

PART I · HEADLINES TO ECONOMY

ANTIM ASSURED 100+

THEIAS AKADEMIA

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"The Topper's Last Read. Every Morning."

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§1 · Top 12 Headlines

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7. RBI data: forex reserves fall \$4.92 billion to \$780.78 billion in the week ended 11 September; core-sector output rose 5.4% in July [\[GS3\]](#)
8. Finance Ministry reviews credit growth and NPA management with CEOs of public sector banks and regional rural banks [\[GS3\]](#)
9. Indian Medical Parliamentarians' Forum convenes National Policy Summit on MedTech Access in Vapi, Gujarat [\[GS2/GS3\]](#)
10. Ministry of Culture advances a multinational nomination of Chhath Mahaparva for UNESCO's Intangible Cultural Heritage list [\[GS1\]](#)
11. PM Modi announces "Project Rhino" support scheme for rhino range states on World Rhino Day; full coverage in Part II [\[GS3\]](#)

12. India's contingent adds to its Asian Games medal tally; National Sports Governance Act's institutional framework back in focus [GS2]

THEIAS AKADEMIA A day carrying a live Fundamental Rights hearing on a national symbol, a narcotics-control policy overhaul, and three separate trade/defence-technology developments is exactly the multi-domain spread **Sahyog Mentorship** trains aspirants to hold together in one revision pass rather than as disconnected headlines. theiasakademia.com.

§2 · Polity & Governance

GS2 Fundamental Rights · Freedom of conscience · National symbols

22 September 2026 · Source: Supreme Court of India (hearing proceedings); Bar and Bench; LiveLaw

Supreme Court Hears Challenge to Vande Mataram Provisions of the Prevention of Insults to National Honour (Amendment) Act, 2026

Why in News: A Supreme Court Bench headed by Chief Justice Surya Kant, with Justices Joymalya Bagchi and V. Mohana, on 22 September 2026 heard a petition by Carnatic musician T.M. Krishna challenging a 2026 amendment to the Prevention of Insults to National Honour Act, 1971, which prescribes up to three years' imprisonment for preventing or disrupting the singing of Vande Mataram and empowers the Ministry of Home Affairs to direct that the full six-stanza version be sung at specified official occasions. During the hearing, the Bench indicated that a "conscientious objector" who declines to sing on grounds of religious or personal belief should not attract criminal liability, prompting a sharp exchange between Solicitor General Tushar Mehta, defending the amendment, and senior advocate S. Muralidhar, appearing for the petitioner. The Court did not stay the amendment but posted the matter for further hearing, seeking the Union's clarification on the scope of "prevention or disruption" versus mere non-participation.

Background: Vande Mataram was accorded the status of "National Song" (distinct from the National Anthem, Jana Gana Mana) by the Constituent Assembly in January 1950, and its constitutional standing has recurred in litigation since *Bijoe Emmanuel v. State of Kerala* (1986), where the Supreme Court held that three Jehovah's Witness students could not be expelled for silently standing, but not singing, the National Anthem, on the ground that Article 25's freedom of conscience protected genuine religious objection absent any disrespect. The Prevention of Insults to National Honour Act, 1971, originally penalised acts of contempt toward the Constitution, the National Flag and the National Anthem; the 2026 Amendment for the first time extends comparable penal protection, and a mandatory-singing direction mechanism, specifically to Vande Mataram, reigniting the debate the Court settled differently in *Bijoe Emmanuel* nearly four decades ago.

KEY FACTS

- Petitioner: Carnatic vocalist T.M. Krishna; Bench: CJI Surya Kant, Justices Joymalya Bagchi and V. Mohana; hearing held 22 September 2026.
- Challenge targets a 2026 amendment to the Prevention of Insults to National Honour Act, 1971.
- Amendment prescribes up to three years' imprisonment for preventing or disrupting the singing of Vande Mataram.
- Amendment also empowers the MHA to direct the full six-stanza rendition at specified official occasions.
- Bench orally indicated a "conscientious objector" should not face criminal consequences for genuine non-participation.
- Solicitor General Tushar Mehta appeared for the Union; senior advocate S. Muralidhar appeared for the petitioner.
- No stay granted; Court sought Union clarification on "prevention/disruption" versus non-participation and posted the matter for further hearing.

- Vande Mataram was designated India's National Song by the Constituent Assembly in January 1950, distinct from the National Anthem.

MAINS DIMENSIONS

- Tests the Article 25 freedom-of-conscience doctrine laid down in *Bijoe Emmanuel v. State of Kerala* (1986) and whether it extends with equal force to a National Song as it did to the National Anthem.
- Raises the constitutional distinction between respecting a national symbol and being compelled to actively participate in its expression — a live free-speech-versus-national-honour tension.
- Analytical: does criminalising "disruption" while protecting "non-participation" strike a workable balance, or does enforcement risk collapsing the two in practice?
- Connects to a wider pattern of Parliament legislating national-symbol protections (Flag Code amendments, National Anthem protocols) that subsequently face judicial conscience-based challenges.
- Federal/institutional angle: MHA's power to direct specific renditions at official occasions raises questions of executive overreach into cultural and religious practice.

🔗 LET'S REMEMBER THIS THROUGH A TRICK

Chain "1950-1971-1986-2026": Vande Mataram named National Song (1950) → National Honour Act enacted (1971) → *Bijoe Emmanuel* protects conscientious objectors on the Anthem (1986) → 2026 Amendment tests whether that same protection covers the Song.

