBFCs, the ceiling is 13% a year.
- For airlines, each lender sets the rate under its own Board-approved policy.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on ECLGS. The nearest question is:

UPSC Prelims 2016: What is/are the purpose/purposes of the 'Marginal Cost of Funds based Lending Rate (MCLR)' announced by RBI?
1. These guidelines help improve the transparency in the methodology followed by banks for determining the interest rates on advances.
2. These guidelines help ensure availability of bank credit at interest rates which are fair to the borrowers as well as the banks.
Select the correct answer using the code given below.
(a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2

Answer: (c). MCLR links lending rates to a bank's actual cost of funds through a clear method, which is fair to both sides.

24 EDUCATION • SCHOOLS AND LITERACY

School Education and Literacy: PM SHRI, ULLAS and NIPUN Bharat

GS Paper II: Social sector – education; government schemes | **Source:** PIB PRISM, Sept 2026, pp. 337–347 and 539–547 (articles 27 and 47)

WHY IN THE NEWS? The **PM SHRI** scheme completed four years on 7 September 2026 and is now in its last year. PIB also explained India's progress in literacy, including the government's first official definition of literacy and ten States and Union Territories (UTs) declared fully literate.

PM SHRI: what is it?

- **PM SHRI** (Pradhan Mantri Schools for Rising India) was launched on 7 September 2022.
- It is a **Centrally Sponsored Scheme**, which means the Centre and the States share its cost. It is run by the Department of School Education and Literacy, Ministry of Education.
- It aims to upgrade **more than 14,500 existing schools** into exemplar schools. An exemplar school is a model school that shows how the National Education Policy (NEP) 2020 should work in practice.
- The scheme runs for five years, from **2022–23 to 2026–27**. More than 20 lakh students are expected to benefit directly.
- The selected schools include State and UT schools and schools of the **Kendriya Vidyalaya Sangathan (KVS)**, the Navodaya Vidyalaya Samiti (NVS) and the National Council of Educational Research and Training (NCERT).
- Each PM SHRI school is expected to mentor and support the schools around it. PIB calls this the **"ripple effect"**, because good practices spread from one school to many.

Key features of PM SHRI schools

- The scheme rests on **six pillars** taken from NEP 2020.
- The six pillars are curriculum, pedagogy and assessment; access and infrastructure; human resources and school leadership; management, monitoring and governance; inclusive practices and gender equity; and beneficiary satisfaction.
- The **School Quality Assessment Framework (SQAF)** is used to check and monitor the quality of PM SHRI schools.
- The curriculum follows the National or State Curriculum Framework, based on the **5+3+3+4 structure** of NEP 2020.
- Children learn by doing, through **bagless days**, internships with local artisans and the study of local arts and crafts.
- The schools promote the **mother tongue or local language** as the medium of teaching, especially in the early classes.
- **Green schools** follow eco-friendly practices, and this is treated as a mark of school quality.
- Schools get smart classrooms, internet and STEM (science, technology, engineering and mathematics) programmes. **DIKSHA** (Digital Infrastructure for Knowledge Sharing) is the online platform that holds digital learning material for teachers and students.
- **District Institutes of Education and Training** (DIETs) train the teachers. Teachers are trained in using the Holistic Progress Card, which records a child's all-round growth and not just marks.

EXPLAINER – THE 5+3+3+4 STRUCTURE

NEP 2020 divides 15 years of schooling into four stages. The **Foundational** stage covers 5 years (ages 3–8), and the Preparatory stage covers 3 years (ages 8–11).

The **Middle** stage covers 3 years (ages 11–14), and the Secondary stage covers 4 years (ages 14–18).

How schools are selected: Challenge Mode

In **Challenge Mode**, schools compete with each other, and only those that meet the set conditions are chosen. Selection happens in three stages.

Stage 1 State/UT signs an agreement with the Centre → **Stage 2** Eligible schools listed using UDISE+ data → **Stage 3** Eligible schools compete in the challenge

- In Stage 1, the State or UT signs a Memorandum of Understanding (MoU) promising to help the schools reach PM SHRI standards.
- In Stage 2, schools that meet minimum standards are listed using **UDISE+** (Unified District Information System for Education Plus), the Ministry of Education's database of all schools.
- The minimum standards include a pucca (permanent) building, barrier-free access for children with disabilities, separate toilets, drinking water, electricity and a library or sports facilities.
- In Stage 3, urban schools must score at least **70%** and rural schools at least 60%.
- State/UT, KVS or NVS officials inspect the schools. An **Expert Committee headed by the Secretary** (School Education and Literacy) makes the final selection.

What is literacy?

- For the first time, the Department of School Education and Literacy has defined literacy. It is "the ability to read, write, and compute with comprehension, i.e., to identify, understand, interpret and create, along with critical life skills such as digital literacy, financial literacy, etc."
- A State or UT with **95% literacy** is treated as fully literate.
- **UNESCO** (United Nations Educational, Scientific and Cultural Organization) defines literacy as the ability to read, write and use numbers, and to use digital material to solve problems. It treats literacy as a basic human right.
- India's literacy rate was **74.04% in 2011**. The Periodic Labour Force Survey (PLFS) 2025, a survey by the Ministry of Statistics and Programme Implementation (MoSPI), puts it at 81.1%.

- NEP 2020 aims for a **50% Gross Enrolment Ratio (GER) in higher education by 2035**. GER is the number of students enrolled at a level, shown as a percentage of all people in the age group for that level.

ULLAS – Nav Bharat Saaksharta Karyakram

- **ULLAS** (Understanding of Lifelong Learning for All in Society) is also called the New India Literacy Programme (NILP). It is a Centrally Sponsored Scheme in line with NEP 2020.
- It is for **adults aged 15 years and above** who missed school. It gives functional literacy, numeracy and critical life skills, and opens chances for lifelong learning.
- It aims to cover **5 crore learners during 2022–27**.
- Its vision is **"Jan Jan Saakshar"** (literacy for every person). It runs in the spirit of "Kartavya Bodh" (sense of duty) and depends on volunteers and Janbhagidari (people's participation).
- Surveyors, such as teachers, ASHA (Accredited Social Health Activist) workers and Anganwadi workers, go door to door to find non-literate adults. Each learner is linked to a volunteer teacher.
- Learners study using the **ULLAS App**, which has material in 27 languages. At the end, they take the Foundational Literacy and Numeracy Assessment Test (FLNAT) and get a certificate.
- **Ten States/UTs** have declared themselves fully literate between 2024 and 2026. They are Ladakh, Mizoram, Goa, Tripura, Himachal Pradesh, Chandigarh, Andaman & Nicobar Islands, Sikkim, Uttarakhand and Jammu & Kashmir.

NIPUN Bharat

- **NIPUN Bharat** (National Initiative for Proficiency in Reading with Understanding and Numeracy) was launched in July 2021 under Samagra Shiksha.
- It aims at universal **foundational literacy and numeracy** by 2026–27. This means every child should read with understanding and do basic maths by Grade 2.
- It focuses on the Foundational stage, that is, children aged **3 to 8 years**.

Other government steps for education

- **Samagra Shiksha** aims to make schools more effective and give every child an equal chance of schooling, in line with Sustainable Development Goal (SDG) 4. It merged three older schemes: Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE).
- **PM e-VIDYA** brings together digital, online and on-air (TV and radio) education, so that children can learn in many ways.
- **PM POSHAN** (Pradhan Mantri Poshan Shakti Nirman) is a Centrally Sponsored Scheme. It gives one hot cooked meal on school days to children in Bal Vatikas (pre-primary classes) and Classes I to VIII of government and government-aided schools.

Way forward

- Literacy supports **SDG 4**, which aims at inclusive and equitable quality education and lifelong learning for all.
- India must keep these schemes going and close the literacy gaps between regions and between men and women.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2020, GS Paper II (15 marks, 250 words): National Education Policy 2020 is in conformity with the Sustainable Development Goal-4 (2030). It intends to restructure and reorient education system in India. Critically examine the statement.

UPSC Mains 2026, GS Paper II (15 marks, 250 words): Should education be treated primarily as a welfare obligation of the state or as a strategic investment for building a globally competitive, knowledge-driven nation? Critically evaluate.

25 ENVIRONMENT • AIR POLLUTION

Clean Air: NCAP, AQI, GRAP and the Institutions

GS Paper III: Environment – pollution, conservation; statutory bodies | **Source:** PIB PRISM, Sept 2026, pp. 349–363 (published 7 Sept 2026)

WHY IN THE NEWS? The **International Day of Clean Air for Blue Skies** was observed on 7 September 2026. On this occasion, PIB reviewed India's clean-air efforts. Under the National Clean Air Programme, 108 of 130 cities had lower PM10 levels in 2025–26 than in 2017–18.

Basic terms

- The International Day of Clean Air for Blue Skies was declared by the **UN General Assembly in 2019**. India observes it as Swachh Vayu Diwas.
- **Air pollution** happens when harmful gases, liquid droplets or solid particles collect in the air at levels that harm health and the environment. Its sources include vehicles, industries, construction and burning.
- **Particulate Matter (PM)** means tiny solid or liquid particles floating in the air. It is the key air pollutant.
- **PM10** means particles 10 micrometres or less across. PM2.5 means finer particles 2.5 micrometres or less across. A micrometre is one-thousandth of a millimetre.
- A human hair is about 100 micrometres wide, so almost 40 PM2.5 particles fit across it. Such fine particles go deep into the lungs, and some even enter the blood.

How air quality is measured

- The **Central Pollution Control Board (CPCB)** runs the National Air Quality Monitoring Programme (NAMP). It was earlier called the National Ambient Air Quality Monitoring (NAAQM) programme.

- NAMP tracks air quality in cities and finds where the **National Ambient Air Quality Standards** (NAAQS), the legal limits for pollutants in outdoor air, are broken.
- The **SAMEER** app and web portal show the near real-time Air Quality Index (AQI) of cities to the public.

System	What it does
CAAQMS (Continuous Ambient Air Quality Monitoring System)	Measures outdoor air automatically, in real time
AAQMS (Ambient Air Quality Monitoring System)	Covers both manual and automatic stations; manual samples are collected over 24 hours and tested in a laboratory
OCEMS (Online Continuous Emission Monitoring System)	Measures emissions and effluent (waste water) discharges at the factory itself and sends the data to the CPCB server; 17 categories of highly polluting industries must install it

Air Quality Index (AQI)

- AQI is a simple number that tells citizens how clean or polluted the air is. It has **six categories**, from Good to Severe.
- It is calculated from **eight pollutants**: PM10, PM2.5, nitrogen dioxide (NO_2), sulphur dioxide (SO_2), carbon monoxide (CO), ozone (O_3), ammonia (NH_3) and lead (Pb).
- The **worst pollutant decides the overall AQI**.