PYQ LINKAGE

GS2 2014: "Discuss Section 66A of IT Act with reference to its alleged violation of Article 19 of the Constitution" tests a comparable free-expression-versus-restriction pattern; freedom of conscience under Article 25 is a recurring GS2 Fundamental Rights theme.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. Vande Mataram has the constitutional status of India's National Anthem. 2. In *Bijoe Emmanuel v. State of Kerala* (1986), the Supreme Court held that silent standing during the National Anthem, without singing, did not amount to disrespect. 3. The Prevention of Insults to National Honour Act, 1971 originally covered the Constitution, the National Flag and the National Anthem. Which of the statements given above is/are correct?

(a) 2 and 3 only (b) 1 and 2 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** Vande Mataram holds the status of National Song, not National Anthem — statement 1 is wrong.

PROBABLE MAINS QUESTION

Examine the constitutional basis of freedom of conscience under Article 25 in the context of laws mandating respect for national symbols, with reference to recent judicial developments. (150 words)

#GS2

#Article25

#VandeMataram

#FreedomOfConscience

THEIAS AKADEMIA A live constitutional-rights hearing on a national symbol is precisely the kind of doctrinally rich, single-case GS2 answer material that **EMP** trains students to structure around precedent chains rather than isolated facts. theiasakademia.com.

Ministry of Culture Advances Multinational Nomination of Chhath Mahaparva for UNESCO's Intangible Cultural Heritage List

Why in News: The Ministry of Culture has initiated consultations with international partners to secure a multinational nomination of Chhath Mahaparva — the four-day solar and river-worship festival observed principally in Bihar, Jharkhand, eastern Uttar Pradesh and the Terai region of Nepal — for inscription on UNESCO's Representative List of the Intangible Cultural Heritage of Humanity in the 2026-27 nomination cycle. Officials have framed the move as both a cultural-diplomacy initiative, given the festival's shared observance across the India-Nepal border and among diaspora communities in Mauritius, Fiji, Trinidad and the Gulf, and a milestone in India's wider push to expand its Intangible Cultural Heritage portfolio.

Background: India currently has 15 elements inscribed on UNESCO's Representative List of Intangible Cultural Heritage, including Kumbh Mela (2017), Durga Puja in Kolkata (2021) and Garba of Gujarat (2023), each nominated under the 2003 UNESCO Convention for the Safeguarding of the Intangible Cultural Heritage, to which India is a State Party since 2005. Multinational nominations — where two or more States Parties jointly nominate a shared cultural practice — are explicitly encouraged under the Convention's Operational Directives as a way of reflecting heritage that transcends political boundaries; India has previously pursued single-country nominations, making a joint India-Nepal Chhath nomination a procedural first for this specific festival.

KEY FACTS

- Chhath Mahaparva multinational nomination targeted for the 2026-27 UNESCO ICH cycle.
- Festival principally observed in Bihar, Jharkhand, eastern Uttar Pradesh, and Nepal's Terai region.
- India currently has 15 elements on UNESCO's Representative List of Intangible Cultural Heritage.
- Recent Indian ICH inscriptions include Durga Puja, Kolkata (2021) and Garba of Gujarat (2023).
- India has been a State Party to the 2003 UNESCO Convention for Safeguarding ICH since 2005.
- Multinational/joint nominations are explicitly provided for under the Convention's Operational Directives.
- A joint India-Nepal nomination would be a procedural first specifically for the Chhath festival.

MAINS DIMENSIONS

- Tests the distinction between UNESCO's World Heritage List (tangible sites) and the Representative List of Intangible Cultural Heritage (practices, festivals, oral traditions).
- Illustrates cultural diplomacy as a soft-power tool in India-Nepal relations, complementing formal bilateral mechanisms.
- Raises the conceptual value of multinational ICH nominations in recognising heritage practices that are lived across, not confined by, political borders.
- Connects to India's diaspora-diplomacy dimension, given Chhath's observance among Indian-origin communities from Mauritius to the Caribbean.

🧠 LET'S REMEMBER THIS THROUGH A TRICK

Remember "15-2003-2005": India has 15 ICH elements, under the 2003 UNESCO Convention, to which it has been a party since 2005 — Chhath would be nomination number 16, and its first multinational one.

PYQ LINKAGE

GS1 2015: "Discuss the changes in the trends of the labour migration of India abroad..." is thematically distant; more directly, UNESCO ICH inscriptions (Kumbh Mela, Durga Puja) are a recurring Prelims fact-recall theme.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. India has been a State Party to the UNESCO Convention for Safeguarding Intangible Cultural Heritage since 2005. 2. Chhath Mahaparva is a solar and river-worship festival. 3. UNESCO's Operational Directives do not permit two countries to jointly nominate a shared cultural practice. Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 and 3 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** Multinational/joint nominations are explicitly permitted under the Convention's Operational Directives — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the significance of multinational nominations under the UNESCO Intangible Cultural Heritage framework, with reference to India's cultural-diplomacy objectives. (150 words)

#GS1

#UNESCO

#ChhathMahaparva

#IntangibleHeritage

§4 • International Relations

GS2 India's neighbourhood • Bilateral relations • Diplomatic protocol

22 September 2026 • Source: Ministry of External Affairs press briefing; Deccan Herald; The Daily Star

MEA: India Seeks "Positive, Constructive, Forward-Looking" Ties with Bangladesh Amid UNGA-Sidelines Uncertainty