AQI	Category	AQI	Category
0–50	Good	201–300	Poor
51–100	Satisfactory	301–400	Very Poor
101–200	Moderate	401–500	Severe

EXAMPLE – THE WORST POLLUTANT DECIDES

Suppose that in a city, PM2.5 gives a score of 250 and every other pollutant scores below 100. The city's AQI is 250 ("Poor"), because AQI is not an average of the pollutants.

National Clean Air Programme (NCAP)

- NCAP was launched in **2019** to tackle air pollution in 130 cities in mission mode.
- Most NCAP cities are **non-attainment cities**, which means cities that have not met the NAAQS for five years in a row.
- The Centre, the States and the city bodies work together. Under NCAP, 24 States and Union Territories (UTs) and 130 cities have prepared **Clean Air Action Plans**, which target their main sources of pollution.
- Cities get **performance-linked grants**. This means a city gets money according to how much its air quality improves.
- **PRANA** (Portal for Regulation of Air-Pollution in Non-Attainment cities) is the online portal that tracks the work and spending under NCAP and shares it with the public.
- **Swachh Vayu Survekshan** is the yearly ranking of the 130 NCAP cities by the Ministry of Environment, Forest and Climate Change (MoEFCC). It began in 2022–23. Cities compete in three groups by population.
- In 2026, a **ward-level Swachh Vayu Survekshan** was also held, so that clean-air action is judged from the bottom up.

Steps taken in each sector

VEHICLES

- **BS-VI** vehicles were introduced across India from April 2020. BS (Bharat Stage) norms are the legal limits on what a vehicle's exhaust may release.
- **PM E-DRIVE** of the Ministry of Heavy Industries and PM e-Bus Sewa of the Ministry of Housing and Urban Affairs (MoHUA) promote electric vehicles.
- The Ministry of Road Transport and Highways has notified rules for scrapping centres and automated fitness testing under the **Vehicle Scrapping Policy**.
- **PARIVARTAN** (Programme for Accelerated Renewal and Incentivization of Vehicle Assets for Reducing Transport Air Pollution and Network Emissions) was approved by the Union Cabinet in June 2026. The Ministry of Road Transport and Highways implements it, with funds routed through the National Capital Region Planning Board under MoHUA. It helps owners in the National Capital Region (NCR) replace BS-IV and older trucks and buses with BS-VI diesel or CNG (compressed natural gas) vehicles or electric vehicles. The incentives include a full motor vehicle tax concession and registration-fee waiver, a 5% interest subvention on the vehicle loan, a manufacturer's discount of up to 8%, and monthly fuel vouchers for five years, or a one-time payment in place of the vouchers for electric vehicles. In Delhi, replacement light goods vehicles must be electric. Owners apply on the Parivahan PARIVARTAN portal.
- Under official directions for NCR, only BS-VI, CNG or electric public transport buses, including tourist buses, will be allowed into Delhi from **1 November 2026**.

INDUSTRY

- CPCB has placed industrial sectors into five colour groups based on how much they pollute: **Red, Orange, Green, White and Blue**. Red is the most polluting and White is practically non-polluting. Blue covers essential environmental services, such as waste-processing plants.
- From **1 October 2026**, large and polluting industries in NCR must keep particulate emissions within 50 mg/Nm^3, that is, 50 milligrams in each normal cubic metre of exhaust gas. A normal cubic metre is a volume of gas measured at standard temperature and pressure.
- Industrial clusters are graded using **CEPI** (Comprehensive Environmental Pollution Index) as Critically Polluted Areas or Severely Polluted Areas, and each must have an action plan.

DUST, WASTE AND CROP BURNING

- Studies under NCAP show that road and construction dust gives about **40–50% of PM10** in most cities. Building sites larger than 20,000 sq. metres must use anti-smog guns, which spray fine water mist to settle dust.
- **Extended Producer Responsibility (EPR)** makes producers responsible for collecting and managing their products after use. It covers plastic packaging, e-waste, batteries, tyres and used oil.

- Identified **single-use plastic items**, such as plastic cutlery, straws and thermocol decorations, have been banned since 1 July 2022.
- The Commission for Air Quality Management (CAQM) has directed thermal power plants within 300 km of Delhi to burn **5–10% biomass** along with coal. This gives a use for crop residue, so farmers need not burn it.

GREEN COVER

- **Nagar Van Yojana** (2020) aims to develop 1,000 Nagar Vans (urban forests) and Vatikas by 2026–27.
- The **Aravalli Green Wall** aims to restore 6.31 million hectares across Rajasthan, Gujarat, Haryana and Delhi.
- The **Green India Mission** improves forest quality and carbon storage. CAMPA (Compensatory Afforestation Fund Management and Planning Authority) funds tree planting to make up for forest land used for projects. Ek Ped Maa Ke Naam is a public tree-planting campaign.

Institutions

Body	Legal basis and role
CPCB	Statutory body set up under the Water Act, 1974; also has powers under the Air Act, 1981; gives technical help to MoEFCC
CAQM	Statutory body under the CAQM in NCR and Adjoining Areas Act, 2021; manages air pollution across the NCR airshed and coordinates GRAP
SPCBs (State Pollution Control Boards)	Enforce the Water, Air and Environment Protection Acts in States; also handle noise and waste

- The **Graded Response Action Plan (GRAP)** is an emergency plan for NCR. It starts when Delhi's AQI reaches, or is expected to reach, set levels. Its four stages run from "Poor" (AQI 201–300) to "Severe+" (AQI above 450), and the curbs get stricter at each stage.
- In January 2025, uniform national guidelines were notified for granting **consent** (permission) to industries under the Air and Water Acts. CPCB's UCAMS (Unified Consent and Authorization Management System) lets all SPCBs process these applications online.

Way forward

- India needs science-based action against each source of pollution, better monitoring and forecasting, cleaner transport, greener cities and active participation by citizens.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2016: In the cities of our country, which among the following atmospheric gases are normally considered in calculating the value of Air Quality Index?
1. Carbon dioxide
2. Carbon monoxide
3. Nitrogen dioxide
4. Sulfur dioxide
5. Methane

Select the correct answer using the code given below.
(a) 1, 2 and 3 only (b) 2, 3 and 4 only (c) 1, 4 and 5 only
(d) 1, 2, 3, 4 and 5

Answer: (b). Carbon dioxide and methane are not among the eight AQI pollutants.

UPSC Mains 2020, GS Paper III (15 marks, 250 words): What are the key features of the National Clean Air Programme (NCAP) initiated by the Government of India?

UPSC Mains 2021, GS Paper III (10 marks, 150 words): Describe the key points of the revised Global Air Quality Guidelines (AQGs) recently released by the World Health Organisation (WHO). How are these different from its last update in 2005? What changes in India's National Clean Air Programme are required to achieve these revised standards?

26 ENVIRONMENT • WATER RESOURCES

Water Security: Jal Sanchay Jan Bhagidari, Jan Ganga and IIWW 2026

GS Paper III: Water resources, conservation; **GS Paper II:** Government schemes | **Source:** PIB PRISM, Sept 2026, pp. 377–385, 467–473 and 529–537 (articles 30, 39 and 46)

WHY IN THE NEWS? The Ministry of Jal Shakti held its **first Departmental Summit** on 1–2 September 2026, with Jal Sanchay Jan Bhagidari as one of its four pillars. The 9th India International Water Week (IIWW) was held in New Delhi on 22–26 September 2026.

Basic terms

- **Groundwater** is the water stored under the ground, in the gaps between soil and rocks. Wells and borewells draw this water.
- An **aquifer** is a layer of rock or soil under the ground that holds groundwater and lets it flow.
- **Groundwater recharge** means water going down from the surface to refill an aquifer. Recharge structures, such as pits, ponds and recharge shafts, hold rainwater so that it soaks into the ground.
- **Rainwater harvesting** means collecting rainwater, for example from rooftops, and storing it or sending it into the ground.

EXAMPLE – AN AQUIFER IS LIKE A BANK ACCOUNT

Rain that soaks into the ground is a deposit. Water pumped out by borewells is a withdrawal.

If a village pumps out more water every year than the rain puts back, the balance falls and borewells go dry. Recharge structures increase the deposit, so the balance can rise again.

Jal Sanchay Jan Bhagidari (JSJB)

In the past, Indian communities managed water together through stepwells, tanks, ponds and johads (small earthen dams that store rainwater). JSJB carries this idea of shared responsibility forward. "Jal Sanchay Jan Bhagidari" means water conservation through people's participation.

- JSJB was launched on **6 September 2024**. It places community partnership and ownership at the heart of water conservation.
- It focuses on building **low-cost groundwater recharge and water storage structures** and on reviving defunct borewells, which are borewells that have gone dry or stopped working.
- It follows a **Whole-of-Government and Whole-of-Society** approach. This means that all government departments work together with people, Panchayats, companies and institutions.
- JSJB is guided by the **3Cs: Community, Corporate Social Responsibility (CSR) and Cost**. CSR is the money that large companies must spend on social causes under the Companies Act, 2013.
- The first phase is called JSJB 1.0. The second phase, JSJB 2.0, was launched in June 2025.
- In **June 2026**, JSJB was merged with the Jal Shakti Abhiyan: Catch the Rain (JSA: CTR) campaign. The combined campaign is called Jal Sanchay Jan Bhagidari: Catch the Rain (JSJB: CTR).

IDEAS FROM THE DEPARTMENTAL SUMMIT

- The Summit was the first in a series of Departmental Summits meant to strengthen **cooperative federalism**, which means the Centre and the States working together.
- Its four pillars were JSJB: Catch the Rain, water infrastructure projects, source sustainability of drinking water systems, and rural water supply under **Jal Jeevan Mission 2.0**.
- The Prime Minister suggested a "**Jal Utsav**" (water festival) to raise public awareness.
- He also called for teaching water management in universities, inter-State study visits for officials and farmers, and strong **water data governance**, so that water data is collected, managed and used properly.

LOCAL MODELS UNDER JSJB

- Under the **Aawa Paani Jhoki** movement in Korea district (Chhattisgarh), farmers voluntarily gave 5% of their farm land for recharge ponds and terraced pits. It shows that water conservation needs collective will more than heavy spending.
- Villages in Prakasam district (Andhra Pradesh) used the **ridge-to-valley approach**. In this approach, rainwater is caught and stored step by step as it flows from the high ridge down to the valley, which protects soil and water downstream.
- Odisha's **CHHATA Scheme** captures rainwater from rooftops. Its ARUA Scheme helps water from ponds and other water bodies recharge underground aquifers.