Why in News: Ministry of External Affairs spokesperson Randhir Jaiswal, at his bi-weekly briefing on 22 September 2026, said India desires "positive, constructive and forward-looking" relations with Bangladesh and remains ready to discuss all bilateral matters within the existing institutional framework, responding to questions on the current state of ties. Asked specifically whether External Affairs Minister S. Jaishankar would meet Bangladesh's Chief Adviser-led delegation, including interim government head Muhammad Yunus's team, on the sidelines of the ongoing UN General Assembly session in New York, Jaiswal said he had no information to share on any such meeting. The remarks come against a backdrop of continued strain since the political transition in Dhaka, including Bangladesh's reported outreach to China for J-10CE fighter jets.

Background: India-Bangladesh relations have gone through a turbulent recalibration since the change of government in Dhaka in August 2024, with unresolved issues including India's continued hosting of former Prime Minister Sheikh Hasina, stalled progress on the long-pending Teesta water-sharing agreement, periodic border-killing incidents along the India-Bangladesh boundary, and trade-facilitation frictions. India's institutional framework for bilateral engagement rests on mechanisms such as the Joint Consultative Commission (last convened at foreign-minister level) and the Land Boundary Agreement (2015) implementation architecture, both of which New Delhi has repeatedly signalled remain open for use despite the change in Dhaka's political leadership.

KEY FACTS

- MEA spokesperson Randhir Jaiswal's remarks came at the bi-weekly press briefing on 22 September 2026.

- India reiterated it seeks "positive, constructive and forward-looking" ties with Bangladesh.
- No confirmation was given on a possible Jaishankar-Bangladesh delegation meeting at the UNGA in New York.
- Relations have been under strain since Bangladesh's August 2024 political transition.
- Unresolved bilateral issues include Sheikh Hasina's continued presence in India, the Teesta water-sharing agreement, and border-security incidents.
- Institutional engagement mechanisms include the India-Bangladesh Joint Consultative Commission and the Land Boundary Agreement (2015) implementation framework.

MAINS DIMENSIONS

- Tests India's "Neighbourhood First" policy under conditions of political discontinuity in a partner country, distinct from managing ties with a stable, familiar government.
- Raises the diplomatic-signalling function of MEA briefings — measured, non-committal language often reflects an unresolved internal policy calculus rather than an absence of engagement.
- Connects directly to the strategic-security dimension of Bangladesh's parallel outreach to China for defence platforms, illustrating how trust deficits compound across issue-areas.
- Analytical: examine whether continuing to keep institutional channels (JCC, LBA framework) formally "open" is itself a meaningful diplomatic tool during a period of strained ties.

🧠 LET'S REMEMBER THIS THROUGH A TRICK

Remember "2024-Teesta-JCC": the political transition of August 2024 is the fault line; Teesta and the Joint Consultative Commission are the two standing threads India keeps citing as still "open" regardless of who governs in Dhaka.

PYQ LINKAGE

GS2 2013: "The size of the shadow economy is estimated to be 20% of GDP..." is unrelated; more directly, India's Neighbourhood First policy amid political transitions in partner states recurs regularly in GS2 IR questions.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The Teesta river-water-sharing agreement between India and Bangladesh has been fully implemented. 2. The Land Boundary Agreement between India and Bangladesh was concluded in 2015. 3. Bangladesh's political transition of August 2024 has been a factor in the current strain in bilateral ties. Which of the statements given above is/are correct?

(a) 2 and 3 only (b) 1 and 2 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** The Teesta agreement remains pending, not implemented — statement 1 is wrong.

PROBABLE MAINS QUESTION

Discuss the challenges facing India's "Neighbourhood First" policy in the context of political transitions in partner countries, with reference to India-Bangladesh relations since 2024. (150 words)

#GS2

#Bangladesh

#NeighbourhoodFirst

#MEA

Commerce Minister Piyush Goyal Departs for US Trade Talks on the India-US Bilateral Trade Agreement

Why in News: Commerce and Industry Minister Piyush Goyal departed for the United States on 22 September 2026 for a fresh round of negotiations toward finalising the long-pending India-US Bilateral Trade Agreement (BTA), ahead of his separately scheduled appearance at the G20 Trade Ministers' Meeting in Milwaukee later this month. This visit is distinct from, and precedes, the Milwaukee multilateral engagement, focusing instead on direct bilateral give-and-take with US counterparts on the specific tariff and market-access questions that have kept the BTA unresolved since the two sides first framed it in February 2026. Goyal has maintained that India will not settle for a rate merely at parity with competitors such as Vietnam and Bangladesh.

Background: The India-US trade relationship in 2026 has been characterised by parallel bilateral and multilateral tracks running simultaneously — direct ministerial visits and working-group negotiations on one hand, and larger multilateral fora such as the G20 on the other, reflecting the complexity and priority both sides attach to closing the deal. India's trade negotiating strategy since the WTO's Doha Round stalemate has increasingly relied on such bilateral and plurilateral tracks (comprehensive economic partnership agreements with the UAE, Australia, and now New Zealand) rather than waiting on multilateral consensus, and the BTA with the US fits this broader pattern of India diversifying and deepening bilateral trade architecture.