Namami Gange and Jan Ganga

- The **Namami Gange Programme (NGP)** was launched in 2014. It is an Integrated Conservation Mission for the Ganga and its tributaries. It combines pollution abatement, conservation and river rejuvenation.
- Its work covers sewage treatment, riverfront development and afforestation, supported by scientific monitoring and public awareness.
- **Jan Ganga** is the public participation pillar of Namami Gange. Inspired by the idea of Jan Bhagidari, it aims to move people from awareness to participation and finally to ownership of the river.
- The **Ganga Swachhta Pakhwada** is a cleanliness fortnight held every year from 16 to 31 March. It covers the five main-stem Ganga basin States (Uttarakhand, Uttar Pradesh, Bihar, Jharkhand and West Bengal), Delhi and towns along the tributaries.
- Plantation along the river is part of Jan Ganga, because plants hold the riverbanks and reduce soil erosion. The **'Ek Ped Maa Ke Naam'** campaign, in which people plant a tree in honour of their mother, has added to this effort.
- Students take part through **University Ganga Clubs**, eco-clubs and National Cadet Corps (NCC) units.
- **Ganga Utsav** is the flagship community event of the programme. It marks the recognition of the Ganga as India's National River.
- **Ganga Praharis** are community volunteers across the Ganga basin who spread awareness and protect local biodiversity. Ganga Seva Doots carry the message to schools, institutions and neighbourhoods.

India International Water Week (IIWW) 2026

- IIWW was conceptualised in **2012**. It is now a biennial (once in two years) platform where policymakers, researchers, industry and communities discuss sustainable and climate-resilient water management.
- It is organised by the **Ministry of Jal Shakti**.
- The **9th edition** was held in New Delhi on 22–26 September 2026. Its theme was "Climate Resilient Water Management".
- India's total annual groundwater recharge rose from 432 billion cubic metres (BCM) in 2017 to **448.52 BCM in 2025**.

Government steps for water security

- **Jal Shakti Abhiyan** is a national campaign for water conservation. Its Catch the Rain version asks people to catch rainwater where it falls and when it falls.
- **Atal Bhujal Yojana** supports community-led management of groundwater in water-stressed areas.
- **Mission Amrit Sarovar** builds and revives ponds, called Amrit Sarovars, in every district.
- **NAQUIM 2.0** (National Aquifer Mapping and Management Programme) provides scientific inputs for area-specific groundwater management.
- **Jal Jeevan Mission** aims to give a tap water connection to every rural household. Its second phase, Jal Jeevan Mission 2.0, was one of the pillars of the Departmental Summit.
- **Jal Arpan** is the formal handover of completed rural water-supply schemes to Gram Panchayats, so that villages run them.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2020, GS Paper III (10 marks, 150 words): What are the salient features of the Jal Shakti Abhiyan launched by the Government of India for water conservation and water security?

UPSC Mains 2025, GS Paper III (15 marks, 250 words): Examine the factors responsible for depleting groundwater in India. What are the steps taken by the government to mitigate such depletion of groundwater?

UPSC Mains 2015, GS Paper III (12.5 marks, 200 words): Discuss the Namami Gange and National Mission for Clean Ganga (NMCG) programmes and causes of mixed results from the previous schemes. What quantum leaps can help preserve the river Ganga better than incremental inputs?

27 INDIAN ECONOMY • DIGITAL FINANCE

Fintech: Global Fintech Fest 2026, UPI and the Rules

GS Paper III: Indian Economy – banking, financial inclusion; IT | **Source:** PIB PRISM, Sept 2026, pp. 397–407 (published 8 Sept 2026)

WHY IN THE NEWS? The **7th Global Fintech Fest (GFF)** was held in Mumbai from 8 to 11 September 2026. Its theme was "Potential to Impact: Agentic AI | Tokenisation | Quantum: Trusted, Connected, Global Systems for Inclusive Finance."

What is fintech?

Fintech (financial technology) means using technology to make financial services faster, cheaper and easier to reach. PIB describes it as "technologically enabled financial innovation" that can lead to new business models, applications, processes or products.

Technology	What it means
API (Application Programming Interface)	A set of rules that lets one software programme talk to another, so new apps can be built on top of old ones
Cloud computing	Using a network of computers on the internet ("the cloud") instead of one's own, which saves cost
Biometrics	Identifying a person by body features, such as fingerprints
DLT (Distributed Ledger Technology)	A record of transactions kept in many places at the same time
Big Data	Very large amounts of data that digital tools can analyse
AI (Artificial Intelligence) and **ML** (Machine Learning)	Systems that do tasks needing human intelligence; in ML, computers learn from data on their own

Global Fintech Fest 2026

- GFF began in **2020**. PIB calls it the world's largest fintech festival.
- Its main organisers are the **Payments Council of India (PCI)**, the National Payments Corporation of India (NPCI) and the Fintech Convergence Council (FCC).
- Its government supporters include MeitY (Ministry of Electronics and Information Technology), the Department of Financial Services, the NEST (New, Emerging and Strategic Technology) Division of the Ministry of External Affairs and NITI Aayog.
- Four regulators also support it: the Reserve Bank of India (RBI), the Securities and Exchange Board of India (SEBI), the International Financial Services Centres Authority (IFSCA) and the Pension Fund Regulatory and Development Authority (PFRDA).

THE THREE TECHNOLOGIES IN THE THEME

- **Agentic AI** is AI that can sense, decide and act on its own, within set rules. In finance, it can run whole processes, catch fraud and tailor services to each customer.
- **Tokenisation** turns an asset into small digital units, called tokens, that can be bought and sold. It allows part-ownership and instant settlement.
- **Quantum** technologies use quantum physics to change how computation and data security work. They can make finance safer through quantum-safe cryptography, which is a way of locking data that even a quantum computer cannot break.

EXAMPLE – TOKENISATION

Suppose an office building is worth ₹100 crore. Few people can buy it whole. If it is split into 10 crore digital tokens of ₹10 each, anyone can buy a few tokens and own a tiny share of the building.

Why fintech matters

- It gives people more choice at lower prices and helps banks and other financial firms work more efficiently.
- The **International Monetary Fund (IMF)** recognises UPI (Unified Payments Interface) as the world's largest real-time payment system. UPI handles nearly 50% of the world's real-time digital payments.
- **Global reach of Indian DPI:** UPI is now live in **11 countries** for payments or remittances, including Bhutan, Nepal, Singapore, the UAE, France, Sri Lanka, Mauritius and Qatar. The NPCI's international arm sets up these links.
- Fintech reduces **information asymmetry**, which means one side (such as a lender) knowing much less than the other (such as a borrower). It also cuts transaction costs. Both help more people join the formal financial system.
- India's **Financial Inclusion Index** (FI-Index) rose from 43.4 in March 2017 to 70.0 in March 2026. The RBI publishes this index on a scale of 0 to 100, using three sub-indices: Access, Usage and Quality.
- Fintech lenders give credit beyond banks. So the financial system depends less on a few banks, which can reduce systemic risk, that is, the risk that trouble in a few firms spreads to the whole system.

The base: Digital Public Infrastructure

Digital Public Infrastructure (DPI) means shared digital systems that everyone can use, such as Aadhaar and UPI. PIB says India's fintech success rests on a decade of Digital India and DPI.

- The **JAM Trinity** (Jan Dhan–Aadhaar–Mobile) links bank accounts, digital identity and mobile phones. It is the base of digital financial inclusion.
- **Aadhaar e-KYC** (electronic Know Your Customer) checks a customer's identity online, so opening an account needs less paperwork. DigiLocker stores official documents in digital form.
- **Direct Benefit Transfer (DBT)** sends government benefits straight into bank accounts, which reduces middlemen.
- The **Open Network for Digital Commerce (ONDC)** takes the open approach of UPI to online trade. Any buyer app can reach any seller on the network, and it also has a Financial Services category.
- The **Account Aggregator (AA)** framework, set up under RBI rules and live since 2021, lets a person share bank, tax and other financial records with a lender digitally, with consent. This makes cash-flow-based lending possible: a small business gets a loan on the strength of its regular receipts, instead of the traditional loan that needs collateral (property pledged as security).

DPI building block	What it does	Who runs it
Aadhaar / e-KYC	Proves who a person is, online	UIDAI
UPI	Moves money instantly between bank accounts	NPCI
DBT	Sends government benefits straight to bank accounts	Government of India
Account Aggregator	Shares a person's financial data with consent, so lenders can judge cash flows	RBI-licensed NBFC-AAs
ONDC	Opens online trade to any buyer app and any seller	ONDC (a non-profit company set up under DPIIT)

Rules and safeguards

- RBI's **Framework for Recognising Self-Regulatory Organisation(s) for FinTech Sector (SRO-FT)** came in May 2024. A self-regulatory organisation is an industry body that sets and enforces rules for its own members.
- RBI's **Master Directions on Digital Payment Security Controls (2021)** set minimum security standards for internet and mobile banking. NPCI uses AI-based checks to catch fraud in UPI payments.
- MeitY notified the **Digital Personal Data Protection (DPDP) Act in 2023** and the DPDP Rules in 2025 to protect people's personal data.
- RBI started its **Regulatory Sandbox** framework in August 2019. It lets firms test new financial products and services in a controlled setting, with or without relaxing some rules.
- To fight fake lending apps, there is a **Digital Lending Apps (DLA) directory**, which is a public list of lending apps reported by RBI-regulated lenders, so people can check whether an app is linked to a regulated lender. People can also use the National Cybercrime Reporting Portal (cybercrime.gov.in) and helpline 1930 to report fraud.
- The **SACHET** portal takes public complaints about the illegal collection of deposits.

IN FOCUS – MDR ON UPI

The **Merchant Discount Rate (MDR)** is the fee a shop pays its bank on a digital payment it receives. UPI payments carried zero MDR from January 2020.

From **15 October 2026**, under a Department of Financial Services framework, large merchants pay an MDR of 0.4% on UPI payments above ₹2,000, capped at ₹300. Person-to-person transfers, payments of up to ₹2,000 and small merchants receiving up to ₹1 lakh a month through UPI stay free, and the customer pays nothing. The aim is to make the UPI system pay for its own running costs instead of depending on government support.

Way forward

- India should build its own technology, protect data and consumers, keep cybersecurity strong and share its experience with the Global South.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2026: Which one of the following correctly represents the three key sub-indices of the Financial Inclusion Index (FI-Index) of the Reserve Bank of India (RBI)?
(a) Credit access, Insurance depth, and Pension coverage
(b) Banking access, GDP contribution, and Financial literacy
(c) Access, Usage, and Quality
(d) Access, Affordability, and Transparency

Answer: (c). The RBI's FI-Index is built from three sub-indices: Access, Usage and Quality.

UPSC Prelims 2017: Which of the following is a most likely consequence of implementing the 'Unified Payments Interface (UPI)'?
(a) Mobile wallets will not be necessary for online payments.
(b) Digital currency will totally replace the physical currency in about two decades.
(c) FDI inflows will drastically increase.
(d) Direct transfer of subsidies to poor people will become very effective.

Answer: (a). UPI lets a person pay straight from a bank account through one app, so a separate wallet is not needed.

UPSC Mains 2026, GS Paper III (10 marks, 150 words): Examine the view that financial inclusion is an integral part of social and economic inclusion in a country like India. Also throw light on the usefulness of the R.B.I.'s Financial Inclusion Index.

28 AGRICULTURE & ALLIED • FISHERIES

PMMSY at Six: Fisheries and the Blue Economy

GS Paper III: Agriculture and allied sectors; blue economy | **Source:** PIB PRISM, Sept 2026, pp. 409–419 (published 8 Sept 2026)

WHY IN THE NEWS? The **Pradhan Mantri Matsya Sampada Yojana** (PMMSY) completed six years on 10 September 2026. India's fish production reached a record 197.75 lakh tonnes in 2024–25.

Basic terms

- The **blue economy** is the sustainable use of ocean and coastal resources, such as fishing, shipping and tourism, for growth, livelihoods and jobs while keeping ocean ecosystems healthy.
- **Capture fisheries** means catching fish from seas, rivers and lakes. Aquaculture means farming fish, other water animals and water plants such as seaweed in ponds, tanks or cages, like crops on a farm.
- **Mariculture** is aquaculture in the sea. Ornamental fisheries means breeding colourful fish for aquariums.
- **Inland fisheries** means fishing and fish farming in rivers, lakes, reservoirs, ponds and tanks. Marine fisheries means fishing in the sea. Inland fisheries now contribute about 70% of India's fish production.
- India is the **world's second-largest fish producer**, with about 8% of global production, and ranks second in both aquaculture and capture fisheries. It is the largest producer and exporter of shrimp.
- India treats fisheries as a **Sunrise Sector**, which means a sector that is expected to grow fast. It supports nearly three crore livelihoods, especially among marginalised and coastal communities.

What is PMMSY?

PMMSY at a glance	
Nodal ministry	Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying
Launched / period	2020; implemented from 2020–21 to 2024–25, with PM-MKSSY running to 2026–27
Type	Umbrella scheme with Central Sector and Centrally Sponsored components
Target	Fish production of 22 million tonnes by 2024–25
Pillars	Production and productivity; infrastructure and post-harvest management; fisheries management and regulation; technology (RAS, Bio-floc, cage culture)

- It builds on the earlier **Blue Revolution scheme**. Its aim is to fill gaps in the fisheries value chain, that is, every step from producing fish to catching, storing, transporting and selling it.
- Its goals include more fish production, modern harbours and cold chains, higher incomes and exports, safety and welfare of fishers, and better fisheries management.

Structure: an umbrella scheme

PMMSY is an **umbrella scheme**, which means one big scheme that holds several parts under it. It has two kinds of components.

Component	Funding and implementation	What it supports
Central Sector (CS)	Fully funded and implemented by the Centre	Genetic improvement (better fish breeds), new technology, training, harbour modernisation, disease surveillance, fisheries data, the National Fisheries Development Board (NFDB), fisher safety, cooperatives and Self-Help Groups (SHGs), certification and traceability
Centrally Sponsored Scheme (CSS)	Partly funded by the Centre; implemented by States and Union Territories (UTs)	(1) Fish production and productivity; (2) infrastructure and post-harvest management; (3) fisheries management and regulation

- Under CSS, **production** covers inland and marine fisheries, mariculture, seaweed cultivation, fisheries in Himalayan and North-Eastern States, and ornamental fisheries.
- **Infrastructure** covers fishing harbours, fish landing centres, cold chains, deep-sea fishing and fish markets.
- **Management** covers monitoring of fishing, insurance for boats and fishers, and the safety of fishers at sea.

PM-MKSSY: a sub-scheme

- The **Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana** (PM-MKSSY) is a Central Sector sub-scheme under PMMSY. It runs in all States and UTs for four years, from 2023–24 to 2026–27.
- It aims at **formalisation** of the sector, which means bringing fishers into official records so that they can get bank loans, insurance and government benefits.
- It also promotes **traceability**, which means that the origin of a fish can be tracked from the buyer back to the farm or boat.

Other key features

- PMMSY gives financial help to set up **Fish Farmers Producer Organizations** (FFPOs). These are groups of fishers and fish farmers who buy and sell together, which gives them more bargaining power in the market.
- **Climate Resilient Coastal Fishermen Villages** (CRCFV)**:** 100 coastal fishermen villages have been identified to be made climate resilient and economically vibrant. The work is fully funded by the Centre under the CS component.
- **Recirculatory Aquaculture System (RAS)** filters the water, removes waste and reuses the same water again and again. It allows intensive fish farming on little land and water.
- **Bio-floc technology** uses useful microbes that form clumps called biofloc. These clumps clean the water and also serve

as fish feed, so little or no water needs to be changed. Such ponds are called "green soup".

EXAMPLE – RAS AND BIO-FLOC

A home aquarium has a filter that cleans the same water and sends it back to the tank. RAS works the same way, but at the scale of a fish farm.

In a Bio-floc tank, fish waste is not thrown out. Microbes turn it into small food clumps, so the waste becomes feed and the water stays clean.

CASE STUDY – AN ICE PLANT IN PORBANDAR

A fisherman in Porbandar, Gujarat, had run a fishing business for two decades but could not afford an ice plant. In 2021–22 he got a subsidy under PMMSY and set up a plant that makes 30 tonnes of ice a day.

Fishing boats now carry enough ice to keep the catch fresh, so less fish is spoilt. This shows how the scheme helps fishers invest in the infrastructure they need.

- The **National Fisheries Digital Platform (NFDP)** was launched under PM-MKSSY in September 2024. It creates work-based digital identities and acts as a single window for institutional credit (loans from banks and other formal lenders), aquaculture insurance, traceability and performance-linked incentives.
- **Sustainable Development Goal (SDG) 14 – Life Below Water:** PMMSY supports this goal by promoting responsible fishing. It also promotes modern methods such as Bio-floc, RAS, mariculture and cage culture, which means fish farming in net cages placed in open waters such as reservoirs, lakes or the sea.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2018, GS Paper I (15 marks, 250 words): Defining blue revolution, explain the problems and strategies for pisciculture development in India.

29 ENVIRONMENT • URBAN WASTE MANAGEMENT

Swachh Bharat Mission-Urban 2.0: Waste to Energy, Dumpsites, Plastic and Used Water

GS Paper III: Environment – pollution and waste management; **GS Paper II:** Urban governance | **Source:** PIB PRISM, Sept 2026, pp. 421–429, 495–499, 565–571 and 621–627 (articles 34, 42, 50 and 56)

WHY IN THE NEWS? The Swachh Bharat Mission completes **twelve years on 2 October 2026**. PIB has described how cities under Swachh Bharat Mission-Urban 2.0 are turning waste, old dumpsites, plastic and used water into resources.

Basic terms

- The **Swachh Bharat Mission (SBM)** was launched on 2 October 2014. Swachh Bharat Mission-Urban 2.0 (SBM-U 2.0) was launched in October 2021. The Ministry of Housing and Urban Affairs runs the urban mission.
- SBM focuses on **source segregation** (separating wet and dry waste at home itself), door-to-door collection, scientific processing of waste and recovery of useful material.
- A **circular economy** is one in which waste is not thrown away but goes back into the economy as a useful material, fuel or product.
- **Urban Local Bodies (ULBs)**, such as municipal corporations and councils, carry out most of this work.
- **The size of the problem:** according to the Central Pollution Control Board's annual report for 2021–22, Indian cities generate about **1.7 lakh tonnes** of solid waste a day. About 54% of it is treated, about 24% goes to landfills and about 22% is not accounted for. The country had 2,452 legacy dumpsites.

1. Power from waste

- **Biogas** is produced by the anaerobic decomposition of organic waste, that is, its breakdown by microbes without air. It is a cheap and clean cooking fuel.
- The leftover **slurry** is rich in nitrogen and works as an organic fertiliser. So one plant gives two benefits: fuel and manure.
- **Compressed Bio-Gas (CBG)**, also called bio-CNG, is biogas that is cleaned and compressed so that it can be used like compressed natural gas (CNG) in vehicles and gas pipelines.
- The **CBG–City Gas Distribution (CGD) Synchronisation Scheme** provides a route to sell bio-CNG into city gas networks. The Prayagraj plant sells its gas under this scheme.

EXAMPLE – ONE PLANT, TWO PRODUCTS

A vegetable market throws away rotten vegetables every day. In a closed tank, microbes break this waste down without air and release gas.

The gas can run a stove or a generator. The leftover sludge goes to nearby farms as manure. Waste that once went to a landfill now gives both energy and fertiliser.

- In Gujarat, the State's **Institutional Biogas Plant Scheme** and the Gujarat Energy Development Agency (GEDA) supported biogas plants at an educational campus near Adalaj in Gandhinagar. The biogas now meets all its cooking-fuel needs, so it no longer needs liquefied petroleum gas (LPG).
- **Prayagraj** (Uttar Pradesh) has a multi-feedstock bio-CNG plant, run as a public-private partnership (PPP). It uses wet waste, paddy straw, cattle dung and poultry litter, so it also helps reduce stubble burning.

2. Clearing legacy dumpsites

- **Legacy waste** is old waste that has piled up at city dumpsites over many years.
- **Biomining** is the scientific clearing of such a dump. The old waste is dug out and separated into refuse-derived fuel, black soil, recyclables and inert material such as stones.
- **Refuse-derived fuel (RDF)** is the dry, burnable part of waste, such as plastic and cloth. Each fraction that biomining recovers has a use.

Fraction recovered	Where it goes
RDF	Cement kilns for **co-processing** (burnt as fuel) and waste-to-energy plants
Soil and inert material (stones, sand)	Filling low-lying land, highway embankments (allowed under MoRTH guidelines) and bio-capping, which means covering the cleared site with soil and plants
Recyclables (plastics, metals)	Material Recovery Facilities, from where recyclers take them

- The **Lakshya Zero Dumpsite** initiative under SBM-U 2.0 is a time-bound effort to scientifically clear dumpsites across States and ULBs.
- The **Dumpsite Remediation Accelerator Programme (DRAP)** was launched in November 2025. It is a nationwide, mission-mode drive to speed up the clearing of the remaining dumpsites.
- In **Gorakhpur** (Uttar Pradesh), a 40-acre dumpsite was biomined and turned into the Kachre Se Kanchan Rapti Eco Park. A women's Self-Help Group (SHG), Shakti Ki Rasoi, runs a restaurant there.
- At the **Bhalswa dumpsite in Delhi**, biomining has gone on since July 2022. The site was taken up for faster clearing under DRAP after the annual Swachhata Hi Seva cleanliness campaign was launched there in September 2025.
- In **Raichur** (Karnataka), part of the land reclaimed so far at the Yakalaspura dumpsite is being turned into a Miyawaki forest, a dense mini-forest of native plants grown close together so that it grows fast.
- Progress is sustained through City Solid Waste Action Plans, tracking on the SBM-U portal and the annual **Swachh Survekshan**, the national cleanliness ranking of cities.