KEY FACTS

- Piyush Goyal departed for the US on 22 September 2026 for dedicated BTA negotiations, ahead of the Milwaukee G20 Trade Ministers' Meeting.
- India-US BTA framework was first jointly announced in February 2026.
- India's core negotiating demand remains a tariff rate preferential to, not merely at parity with, competitors like Vietnam and Bangladesh.
- This bilateral visit is a distinct negotiating track from the later multilateral G20 Trade Ministers' engagement.
- India's parallel FTA push in 2026 includes agreements with the UAE, Australia, and the newly effective New Zealand FTA.

MAINS DIMENSIONS

- Illustrates the layered structure of modern trade diplomacy — bilateral ministerial tracks running in parallel with multilateral G20-level engagement, rather than a single negotiating channel.
- Tests the concept of relative/preferential tariff treatment as India's consistent negotiating anchor across multiple trade tracks in 2026.
- Connects to India's broader post-Doha trade strategy of pursuing bilateral and plurilateral deals as a hedge against multilateral gridlock.
- Raises the risk of negotiation fatigue or inconsistent signalling when the same bilateral relationship is worked through multiple simultaneous channels.

🧠 LET'S REMEMBER THIS THROUGH A TRICK

Remember "Feb-frame, Sept-bilateral, Sept-30-Milwaukee": the BTA was framed in February, Goyal's dedicated bilateral push began 22 September, and the multilateral G20 Trade Ministers' checkpoint follows on 30 September.

PYQ LINKAGE

GS3 2021: "How is the Government of India protecting traditional knowledge of medicine from patenting by pharmaceutical companies?" is unrelated; more directly, India's bilateral FTA strategy recurs across GS2/GS3 trade-policy questions.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The India-US Bilateral Trade Agreement framework was first jointly announced in 2026. 2. India's Commerce Minister's bilateral US visit in September 2026 is the same event as the G20 Trade Ministers' Meeting in Milwaukee. 3. India has pursued free trade agreements with the UAE, Australia and New Zealand in recent years. Which of the statements given above is/are correct?

(a) 1 and 3 only (b) 1 and 2 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** The bilateral visit and the Milwaukee G20 meeting are two distinct, separately scheduled engagements — statement 2 is wrong.

PROBABLE MAINS QUESTION

Analyse India's strategy of pursuing simultaneous bilateral and multilateral trade tracks, with reference to the ongoing India-US Bilateral Trade Agreement negotiations. (150 words)

#GS3

#IndiaUSTrade

#BTA

#TradeDiplomacy

THEIAS AKADEMIA Distinguishing a bilateral negotiating track from a multilateral G20 checkpoint on the very same trade file is the kind of precise, date-anchored reading **ANTIM 2027** insists on, so aspirants never conflate two related but distinct developments in an answer. theiasakademia.com.

§5 · Defence & Security

GS3

Internal security · Narco-terrorism · Centre-State coordination

22-23 September 2026 · Source: PIB, Ministry of Home Affairs; Narcotics Control Bureau

Amit Shah Inaugurates 3rd National Conference of Anti-Narcotics Task Forces, Unveils Vision Document on Narcotics Control 2026-29

Why in News: Union Home Minister Amit Shah inaugurated the 3rd National Conference of Anti-Narcotics Task Forces (ANTF) in New Delhi on 22 September 2026, under the theme "United Resolve, Shared Responsibility," organised by the Narcotics Control Bureau (NCB) with ANTF heads from 36 States and Union Territories in attendance. Shah released the Vision Document on Narcotics Control 2026-29, laid the foundation for new NCB Zonal complexes in Lucknow and Dehradun, and launched a revamped NCB website; Telangana's ANTF was felicitated as the best-performing task force in the country over the past year.

Background: Anti-Narcotics Task Forces were constituted in every State and Union Territory following the Centre's push for a coordinated national response to drug trafficking, complementing the NCB's own statutory mandate under the Narcotics Drugs and Psychotropic Substances (NDPS) Act, 1985, to combat drug trafficking and abuse of narcotic substances. The "Nasha Mukh Bharat Abhiyan" (Drug-Free India Campaign), launched in 2020, has provided the demand-reduction plank of national policy, while ANTFs and NCB provide the supply-side enforcement architecture; the biennial national conference format, now in its third edition, has become the principal forum for Centre-State coordination and target-setting on this front.

KEY FACTS

- 3rd National Conference of Anti-Narcotics Task Forces held 22-23 September 2026 in New Delhi; theme: "United Resolve, Shared Responsibility."
- Organised by the Narcotics Control Bureau (NCB); ANTF heads from 36 States/UTs attended.
- Amit Shah released the Vision Document on Narcotics Control 2026-29.
- Foundation laid for new NCB Zonal complexes in Lucknow and Dehradun.

- A revamped NCB website was launched at the conference.
- Telangana's ANTF was felicitated as the best-performing task force nationally.
- NCB's statutory mandate derives from the Narcotic Drugs and Psychotropic Substances (NDPS) Act, 1985.
- Demand-side policy is anchored by the Nasha Mukh Bharat Abhiyan, launched in 2020.

MAINS DIMENSIONS

- Tests the Centre-State coordination architecture for internal security, where ANTFs (state-level) operate alongside the NCB (central statutory body) under the NDPS Act, 1985.
- Connects drug trafficking to India's border-security and narco-terrorism concerns, particularly along the India-Myanmar and India-Pakistan maritime/land routes.
- Raises the demand-versus-supply policy balance: NCB/ANTF enforcement (supply-side) needs to be read alongside Nasha Mukh Bharat's rehabilitation and awareness (demand-side) plank for a complete answer.
- Illustrates performance-based federalism in security governance, with best-performing state task forces publicly recognised to incentivise inter-state competition on enforcement outcomes.

LET'S REMEMBER THIS THROUGH A TRICK

Remember "1985-2020-36-3rd": NDPS Act (1985) is the law, Nasha Mukh Bharat (2020) is the demand-side campaign, 36 States/UTs sent ANTF heads, and this was the 3rd national conference.

PYQ LINKAGE

GS3 2018: "The banning of 'Blue Whale Challenge' and 'PUBG' is a temporary measure. Discuss the merits and demerits of the ban imposed on gaming apps in India" is unrelated in subject; more directly, narco-terrorism and drug trafficking recur as GS3 internal-security themes.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The Narcotics Control Bureau derives its statutory mandate from the NDPS Act, 1985. 2. Anti-Narcotics Task Forces function only at the central level and have no state-level presence. 3. The Nasha Mukh Bharat Abhiyan was launched in 2020. Which of the statements given above is/are correct?

(a) 1 and 3 only (b) 1 and 2 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** ANTFs are constituted at the State/UT level, not solely central — statement 2 is wrong.

PROBABLE MAINS QUESTION

Discuss the institutional architecture for combating drug trafficking in India, highlighting the roles of the NCB and State Anti-Narcotics Task Forces. (150 words)

#GS3

#NDPS

#NarcoTerrorism

#NCB

GS3 Defence indigenisation · Technology transfer · DRDO

22 September 2026 · Source: PIB, Ministry of Defence; DRDO

DRDO Hands Over 9 Licensing Agreements for Transfer of Technology to 13 Industry Partners at 'VIMARSH 2026'

Why in News: Defence Minister Rajnath Singh handed over nine Licensing Agreements for Transfer of Technology (LAToT) to thirteen Indian manufacturing partners at the 'VIMARSH 2026' DRDO-industry synergy meet held on 22 September 2026, covering technologies including a multi-influence ground mine, an Electronic Activation Device, a Wireless Control-cum-Actuation System, and a Smart Helmet. This is a distinct component of the broader VIMARSH 2026 platform from the war-gaming and emerging-technology-warfare-doctrine exercise held under the same banner earlier this month; today's event was specifically an industry-facing technology-commercialisation and production-transfer exercise, not a war-gaming session.

Background: DRDO's Licensing Agreement for Transfer of Technology mechanism allows Indian public and private manufacturers to produce DRDO-developed defence technologies domestically under royalty-based licences, forming a core pillar of the Atmanirbhar Bharat in Defence push and the Defence Production and Export Promotion Policy, 2020's target of substantially raising indigenous defence production and exports. 'VIMARSH' as a DRDO industry-synergy platform has hosted multiple distinct components through 2026, reflecting DRDO's shift toward more frequent, modular industry engagement rather than a single annual mega-event, with the earlier-September war-gaming/doctrine session and this technology-transfer session representing two separate strands of the same institutional platform.

KEY FACTS

- 9 Licensing Agreements for Transfer of Technology (LAToT) handed over to 13 industry partners on 22 September 2026.
- Event held at 'VIMARSH 2026', a distinct technology-transfer component separate from the earlier VIMARSH war-gaming/doctrine session this September.
- Technologies transferred include a multi-influence ground mine, an Electronic Activation Device, a Wireless Control-cum-Actuation System, and a Smart Helmet.
- LAToT mechanism enables royalty-based domestic production of DRDO-developed technologies by Indian industry.
- Falls under the Atmanirbhar Bharat in Defence initiative and the Defence Production and Export Promotion Policy, 2020.

MAINS DIMENSIONS

- Tests the LAToT mechanism as a concrete instrument of defence indigenisation, distinct from direct DRDO manufacturing or foreign technology transfer under offset clauses.
- Illustrates DRDO's evolving industry-engagement model — modular, multiple sessions under one platform name rather than a single annual event — relevant to institutional-reform-in-defence-R&D questions.
- Connects to the Defence Production and Export Promotion Policy, 2020's indigenisation and export targets.
- Raises the private-sector-participation dimension in defence manufacturing, since LAToT recipients include private manufacturing partners alongside public-sector units.

📌 LET'S REMEMBER THIS THROUGH A TRICK

Remember "9-13-2020": 9 agreements to 13 partners, under the indigenisation push framed by the 2020 Defence Production and Export Promotion Policy — and note VIMARSH's two separate September strands (war-gaming vs. tech-transfer) so they are never conflated.

PYQ LINKAGE

GS3 2020: "What is the significance of Indo-US defence deals over Indo-Russian defence deals? Discuss with reference to stability in Indo-Pacific region" is thematically adjacent on defence-industrial policy; DRDO indigenisation mechanisms recur in GS3 defence-technology questions.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. A Licensing Agreement for Transfer of Technology allows Indian industry to produce DRDO-developed technology under royalty-based licences. 2. The Defence Production and Export Promotion Policy was

notified in 2020. 3. VIMARSH 2026 has hosted only a single event through the year. Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 and 3 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** VIMARSH 2026 has hosted multiple distinct sessions this year, not a single event — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the role of Licensing Agreements for Transfer of Technology in advancing defence indigenisation under Atmanirbhar Bharat. (150 words)

#GS3

#DRDO

#DefenceIndigenisation

#LAToT

THEIAS AKADEMIA Two same-platform, same-day defence stories that are easy to blur together — a narcotics-control policy launch and a technology-transfer ceremony — are exactly what **LAKSHYAM AIR1** drills students to keep analytically separate under exam pressure. theiasakademia.com.