3. Plastic: reduce to recreate

Identified **single-use plastic** items have been banned since 1 July 2022. PIB shows five steps in the life of plastic, each with a city example.

Step	City example
Reduce	Trichy's "Cloth-Bag festival" cut single-use plastic in farmers' markets.
Reuse	Vita (Maharashtra) set up "Thaila ATMs", machines that sell cloth bags stitched by SHG women.
Return	Andaman and Nicobar Islands gave fresh milk in return for used milk pouches.
Recover	Bengaluru sorts and recycles plastic under the United Nations Development Programme's (UNDP) **Project Prithvi**.
Recreate	Patiala (Punjab) turns multilayered plastic into chipboard.

- **Extended Producer Responsibility (EPR)** under the Plastic Waste Management Rules, 2016 makes producers, importers and brand owners responsible for collecting back and recycling the plastic packaging they put on the market, against yearly targets. EPR backs the Return and Recover steps, because companies must take back and recycle their packaging rather than leave it to cities.
- **Multilayered plastics (MLPs)** are packets made of layers of plastic, paper and aluminium, such as chips packets and shampoo sachets. The layers are hard to separate and recycle, so for years most MLP waste had nowhere to go but landfills.
- A **Material Recovery Facility** is a centre where waste is sorted, shredded and baled so that recyclers can use it. Bengaluru's "Swachhata Kendra" gives work to Safai Saathis (waste pickers).
- Recovered plastic is used to make roads, farm water pipes and furniture.

4. Used water as a resource

- **Used Water Management (UWM)** under SBM-U means treating used water, stopping untreated sewage from reaching rivers and lakes, and reusing the treated water safely. Sewage Treatment Plants (STPs) are central to it.
- SBM-U certifies cities in rising steps, from **Open Defecation Free (ODF)** to Water+. Each step includes the earlier ones.

Certification	What the city must show
ODF	No one defecates in the open
ODF+	All community and public toilets are functional and well maintained
ODF++	All sewage, including **faecal sludge and septage** (the waste collected in septic tanks and pits), is safely managed and treated, with no untreated discharge into drains or water bodies
Water+	All used water from homes and businesses is treated to standards and reused as far as possible, with no untreated discharge

- ULBs are being empowered to make long-term, city-level plans for reusing wastewater.
- **Indore** (Madhya Pradesh) was the first city to receive Water+ certification.
- **Tirupati** (Andhra Pradesh) sells part of its treated water to a pipe-making company and gives part of it free to farmers. This shows how a city can earn money from used water.
- Treated water is used in farming, gardens, industry, road cleaning and lake revival.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2026, GS Paper III (15 marks, 250 words): What are the challenges to solid waste management in India? Discuss the governmental policy framework on solid waste management. Discuss the success/failure cases of Delhi and Indore cities highlighting the salient feature of their solid waste management initiatives.

30 SOCIAL JUSTICE • WELFARE OF SCHEDULED CASTES

PM-AJAY: Development for Scheduled Castes

GS Paper II: Welfare schemes for vulnerable sections | **Source:** PIB PRISM, Sept 2026, pp. 439–447 (published 28 Sept 2026)

WHY IN THE NEWS? PIB has explained the **Pradhan Mantri Anusuchit Jaati Abhyuday Yojana** (PM-AJAY), a scheme for the development of Scheduled Castes. The government has also launched the PM-AJAY Mobile App and Portal to run the scheme digitally.

Background

- **Scheduled Castes (SCs)** are the castes, races or tribes (or parts of them) that the President notifies for each State and Union Territory under Article 341 of the Constitution. Only Parliament can later amend this list. SCs get special protection because they faced untouchability and exclusion in the past.
- SCs make up **16.6%** of India's population. They have long faced barriers to economic and social progress.
- The Constitution supports such schemes. **Article 46**, a Directive Principle, asks the State to promote the educational and economic interests of SCs and STs. Articles 15(4) and 16(4) allow special measures and reservations for them. Article 338 sets up the National Commission for Scheduled Castes (NCSC) to safeguard their rights.

What is PM-AJAY?

- PM-AJAY was launched in the financial year **2021–22**. It is implemented by the Ministry of Social Justice & Empowerment.
- It is a centrally sponsored scheme, but it is **100% funded by the Centre**. States and Union Territories (UTs) may supplement the scheme with additional resources, if required.
- It aims at the social, economic and educational empowerment of SC communities in an integrated way.
- It **merges three older centrally sponsored schemes**: the Pradhan Mantri Adarsh Gram Yojana (PMAGY), the Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP) and the Babu Jagjivan Ram Chhatrawas Yojana (BJRCY).
- The **Scheduled Castes Sub Plan (SCSP)** is the share of development funds set apart for SCs, at least in proportion to their share in the population.

Three objectives

- To **reduce poverty** among SCs by creating more jobs through skill development and income-generating schemes.
- To **improve development indicators** by providing infrastructure and basic services in SC-dominated areas.
- To **increase literacy** and school and college enrolment of SCs by providing hostels and residential schools, especially in aspirational districts (the most backward districts chosen for focused development) and SC-dominated blocks.

Three components

Component	What it does
Adarsh Gram (model village)	Turns SC-majority villages into model villages by filling gaps in infrastructure and services.
Grants-in-aid (GIA) to States and districts	Funds district and State projects for livelihoods and skilling, infrastructure in SC-dominated villages, and residential schools.
Hostels	Builds and repairs hostels so that SC students from rural and remote areas can get quality education.

An **Adarsh Gram** is a village where everyone has access to basic services, the minimum needs of all sections are met, and inequalities are reduced to a minimum.

Who is eligible?

- **Village infrastructure:** a village is eligible if **at least 40% of its people are SCs** and its total population is 500 or more.
- **GIA beneficiaries:** priority is given to families or persons whose **annual income is not more than ₹2.5 lakh**.

EXAMPLE – WHICH VILLAGE QUALIFIES?

Suppose Village A has 1,000 people, of whom 450 are SCs (45%). It meets both conditions, so it is eligible.

Suppose Village B has 400 people, all SCs (100%). Its total population is below 500, so it is not eligible.

Suppose Village C has 2,000 people, of whom 600 are SCs (30%). Its SC share is below 40%, so it is not eligible.

How the money is divided

- **Up to 50%** of the funds go to gap-filling works in selected Adarsh Gram villages.
- **Up to 5%** go to support units: the Technical Support Group (TSG) and Project Implementation Units (PIUs) at the Centre, and PIUs in States and districts. As their names suggest, these units give technical support and help carry out projects.
- **Up to 2%** go to building and repairing hostels in Central institutions. The Ministry releases this money directly to the implementing agencies.
- The **rest** goes as grants-in-aid to States and districts. It is shared on the basis of each State's SC population and the ratio of its SCSP to its Annual Plan compared with its SC population.
- After a project is complete, the State government or implementing agency must maintain it.

Digital governance

- The **PM-AJAY Mobile App and Portal** aim to move the scheme from paper files to an end-to-end digital, real-time workflow.

- Their features include **geo-tagging** (attaching the exact map location to a photo of the work), mobile inspections, dashboards and role-based access for officials.
- PIB links the scheme to **Viksit Bharat @2047**, through better use of technology, stronger monitoring and last-mile delivery.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on PM-AJAY. The nearest question is:

UPSC Mains 2026, GS Paper II (10 marks, 150 words): Do constitutional bodies like the National Commission for Scheduled Castes (NCSC) and the National Commission for Scheduled Tribes (NCST) possess adequate enforcement powers to secure substantive social equality? Suggest measures to enhance their institutional effectiveness.

31 SOCIAL SECURITY • FARMER WELFARE

PM Kisan Maandhan Yojana: Pensions for Small Farmers

GS Paper II: Welfare schemes for vulnerable sections; **GS Paper III:** Agriculture – farmer welfare | **Source:** PIB PRISM, Sept 2026, pp. 455–465 (published 11 Sept 2026)

WHY IN THE NEWS? The **Pradhan Mantri Kisan Maandhan Yojana** (PM-KMY) completes seven years on 12 September 2026. It gives small and marginal farmers a monthly pension in old age.

What is PM-KMY?

PM-KMY at a glance	
Nodal ministry	Ministry of Agriculture & Farmers Welfare
Scheme type	Central Sector Scheme (100% Centre)
Fund manager	Life Insurance Corporation of India (LIC)
For whom	Small and marginal farmers aged 18 to 40 who own up to 2 hectares
Benefit	Assured pension of ₹3,000 a month after the age of 60

- PM-KMY was launched on **12 September 2019**. It is an old-age pension scheme for small and marginal farmers (SMFs), both men and women.
- It is a **Central Sector Scheme** run by the Department of Agriculture & Farmers Welfare, Ministry of Agriculture & Farmers Welfare. A Central Sector Scheme is planned and run by the Union Government itself, without a State share.
- It is implemented with the **Life Insurance Corporation of India (LIC)**, which manages the pension fund and pays the pensions.
- It is **voluntary**, which means a farmer chooses whether to join. It is also contributory, which means the farmer pays a small amount every month.

Key features

- **Pension:** each subscriber gets a minimum assured pension of **₹3,000 per month** after reaching the age of 60.
- **Family pension:** if a subscriber dies while receiving the pension, the spouse gets **50% of the pension** (₹1,500 per month). Only the spouse gets it, and only if the spouse is not already a PM-KMY beneficiary.
- **Death before 60:** if a subscriber who has been making regular contributions dies before turning 60, the spouse may continue the scheme by paying the regular contributions, or may leave it under the exit rules.
- **Eligibility:** the farmer must own cultivable land of **up to 2 hectares** and be 18 to 40 years old at entry. The farmer's name must be in the State or UT land records as on 1 August 2019.

Who cannot join?

- **Already covered elsewhere:** members of the National Pension System (NPS), the Employees' State Insurance Corporation (ESIC) scheme and the Employees' Provident Fund Organisation (EPFO) scheme, and beneficiaries of the two sister schemes, **PM-SYM** and PM-LVM (explained below).
- **Better-off farmers:** institutional landholders, income-tax payers and registered professionals such as doctors, lawyers and engineers.
- **Holders of public office:** present and former holders of constitutional posts, ministers, Members of Parliament and State Legislatures, mayors and chairpersons of District Panchayats.
- **Government employees:** serving or retired employees of the government and public sector, except Multi-Tasking Staff, Class IV and Group D employees, who can still join.
- Eligibility is checked mainly through the farmer's **self-declaration**. If it is false, the government's share is stopped and the farmer's own money is returned without interest.