§6 • Science & Technology

GS2/GS3

Health technology · MedTech policy · Access and affordability

22 September 2026 · Source: Indian Medical Parliamentarians' Forum; PIB; ANI

National Policy Summit on MedTech Access Convened in Vapi, Gujarat

Why in News: The Indian Medical Parliamentarians' Forum (IMPF) convened a National Policy Summit on MedTech Access on 22 September 2026 at Meril Academy, Vapi, Gujarat, under the theme "Swasth Bharat Se Saksham Bharat" ("From a Healthy India to a Capable India"), bringing together Members of Parliament, senior government officials, clinical experts and medical-device industry stakeholders to deliberate on strengthening India's medical-technology ecosystem and expanding access to affordable, advanced healthcare technologies. Discussions centred on regulatory streamlining, domestic manufacturing incentives, and reducing India's continued high import-dependence for high-end medical devices such as imaging equipment and implants.

Background: India's medical-devices sector operates under the National Medical Devices Policy, 2023, which set a target of growing the sector from roughly \$12 billion to \$50 billion by 2030 through indigenisation, R&D promotion and regulatory reform, complemented by the Production Linked Incentive (PLI) Scheme for Medical Devices launched in 2020-21 to reduce import dependence in categories such as CT/MRI scanners, cardiac stents and orthopaedic implants. Despite these measures, India continues to import a majority of high-end medical devices by value, making access, affordability and domestic-manufacturing capacity a persistent policy triangle that summits such as this one seek to address through legislative and regulatory advocacy channels distinct from the executive-led PLI/policy track.

KEY FACTS

- National Policy Summit on MedTech Access held 22 September 2026 at Meril Academy, Vapi, Gujarat.
- Organised by the Indian Medical Parliamentarians' Forum (IMPF); theme: "Swasth Bharat Se Saksham Bharat."
- National Medical Devices Policy, 2023 targets growing the sector from about \$12 billion to \$50 billion by 2030.
- PLI Scheme for Medical Devices was launched in 2020-21 to cut import dependence in categories like CT/MRI scanners and cardiac stents.
- India continues to import a majority of high-end medical devices by value despite indigenisation efforts.

- Summit brought together MPs, government officials, clinical experts and industry stakeholders — a parliamentary-forum, not purely executive, policy channel.

MAINS DIMENSIONS

- Tests the policy architecture for medical-device indigenisation: National Medical Devices Policy, 2023 (framework) plus the PLI Scheme (fiscal instrument).
- Raises the affordability-versus-quality-versus-domestic-capacity trilemma central to Universal Health Coverage debates under SDG-3.
- Illustrates the role of parliamentary forums as a distinct policy-advocacy channel operating alongside, not instead of, executive rule-making.
- Connects to Ayushman Bharat Digital Mission and broader health-infrastructure modernisation as complementary tracks to device-level indigenisation.

🧠 LET'S REMEMBER THIS THROUGH A TRICK

Remember "12-to-50-by-2030": the National Medical Devices Policy, 2023 targets growing the sector from \$12 billion to \$50 billion by 2030, with the PLI Scheme (2020-21) as the fiscal lever.

PYQ LINKAGE

GS2 2020: "COVID-19 pandemic accelerated class inequalities and existing digital divide... Suggest measures" is thematically adjacent on health-access inequities; medical-device indigenisation is a growing GS2/GS3 health-policy theme.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The National Medical Devices Policy was notified in 2023. 2. The Production Linked Incentive Scheme for Medical Devices was launched before the National Medical Devices Policy. 3. India is currently a net exporter of high-end medical devices by value. Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 1 and 3 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** India remains a net importer of high-end medical devices by value — statement 3 is wrong.

PROBABLE MAINS QUESTION

Examine the challenges to achieving self-reliance in India's medical-devices sector and the role of policy instruments such as the PLI Scheme. (150 words)

#GS3

#MedTech

#PLIScheme

#HealthPolicy

§7 • Economy

GS3 International trade · Free Trade Agreements · Export competitiveness

22 September 2026 (effective-date confirmed) · Source: Ministry of Commerce & Industry; New Zealand MFAT; Organiser

India–New Zealand Free Trade Agreement to Enter Into Force from 20 October 2026

Why in News: The Ministry of Commerce and Industry confirmed on 22 September 2026 that the India-New Zealand Free Trade Agreement, signed on 27 April 2026 by Commerce and Industry Minister Piyush Goyal and New Zealand's Trade and Investment Minister Todd McClay, will formally enter into force from 20 October 2026. Under the agreement, New Zealand will eliminate tariffs on 100% of its tariff lines, making every category of Indian exports duty-free from entry into force, while India has offered tariff concessions on a smaller proportion of its own tariff lines, retaining protection for sensitive sectors including specific agricultural and dairy products. The government has set an indicative bilateral trade target of ₹35,000 crore, with expectations of a particular boost for Indian MSME exporters.

Background: India's trade-agreement strategy since around 2021 has shifted from broad, slow-moving mega-regional negotiations toward faster-concluding bilateral Comprehensive Economic Partnership/Cooperation Agreements, exemplified by the India-UAE CEPA (2022) and India-Australia ECTA (2022); the New Zealand FTA extends this pattern to a developed, agriculture-exporting economy where India has historically maintained tariff caution to protect its own dairy and agricultural producers. The asymmetric tariff-elimination structure — full duty-free access for Indian goods into New Zealand, calibrated and partial concessions the other way — reflects a negotiating template India has now used across several recent FTAs to balance export-market access with domestic sensitive-sector protection.

KEY FACTS

- India-New Zealand FTA signed 27 April 2026 by Piyush Goyal and Todd McClay; confirmed to enter into force from 20 October 2026.
- New Zealand will eliminate tariffs on 100% of its tariff lines covering Indian exports.
- India has offered concessions on a smaller share of its tariff lines, protecting sensitive agriculture and dairy products.
- Indicative bilateral trade target set at ₹35,000 crore.
- MSME exporters are expected to be particular beneficiaries of the duty-free access.
- Follows India's recent FTA pattern seen in the UAE CEPA (2022) and Australia ECTA (2022).

MAINS DIMENSIONS

- Tests the asymmetric-liberalisation negotiating template India has adopted across recent FTAs — full market access sought abroad while calibrating domestic sensitive-sector protection.
- Illustrates the strategic logic of protecting agriculture and dairy in trade negotiations with efficient agricultural exporters like New Zealand and Australia.
- Raises the MSME-competitiveness dimension of new export opportunities opened by duty-free access.
- Connects to India's broader post-2021 pivot from stalled mega-regional trade talks (such as RCEP, which India exited in 2019) toward faster bilateral agreements.

🗨️ LET'S REMEMBER THIS THROUGH A TRICK

Remember "27 Apr signed, 20 Oct in force, 100% one-way": signed in April, effective 20 October, with New Zealand's tariff elimination at 100% while India's remains calibrated and partial.

PYQ LINKAGE

GS3 2015: "In the light of din over 'black money', discuss the effectiveness of Double Taxation Avoidance Agreements" is unrelated; more directly, India's FTA architecture (UAE CEPA, Australia ECTA) is a recurring GS3 trade-policy theme.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The India-New Zealand Free Trade Agreement was signed in April 2026. 2. Under the agreement, India has eliminated tariffs on 100% of its tariff lines. 3. India exited the Regional Comprehensive Economic

Partnership (RCEP) negotiations in 2019. Which of the statements given above is/are correct?

(a) 1 and 3 only (b) 1 and 2 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** It is New Zealand, not India, that has eliminated tariffs on 100% of its tariff lines — statement 2 is wrong.

PROBABLE MAINS QUESTION

Discuss the asymmetric tariff-liberalisation template India has adopted in its recent Free Trade Agreements, with reference to the India-New Zealand FTA. (150 words)

#GS3

#IndiaNZFTA

#TradePolicy

#MSME

GS3 External sector · Forex reserves · Infrastructure output

Data as of 11 & 21 September 2026 · Source: RBI Weekly Statistical Supplement; Ministry of Commerce & Industry (core-sector data); Business Standard

India's Forex Reserves Fall to \$780.78 Billion as Core-Sector Output Growth Moderates

Why in News: The Reserve Bank of India's Weekly Statistical Supplement showed India's foreign exchange reserves fell by \$4.92 billion to \$780.78 billion in the week ended 11 September 2026, driven mainly by a decline in foreign currency assets and gold reserves; the RBI's next weekly figure, for the week ended 18 September, was due for release on 25 September. Separately, infrastructure-output data released around 21 September showed growth across India's eight/nine key infrastructure sectors moderating to 5.4% in July 2026, up year-on-year from 3.2% in July 2025 but slower than the 6% growth recorded in June 2026, with coal, refinery products, cement, electricity and iron ore output driving the gains.

Background: India's forex reserves are managed by the RBI as a buffer against external-sector volatility and comprise foreign currency assets, gold, Special Drawing Rights (SDRs) and India's Reserve Tranche Position with the IMF, with foreign currency assets typically constituting the largest share and hence the most volatility-sensitive component amid global dollar and yield movements. The Index of Eight Core Industries (coal, crude oil, natural gas, refinery products, fertilisers, steel, cement and electricity) serves as a lead indicator for the Index of Industrial Production (IIP), given its roughly 40% weight within it, making core-sector momentum a closely tracked proxy for broader industrial-growth trends ahead of the full IIP release.

KEY FACTS

- Forex reserves fell \$4.92 billion to \$780.78 billion in the week ended 11 September 2026.
- Decline attributed mainly to lower foreign currency assets and gold reserves.
- Next weekly forex data (week ended 18 September) was scheduled for release on 25 September 2026.
- Core-sector output growth was 5.4% in July 2026, versus 3.2% in July 2025 and 6% in June 2026.
- Coal, refinery products, cement, electricity and iron ore output led the July gains.
- The Index of Eight Core Industries carries roughly 40% weight in the Index of Industrial Production (IIP).
- Forex reserves comprise foreign currency assets, gold, SDRs, and India's Reserve Tranche Position with the IMF.