Contribution and enrolment

- **Contribution:** the farmer pays **₹55 to ₹200 per month**, depending on the age at entry. The Central Government adds an equal matching amount.

Entry age	Farmer pays per month	Centre adds	Goes into the fund
18 years	₹55	₹55	₹110
29 years	₹100	₹100	₹200
40 years	₹200	₹200	₹400

- The rule is simple: **money into the fund each month = farmer's contribution × 2**, paid until the age of 60. A farmer who joins young pays less each month but for more years; everyone gets at least ₹3,000 a month after 60.
- **Link with PM-KISAN:** a farmer may let the contribution be deducted from the bank account that receives PM-KISAN

money. This is done through an enrolment-cum-auto-debit mandate.

- **Enrolment** is paperless at the nearest Common Service Centre (CSC), using Aadhaar, bank details and a mobile number. The farmer gets a Pension Account Number and a pension card.

The three Maan-dhan pension schemes

PM-KMY is one of three sister schemes launched in 2019 on the same design: a contributory pension with equal matching by the Centre, managed by LIC.

Feature	PM-KMY (Kisan)	PM-SYM (Shram Yogi)	PM-LVM (Laghu Vyapari)
Ministry	Agriculture & Farmers Welfare	Labour & Employment	Labour & Employment
For whom	Small and marginal farmers owning up to 2 hectares	Unorganised workers earning up to ₹15,000 a month	Small traders and shopkeepers with annual turnover up to ₹1.5 crore
Entry age	18–40	18–40	18–40
Contribution	₹55–₹200 a month, matched equally by the Centre	Same	Same
Pension	₹3,000 a month after 60; spouse gets 50%	Same	Same

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on PM Kisan Maandhan Yojana. The nearest question is:

UPSC Prelims 2024: With reference to the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) Yojana, consider the following statements:
1. The entry age group for enrolment in the scheme is 21 to 40 years.
2. Age specific contribution shall be made by the beneficiary.
3. Each subscriber under the scheme shall receive a minimum pension of ₹3,000 per month after attaining the age of 60 years.
4. Family pension is applicable to the spouse and unmarried daughters.
Which of the statements given above is/are correct?
(a) 1, 3 and 4 (b) 2 and 3 only (c) 2 only (d) 1, 2 and 4
Answer: (b). The entry age is 18 to 40 years, and family pension goes only to the spouse, just as in PM-KMY.

32 AGRICULTURE • FOOD SECURITY AND COOPERATIVES

Grain Storage in the Cooperative Sector: Godowns at PACS

GS Paper III: Agriculture – storage, food security, PDS; **GS Paper II:** Cooperatives | **Source:** PIB PRISM, Sept 2026, pp. 483–493 (published 3 Sept 2026)

WHY IN THE NEWS? PIB has explained the **Decentralised Grain Storage Plan in Cooperative Sector**, which builds godowns at village cooperatives. The Plan began as a pilot in May 2023 and is now being expanded across the country.

Why decentralised storage?

- Traditional ways of storing grain, such as earthen bins, underground pits and mud-plastered structures, are still used along with modern warehouses and silos.
- Rising farm output and food-security needs call for more modern storage. The **National Food Security Act (NFSA), 2013** alone covers about 80 crore people.
- Big central godowns are run by the **Food Corporation of India (FCI)** and State agencies. The Ministry of Cooperation has stressed the need for storage closer to where grain is grown.
- **Decentralised storage** means many smaller godowns at village cooperatives, close to where grain is grown, alongside the large central godowns of FCI and State agencies.

EXAMPLE – AVOIDING A DISTRESS SALE

At harvest, many farmers sell their crop at once, so prices fall. A farmer with no store and an urgent need for cash must sell at this low price. This is called a **distress sale**.

If the village cooperative has a godown, the farmer can store the grain there, take an advance against it and sell later at a better price. PIB gives the case of Nerpingalai PACS in Amravati (Maharashtra), where farmers store soybeans and get advances against the stored crop.

What is the Plan?

- The Plan was launched in 2023 and rolled out as a **Pilot Project on 31 May 2023**. It comes under the Ministry of Cooperation.
- It works through **Primary Agricultural Credit Societies (PACS)**. PACS are village-level cooperatives that give short-term loans and other financial services to rural people and collect repayments.
- The Plan aims to cut grain wastage and help farmers avoid distress sales. It also aims to reduce transport costs between procurement centres, warehouses and Fair Price Shops, widen the role of PACS and raise farmers' incomes.
- It works through **convergence**, which means it combines the support available under several existing government schemes at one place, the PACS.

Scheme used	What it gives the PACS
AIF – Agriculture Infrastructure Fund	Loans and interest subvention for post-harvest infrastructure

Scheme used	What it gives the PACS
AMI – Agricultural Marketing Infrastructure scheme	Back-ended capital subsidy to build grain godowns
SMAM – Sub Mission on Agricultural Mechanization	Custom Hiring Centres and farm machinery
PMFME – Pradhan Mantri Formalisation of Micro Food Processing Enterprises	Support for small food-processing units

- A **back-ended subsidy** is paid after the project is built, usually by reducing the loan to be repaid.

PACS as rural service hubs

- Under the Plan, a PACS can build godowns, and also **silos of 50, 100 and 200 tonnes**.
- It can also run a **Custom Hiring Centre**, which rents out tractors, harvesters and tillers to farmers, and a Fair Price Shop for ration grain and processed food.
- It can set up **primary processing units** for cleaning, sorting and drying grain, and act as a procurement centre that buys grain for FCI and State agencies.

Selection of PACS and management

- PACS are chosen by the District Cooperative Development Committees, as per the Plan's Standard Operating Procedure called the **"Margdarshika"**. They are chosen in areas that need storage.
- The land should preferably belong to the PACS. It must not be waterlogged or in a forest area, PACS members must agree to its use, and leased land must have a lease of more than 20 years.
- The **National Cooperative Development Corporation (NCDC)** is the implementing agency.
- At the national level, an **Inter-Ministerial Committee (IMC)** monitors the Plan, and a National Level Coordination Committee (NLCC) supports coordination among agencies. State and District Cooperative Development Committees work at the lower levels.

Making godowns financially viable

- The subsidy under AMI has been raised from **25% to 33.33%**. The margin money, which is the share of the project cost the PACS must pay from its own funds, has been cut from 20% to 10%. The cost norms for building godowns have also been revised.
- The **National Bank for Agriculture and Rural Development** (NABARD) passes on the AMI subsidy. State Cooperative Banks and District Central Cooperative Banks give the loans to PACS.
- NABARD's special refinance and a 3% **interest subvention** under AIF bring the effective interest rate for PACS down to 1%. Interest subvention means the government pays a part of the interest on the loan.
- **FCI** is allowed, subject to prescribed conditions, to give assured hiring of eligible godowns, which means FCI promises to rent them. This improves the financial viability of the godowns.

Quality and transparency

- Every godown must show a common grain-storage logo ("PM Anna Bhandaran") and a fixed colour scheme.
- Godowns must follow the norms of the **Warehousing Development and Regulatory Authority (WDRA)**, the regulator of warehouses in India. They must use durable, rust-proof material and proper ventilation to stop grain from spoiling.
- Regular inspections and quality audits are required. PACS members watch the progress, and Project Management Consultants report on construction and spending.

PREVIOUS YEAR QUESTIONS

UPSC Mains 2024, GS Paper III (15 marks, 250 words): Elucidate the importance of buffer stocks for stabilizing agricultural prices in India. What are the challenges associated with the storage of buffer stock? Discuss.

UPSC Mains 2025, GS Paper III (10 marks, 150 words): Elaborate the scope and significance of supply chain management of agricultural commodities in India.

33 HEALTH • UNIVERSAL HEALTH COVERAGE

Affordable Healthcare: AB PM-JAY at Eight and Jan Aushadhi

GS Paper II: Health; welfare schemes for vulnerable sections | **Source:** PIB PRISM, Sept 2026, pp. 501–513 (article 43, published 22 Sept 2026) and pp. 587–591 (article 53, published 16 Sept 2026)

WHY IN THE NEWS? **Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana** (AB PM-JAY) marked its eighth anniversary in September 2026. PIB also explained how Jan Aushadhi Kendras now sell low-cost healthcare products, not just medicines.

Basic terms

- **Universal health coverage (UHC)** means that everyone, including the poorest families, can get affordable, good-quality healthcare.
- **Primary care** is basic care close to home. Secondary care is specialist care, usually at a district hospital. Tertiary care is advanced care at large hospitals, such as heart surgery.
- **Out-of-pocket expenditure (OOPE)** is the money a family pays from its own pocket at the time of treatment.

EXAMPLE – HOW THE ₹5 LAKH FAMILY COVER WORKS

Suppose a family of five is covered under AB PM-JAY. The father needs a surgery costing ₹1.5 lakh at an empanelled hospital, that is, a hospital approved under the scheme.

The treatment is **cashless**, which means the family pays nothing because the scheme pays the hospital directly. ₹3.5 lakh of the family's cover is still left for any member for the rest of that year.

Ayushman Bharat: four pillars

AB PM-JAY is one of four schemes under **Ayushman Bharat**. Together they cover the whole chain of care, from primary care to hospital treatment.

Pillar	What it does
AB PM-JAY	Pays for hospital care (secondary and tertiary) up to ₹5 lakh per family every year
Ayushman Arogya Mandirs (AAM)	Primary care close to home, with free medicines, tests and teleconsultation
Ayushman Bharat Digital Mission (ABDM)	Links health facilities digitally and gives each person an ABHA health ID
PM-ABHIM (Pradhan Mantri Ayushman Bharat Health Infrastructure Mission)	Builds physical infrastructure, such as health centres, laboratories and critical care units

AB PM-JAY: key features

- AB PM-JAY was launched on **23 September 2018** to achieve universal health coverage. It is a public health assurance scheme for secondary and tertiary care. This means the government promises to pay for the hospital treatment of the families it covers.
- It gives **cashless hospital cover of up to ₹5 lakh per family per year** to economically vulnerable families. It covers 1,961 procedures across 27 medical specialties.
- The cover includes medicines, tests, surgery, ICU care, implants, stay and food. It also pays for **3 days before** and 15 days after hospitalisation.

Who is covered?