MAINS DIMENSIONS

- Tests the composition of India's forex reserves and the relative volatility of the foreign-currency-assets component versus gold and SDRs.
- Connects core-sector output to the IIP as a lead indicator, testing understanding of how India's industrial-growth data pipeline is sequenced.

- Raises the external-sector-resilience angle: reserve adequacy in months of import cover remains a standard macro-stability metric even amid short-term weekly fluctuations.
- Illustrates the sequencing/moderation pattern in core-sector growth (June to July) as a case study in reading month-on-month industrial data without over-interpreting single-month moves.

🗨️ LET'S REMEMBER THIS THROUGH A TRICK

Remember "780.78-5.4-40%": forex reserves at \$780.78 billion, core-sector growth at 5.4% in July, and the core sector's 40% weight within the IIP basket.

PYQ LINKAGE

GS3 2021: "How far do you agree that the Indian economy has recently experienced V-shaped recovery? Give reasons in support of your answer" tests similar indicator-reading skills; forex reserves and core-sector data are recurring GS3 economy Prelims fact sets.

PROBABLE PRELIMS MCQ

Consider the following statements regarding India's Index of Eight Core Industries: 1. It includes coal, crude oil, natural gas, refinery products, fertilisers, steel, cement and electricity. 2. It carries a weight of approximately 40% in the Index of Industrial Production. 3. India's forex reserves comprise only foreign currency assets and gold. Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 and 3 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** Forex reserves also include SDRs and India's Reserve Tranche Position with the IMF, not only foreign currency assets and gold — statement 3 is wrong.

PROBABLE MAINS QUESTION

Explain the significance of the Index of Eight Core Industries as a lead indicator for industrial growth in India, with reference to recent trends. (150 words)

#GS3

#ForexReserves

#CoreSector

#IIP

GS3 Banking sector · Financial governance · NPA management

22 September 2026 · Source: Ministry of Finance, Department of Financial Services; Business Standard

Finance Ministry Reviews Credit Growth and NPA Management with Public Sector Bank, RRB Chiefs

Why in News: The Ministry of Finance's Department of Financial Services held a regular review meeting on 22 September 2026 with chief executives of public sector banks (PSBs) and regional rural banks (RRBs) as part of its ongoing engagement with financial institutions, examining credit-growth momentum, asset-quality trends and progress on government-mandated financial-inclusion targets ahead of the second half of the financial year. The meeting comes at a point when banking-sector credit growth has been closely watched for signs of a pickup following a period of relatively muted corporate loan demand, even as retail and MSME lending have shown steadier expansion.

Background: Periodic Finance Ministry reviews with PSB and RRB leadership have become a standard governance mechanism since the post-2015 banking clean-up (Asset Quality Review) and the subsequent PSB reforms agenda, which included recapitalisation, the EASE (Enhanced Access and Service Excellence) reform framework, and consolidation of PSBs from 27 to 12

through 2017-2020 mergers. RRBs, established under the RRB Act, 1976, to extend credit to rural and priority-sector borrowers, have separately undergone their own consolidation and recapitalisation drive, with the Centre periodically infusing capital to strengthen their balance sheets; joint PSB-RRB review meetings of this kind typically also track priority-sector-lending compliance and government-scheme credit linkage (such as PM Vishwakarma and Mudra loans).

KEY FACTS

- Finance Ministry (Department of Financial Services) review meeting with PSB and RRB CEOs held 22 September 2026.
- Agenda: credit growth momentum, asset-quality trends, and financial-inclusion target progress.
- PSBs were consolidated from 27 to 12 institutions through mergers between 2017 and 2020.
- The EASE reforms framework has guided PSB governance and technology upgrades since 2018.
- RRBs are established under the Regional Rural Banks Act, 1976, focused on rural and priority-sector credit.
- Review meetings typically also track priority-sector-lending compliance and credit linkage to schemes such as PM Vishwakarma and Mudra.

MAINS DIMENSIONS

- Tests the institutional governance architecture for public sector banking — Finance Ministry oversight, EASE reforms, and periodic capital infusion.
- Connects credit growth trends to the broader investment-cycle debate on whether private corporate capex is reviving.
- Raises the priority-sector-lending and financial-inclusion mandate as a distinct policy objective layered atop ordinary commercial banking metrics.
- Illustrates RRBs' specific rural/priority-sector role as distinct from, though structurally linked to, mainstream PSB operations.

💡 LET'S REMEMBER THIS THROUGH A TRICK

Remember "27-to-12, 1976, EASE": PSBs consolidated from 27 to 12; RRBs governed by the 1976 Act; EASE is the reform framework tying PSB governance together.

PYQ LINKAGE

GS3 2020: "What are the reasons for introduction of Fiscal Responsibility and Budget Management (FRBM) Act? Discuss critically its salient features..." is thematically distant; PSB reforms and NPA management recur as GS3 banking-sector themes.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. Regional Rural Banks were established under a 1976 Act of Parliament. 2. Public sector banks were consolidated from 27 to 12 through mergers completed by 2020. 3. The EASE reforms framework applies exclusively to private sector banks. Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 and 3 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** EASE reforms apply to public sector banks, not private banks — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the key reforms undertaken in India's public sector banking architecture since 2015 and their impact on credit growth and asset quality. (150 words)

#GS3

#PSBReforms

#EASE

#RRB

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PRELIMS QS

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