- Families are chosen using the **Socio-Economic Caste Census (SECC) 2011**, a survey of the living conditions of households. Families covered earlier under the Rashtriya Swasthya Bima Yojana (RSBY), the older health insurance scheme for poor families, are also included.
- **Rural families** qualify if they meet any one of six "deprivation" criteria, numbered D1 to D5 and D7.

Code	Rural household that qualifies
D1	Only one room, with kucha walls and a kucha roof
D2	No adult member aged 16–59 years
D3	Headed by a woman, with no adult male member aged 16–59 years
D4	Has a disabled member and no able-bodied adult member
D5	Scheduled Caste or Scheduled Tribe household
D7	Landless, earning mainly from manual casual labour

- **Urban families** qualify if they belong to one of 11 groups of workers, such as ragpickers, domestic workers, street vendors and construction workers.
- In **March 2024**, the families of ASHAs (Accredited Social Health Activists), anganwadi workers and anganwadi helpers were added.
- In **September 2024**, the government approved the cover for all senior citizens aged 70 years and above. They get Ayushman Vay Vandana cards.

GROUPS ADDED THROUGH OTHER SCHEMES

- Building and Other Construction Workers (BOCW) and their dependants are covered.
- Road accident victims are covered under **PM-RAHAT**.
- Transgender persons are covered under **SMILE** (Support for Marginalised Individuals for Livelihood and Enterprise).
- Children who lost their parents or guardians to COVID-19 are covered under the **PM CARES for Children Scheme**.
- Waste pickers and sanitation workers are covered under **NAMASTE** (National Action for Mechanised Sanitation Ecosystem).
- Particularly Vulnerable Tribal Groups (PVTGs) are covered under **PM-JANMAN** (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan).

Funding

- AB PM-JAY is a **centrally sponsored scheme**, which means the Centre and the States share its cost.

Where	Centre : State share
All States (general rule)	60 : 40
North-Eastern States, Himachal Pradesh, Uttarakhand and UT of Jammu & Kashmir	90 : 10
UTs with a legislature	60 : 40
UTs without a legislature	100% Centre

Out-of-pocket spending has fallen

- According to the National Health Accounts Estimates, the official estimates of how much India spends on health, OOPE fell from **62.6% of total health spending in 2014–15 to 43.4% in 2022–23**. PIB links this to higher government spending and schemes such as AB PM-JAY.

The other three pillars

AYUSHMAN AROGYA MANDIRS (AAM)

- AAMs are local health centres run by medical professionals. Many were upgraded from older centres that gave basic mother-and-child care or other services.
- They screen and manage diseases. They also give oral (mouth and teeth), eye, ear-nose-throat (ENT), mental health and first-level emergency care, with free essential medicines and tests.
- ASHAs and other community health workers use AAMs as their base to spread health awareness and keep track of community health.
- There are also AYUSH AAMs, which give AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy) care.
- At AAMs, people can consult doctors in bigger hospitals through **e-Sanjeevani**, the government's telemedicine (video or phone consultation) service.

AYUSHMAN BHARAT DIGITAL MISSION (ABDM)

- ABDM was launched in **September 2021** to build a national digital health system.
- It gives each person an **Ayushman Bharat Health Account (ABHA)**, a digital health ID similar to the Aadhaar number.

Health records and insurance claims are linked to it, so a person's medical history is available across the network.

- ABDM also has a Healthcare Professionals Registry and a Health Facility Registry, which are national lists of verified doctors and health facilities.
- Its **Unified Health Interface** is described as "UPI for healthcare". Aarogya Setu 2.0 is an app for digital health services and personal health records.

PM-ABHIM

- PM-ABHIM was launched on **25 October 2021** as part of Budget 2021–22, after the COVID-19 experience. It strengthens health infrastructure, disease surveillance and health research.
- It aims to set up **744 integrated public health labs** in all districts and 631 critical care hospital blocks in districts with more than 5 lakh people. It also supports block public health units and health and wellness centres.

Jan Aushadhi: medicines and more at low cost

- The **Pradhan Mantri Bhartiya Janaushadhi Pariyojana** (PMBJP), under the Ministry of Chemicals & Fertilizers, sells quality-assured generic medicines at much lower prices through Jan Aushadhi Kendras (JAKs).

EXAMPLE – GENERIC VS BRANDED MEDICINE
A strip of a branded paracetamol and a strip of generic paracetamol contain the same medicine. The generic one is sold under the medicine's own name, without a costly brand, so it is much cheaper.

- There are **over 20,000 Jan Aushadhi Kendras** in the country. Their medicines and surgical items cover all major disease groups, such as heart disease, cancer and diabetes.
- The basket now goes beyond medicines and covers every stage of life. **Janaushadhi Bachpan** is a range of low-cost baby-care products, such as diapers, wipes and feeding bottles.
- **Jan Aushadhi Swabhiman** is a separate range of adult diapers for elderly and bedridden people.
- The Kendras also sell nebulisers, glucometer test strips and pulse oximeters, which measure the oxygen level in the blood. Products for mobility and recovery, such as knee braces and walkers, are in the pipeline.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2022: With reference to Ayushman Bharat Digital Mission, consider the following statements:
1. Private and public hospitals must adopt it.
2. As it aims to achieve universal health coverage, every citizen of India should be part of it ultimately.
3. It has seamless portability across the country.
Which of the statements given above is/are correct?
(a) 1 and 2 only (b) 3 only (c) 1 and 3 only (d) 1, 2 and 3
Answer: (b). Joining ABDM is voluntary for both hospitals and citizens, but a health record linked to ABHA can be used anywhere in the country.

UPSC Mains 2024, GS Paper II (15 marks, 250 words): In a crucial domain like the public healthcare system the Indian State should play a vital role to contain the adverse impact of marketisation of the system. Suggest some measures through which the State can enhance the reach of public healthcare at the grassroots level.

UPSC Mains 2015, GS Paper II (12.5 marks, 200 words): Public health system has limitations in providing universal health coverage. Do you think that the private sector could help in bridging the gap? What other viable alternatives would you suggest?

34 INTERNAL SECURITY • TELECOM AND CYBER SECURITY

IMEI Tampering and the Telecommunications Act, 2023

GS Paper III: Internal security – cyber security, communication networks; **GS Paper II:** Governance | **Source:** PIB PRISM, Sept 2026, pp. 515–521 (published 23 Sept 2026)

WHY IN THE NEWS? PIB has explained why tampering with the **IMEI number** of a mobile phone is a security threat. It also set out the duties of phone makers, sellers and citizens, and the punishment under the Telecommunications Act, 2023.

What is an IMEI?

- The **International Mobile Equipment Identity (IMEI)** is a unique 15-digit number that identifies a mobile device on a telecom network. It works like the chassis number of a vehicle.
- The **first eight digits** form the Type Allocation Code (TAC), which tells the model or type of the device.
- The **Global System for Mobile Communications Association (GSMA)** oversees the allocation of TACs worldwide. It gives TACs to manufacturers and brand owners. Manufacturers then give a unique IMEI to each device.
- A dual-SIM phone usually has two IMEIs, one for each SIM slot.

What is IMEI tampering?

- It is unlawful to intentionally remove or change a device's unique identification number. It is also unlawful to intentionally use, make, sell or keep hardware or software knowing that it has been configured in this way.
- A phone with a changed IMEI works under a false identity, so it is hard to trace. This creates problems for law enforcement, consumer protection and network security.

Duties and tools

- Manufacturers must register the IMEIs of their devices on the **Device Setu–Indian Counterfeited Device Restriction (ICDR)** portal before the first sale or use. Importers must do so before bringing the devices into India. Brand owners must register their brands there, linked to their GSMA TAC.

- Dealers in used phones should check each IMEI against the government's central database of tampered and blacklisted devices.
- The **Department of Telecommunications (DoT)** advises citizens not to use devices with tampered IMEIs, such as SIM boxes, which hold many SIM cards at once. Citizens should also not take SIMs on fake documents or hand over SIMs in their name to others.
- Citizens should not use apps to change their **Calling Line Identity (CLI)**, which is the number shown to the person receiving a call.
- **Sanchar Saathi** is the government's portal and app for citizens. It shows a device's brand, model and maker from its IMEI, so a buyer can check that the IMEI is genuine.
- A lost or stolen phone can be blocked through the **Central Equipment Identity Register (CEIR)** on Sanchar Saathi, after a police report is filed. A blocked phone cannot be used on Indian networks.

The law: Telecommunications Act, 2023

- **Section 42(3)(c)** bans tampering with telecom identifiers, such as the IMEI. Section 42(3)(e) bans getting SIMs or telecom identifiers through fraud, cheating or impersonation.
- The punishment is imprisonment of **up to three years**, a fine of up to ₹50 lakh, or both.
- Under **Section 42(7)**, these offences are cognizable, which means the police can arrest without a warrant. They are also non-bailable, which means bail cannot be claimed as a right. Bail is at the discretion of the court or, in limited cases, the police officer in charge.
- Under **Section 42(6)**, a person who abets (helps or encourages), attempts or conspires to commit such an offence gets the same punishment. For abetment or conspiracy, this applies if the offence is committed as a result.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on IMEI tampering or the Telecommunications Act, 2023. The nearest question is:

UPSC Mains 2022, GS Paper III (15 marks, 250 words): What are the different elements of cyber security? Keeping in view the challenges in cyber security, examine the extent to which India has successfully developed a comprehensive National Cyber Security Strategy.

35 AGRICULTURE • RURAL LIVELIHOODS

Bamboo: From Forest Produce to Green Enterprise

GS Paper III: Agriculture; rural economy; environment | **Source:** PIB PRISM, Sept 2026, pp. 523–527 (published 12 Sept 2026)

WHY IN THE NEWS? PIB has shown how bamboo, once held back by forest rules, is now creating jobs and small businesses, especially in the Northeast and among women's Self-Help Groups (SHGs).

The 2017 reform

- Under the **Indian Forest Act, 1927**, a British-era law, bamboo was treated as a tree. So people needed permits to cut it and carry it, which made bamboo trade difficult.
- In **2017**, the government amended this law. Bamboo grown outside forest areas is no longer counted as a tree, so no permit is needed to cut it or carry it.
- The reform opened the way for new ideas, new businesses and more value addition in the bamboo sector. Its effect is most visible in the Northeast.

Government support

- The **National Bamboo Mission** helps bamboo farmers, manufacturers and sellers with cultivation, processing and access to markets. It also supports nurseries that supply good-quality planting material.
- Bamboo allows **intercropping**, which means growing other crops, such as chilli, ginger and garlic, in the same field. So a farmer earns from both.
- The **North East Centre for Technology Application & Reach** (NECTAR) has supported bamboo technologies for food processing, building materials, machinery and renewable energy. It has raised value addition in bamboo products from 10% to as high as 70%.

EXAMPLE – VALUE ADDITION

Value addition is the extra value created when a raw material is processed into a better product.

Suppose a bamboo pole sells for ₹100. If it is cut, treated and made into a stool that sells for ₹170, then ₹70, or 70%, of value has been added.

New uses of bamboo

- **Engineered bamboo** is a composite material made by binding and pressing together bamboo fibres, strips or particles. It is now used for furniture and buildings, including shelters for disaster relief and school rooms in Chhattisgarh.
- In Mizoram's Mamit district, bamboo is grown scientifically using **tissue culture**, in which many young plants are grown from small parts of one plant in a laboratory.
- In the **Gadchiroli Agarbatti Project** (Maharashtra), started in 2012, women make incense sticks from bamboo. It gives them steady work close to home and reduces their dependence on forests for income.
- In June 2026, **CSIR-NEERI** (National Environmental Engineering Research Institute of the Council of Scientific and Industrial Research), Nagpur, trained women SHGs to make handicrafts from bamboo grown on fly ash dumps. Fly ash is the ash left after coal is burnt in thermal power plants. The training showed that such waste land can be turned into productive land.

PREVIOUS YEAR QUESTIONS

UPSC Prelims 2019: Consider the following statements:
1. As per recent amendment to the Indian Forest Act, 1927, forest dwellers have the right to fell the bamboos grown on forest areas.
2. As per the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, bamboo is a minor forest produce.
3. The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006 allows ownership of minor forest produce to forest dwellers.
Which of the statements given above is/are correct?
(a) 1 and 2 only (b) 2 and 3 only (c) 3 only (d) 1, 2 and 3

Answer: (b). Statement 1 is wrong because the 2017 amendment freed only bamboo grown outside forest areas; under the 2006 Act, bamboo is a minor forest produce that forest dwellers can own.

36 POLITY • CONSTITUTIONAL BODIES

UPSC at 100: The Constitutional Recruiter

GS Paper II: Constitutional bodies; civil services | **GS Paper I:** Modern Indian history | **Source:** PIB PRISM, Sept 2026, pp. 593–611 (published 30 Sept 2026)

WHY IN THE NEWS? On **1 October 2026**, the Union Public Service Commission (UPSC) completed 100 years. India's first Public Service Commission was set up on 1 October 1926.

The road to 1926

- In **1855**, the Indian Civil Service (ICS) examination was started in London. It replaced the East India Company's system of nomination with open competition.
- In 1864, **Satyendranath Tagore**, elder brother of Rabindranath Tagore, became the first Indian to join the ICS.
- In 1922, the ICS examination was held in India for the first time, at Allahabad, along with London.
- The **Government of India Act, 1919** provided for a Public Service Commission. The Lee Commission (1924), chaired by Arthur Hamilton Lee, recommended that a statutory one, that is, one created under a law, be set up at once.
- The Lee Commission also proposed that out of every ten new ICS entrants, four would be British, four Indian and two Indians promoted from the provincial services.
- The Commission was set up in 1926 under Section 96C of the 1919 Act. Its functions were set by the Public Service Commission (Functions) Rules, 1926. Its first Chairman was **Sir Ross Barker**.
- It was only an **advisory body**: it could advise the government but not decide. Its members were appointed by the Secretary of State in London.

Constitutional provisions

The Public Service Commissions are covered in **Part XIV** (Articles 315–323) of the Constitution. Dr B.R. Ambedkar moved these articles in the Constituent Assembly on 22 and 23 August 1949.

Article	What it provides
315	Commissions for the Union and the States; a Joint Commission for two or more States
316	Chairman and Members are appointed by the **President**
317	The President can remove a Member for misbehaviour only after an **inquiry by the Supreme Court**, and may suspend the Member during the inquiry
318	Conditions of service of Members and staff
319	Limits on jobs after leaving office; the Chairman cannot take any further government job
320	Functions: holding examinations; advising on recruitment, promotions and disciplinary matters
321	Parliament or a State Legislature can add to its functions
322	Expenses are **charged on the Consolidated Fund of India**
323	Annual report to the President; cases where its advice was not accepted are placed before Parliament

EXAMPLE – "CHARGED" EXPENSES

Most government spending needs Parliament's vote every year, but charged expenses do not. So a government unhappy with UPSC cannot cut its money through a vote. This keeps the Commission independent.

Dr Rajendra Prasad said in the Constituent Assembly that independent Commissions were needed to guard against jobbery (misusing public office for private gain), nepotism (favouring relatives) and favouritism.

What UPSC does

- It recruits through examinations, such as the Civil Services, Indian Forest Service, Engineering Services, National Defence Academy and Naval Academy (NDA & NA) and Central Armed Police Forces (Assistant Commandants) examinations.
- It recruits for specialist posts through interviews and tests, when Ministries ask it to.
- It advises the government on recruitment rules, promotions, entry into the All India Services and disciplinary cases.
- Since 2012–13, it prepares a panel of senior Indian Police Service (IPS) officers from which States choose their Director General of Police (DGP). This follows the Supreme Court's 2006 order in **Prakash Singh vs Union of India**.

Key milestones

- The **Government of India Act, 1935** provided for a Federal Public Service Commission (PSC) and Provincial PSCs. It made it compulsory to consult the Commission on recruitment, promotions, disciplinary cases and service rules. The Commission was renamed the Federal PSC on 1 April 1937.
- In 1947, H.K. Kripalani became the first Indian Chairman, and the ICS gave way to the Indian Administrative Service (IAS).
- The Federal PSC became the **UPSC on 26 January 1950**. The All-India Services Act was passed in 1951. The Indian Forest Service was created in 1966 as the third All India Service.
- The **D.S. Kothari Committee (1976)** proposed a three-stage examination: Preliminary, Main and Interview. It began in 1979.
- The **Satish Chandra Committee** (1988–89) recommended an essay paper and negative marking in the Preliminary. The essay paper came in 1993.
- The Civil Services Aptitude Test (CSAT) began in 2011. Since 2015, it is a **qualifying paper**: a candidate must score 33%, but its marks do not count for rank.
- In 2013, the Main examination got four General Studies papers, including Ethics, Integrity and Aptitude.
- Women took the NDA & NA examination for the first time in 2021.

Inclusion and other facts

- Women made up **31.2%** of candidates recommended in the Civil Services Examination 2025.
- Since 1952, UPSC's headquarters has been **Dholpur House** on Shahjahan Road, Delhi.
- On **21 April 1947**, Sardar Patel called the civil services the "steel frame of India". This date is observed as Civil Services Day.
- The upper age limits of 32 years (General), 35 (Other Backward Classes) and 37 (Scheduled Castes and Scheduled Tribes) were fixed in 2014.
- UPSC added the Economically Weaker Sections (EWS) category from 2019 and a separate transgender category in its application form from 2020.

Recent reforms

- **Face authentication using artificial intelligence (AI)** matches a candidate's live photo with the application photo. It was used for all candidates at the Civil Services (Preliminary) Examination on 24 May 2026.
- The **Universal Registration Number** (May 2025) gives each candidate one permanent identity across all UPSC examinations.
- From 2026, the **provisional answer key** of the Civil Services (Preliminary) Examination is published soon after the examination, and candidates can raise objections online.
- **Pratibha Setu** (renamed on 9 June 2025) links candidates who just miss the final list with Ministries, public sector undertakings and private employers. It was earlier the Public Disclosure Scheme (2018).
- Dr Ajay Kumar has been the Chairman of UPSC since 15 May 2025.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a General Studies question on the UPSC itself. The nearest question is:

UPSC Mains 2026, GS Paper II (10 marks, 150 words): Analyse the advantages and limitations of the generalist structure of the Indian Civil Services in contemporary governance.

37 LAWS • BANKING

Bankers' Books Evidence Act, 2026

GS Paper II: Important laws; judiciary | **GS Paper III:** Banking reforms | **Source:** PIB PRISM, Sept 2026, pp. 629–633 (published 30 Sept 2026)

WHY IN THE NEWS? The **Bankers' Books Evidence Act, 2026** came into force on 1 October 2026. It replaces the Bankers' Books Evidence Act, 1891, and sets new rules for using bank records as evidence.

Basic terms

- **Bankers' books** are a bank's ledgers, day-books, cash-books, account books and all other records kept in its normal business. They may be on paper or stored in any form of data storage.
- **"Bank" or "banker"** means any company or corporation doing banking business and any post office savings bank or money order office. It also includes any financial-sector body to which the Act is extended.
- The Act applies to court cases, **arbitrations** and investigations or inquiries under the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 or any other law. Arbitration means settling a dispute through a neutral person instead of a regular court. BNSS is India's new law on criminal procedure.

Why a new law?

The 1891 Act was made when all banking was on paper. Today most banking is digital, so the law had to change to keep pace.

Main features

- **Technology-neutral:** the Act covers paper, electronic and digital records under one framework, with standard rules for certifying them. It does not depend on any one technology.
- **Certified copy is enough:** as in the 1891 Act, a bank record can be proved in court through a certified copy, without producing the original book. A certified copy is a copy that the bank formally confirms as true.
- **Electronic records:** a digital copy is valid evidence only if it meets the conditions in the Act. These include that it is a

true copy, that no unauthorised change to the data is detected and that no tampering with the system is detected.

- The certificate on a certified copy can be signed manually or by a digital or electronic signature.
- **Protection for bank officers:** in a case to which the bank is not a party, an officer cannot normally be forced to bring the books or appear as a witness.
- A court can call the officer only by a **written order recording a "special cause"**. The Act lists three special causes. These are: (i) the accuracy or authenticity of the entry is doubtful; (ii) normal record-keeping was disturbed by some event; and (iii) the bank did not obey an earlier court order on the certified copy.
- **Extension:** the government can, by notification, extend the Act to any entity or class of entities in the financial sector, with conditions or exceptions.

EXAMPLE – HOW THE ACT HELPS

Two people go to court over a loan. The court needs one person's bank statement, but the bank is not a party to the case.

The bank simply sends a certified copy of the statement. No bank officer has to leave work to attend court, unless the judge records a special cause.

The government sees the Act as part of its reforms to modernise banking laws and improve ease of doing business.

PREVIOUS YEAR QUESTIONS

UPSC has not yet asked a question on the Bankers' Books Evidence Act. The nearest question is:

UPSC Prelims 2019: Consider the following statements:
A digital signature is
1. an electronic record that identifies the certifying authority issuing it
2. used to serve as a proof of identity of an individual to access information or server on Internet
3. an electronic method of signing an electronic document and ensuring that the original content is unchanged
Which of the statements given above is/are correct?
(a) 1 only (b) 2 and 3 only (c) 3 only (d) 1, 2 and 3

Answer: (c). A digital signature only signs an electronic document and shows that it has not been changed; identifying the certifying authority is the job of the digital signature certificate.

Notes

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