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PART II · ENVIRONMENT TO DIRECT HIT TRACKER

Friday, 09 October 2026

“The Topper's Last Read. Every Morning.”

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2 cards per Rule 16.2: 1 current (Living Planet Report 2026) + 1 static species profile (Nilgiri Tahr), paired thematically

GS3**Conservation, Environmental Pollution and Degradation, Biodiversity**

8 October 2026 · Source: WWF & Zoological Society of London (ZSL), Living Planet Report 2026

73% Down Since 1970: The Living Planet Report's Global Warning, India's Partial Exception

Why in News: WWF and the Zoological Society of London released the Living Planet Report 2026 on 8 October 2026, finding that the average size of monitored wildlife populations globally has fallen by 73% since 1970, with freshwater species populations down by an average of 85% — the steepest decline of any biome. The report tracks nearly 40,000 populations across more than 5,000 vertebrate species worldwide using the Living Planet Index (LPI), a metric co-developed by WWF and ZSL since 1998.

Background: The Living Planet Index is not a count of extinct species but a measure of the relative abundance of monitored populations over time, making it a proxy for ecosystem health rather than a species-extinction tally. This year's report is notable for highlighting country-specific bright spots: India's tiger population has more than doubled since 2006 under Project Tiger, and Gangetic river dolphin numbers have shown localised recovery in stretches of the Ganga and Brahmaputra following targeted conservation action — making India a case study the report cites for species-specific recovery even amid a dire global trend. Biome-wise, freshwater ecosystems (rivers, lakes, wetlands) are identified as the most stressed, driven by damming, pollution, over-extraction and invasive species.

⚡ KEY FACTS

- Global average decline in monitored wildlife population abundance since 1970: 73% (Living Planet Index, 2026 edition).
- Freshwater species populations show the steepest average decline among biomes: approximately 85% since 1970.
- The LPI tracks nearly 40,000 populations across more than 5,000 vertebrate species worldwide.
- The Living Planet Index has been jointly produced by WWF and the Zoological Society of London (ZSL) since 1998.
- India is cited as a positive case study: tiger numbers have more than doubled since the 2006 All India Tiger Estimation baseline under Project Tiger (launched 1973).
- Localised Gangetic river dolphin recovery is noted in specific river stretches following targeted India-specific conservation measures.

- Leading drivers of decline identified: habitat loss and degradation, overexploitation, climate change, pollution and invasive species.
- The report calls for accelerated action toward the Kunming-Montreal Global Biodiversity Framework's 2030 targets (adopted at CBD COP15, December 2022).

MAINS DIMENSIONS / ANALYSIS

- Significance: the LPI is one of the most widely cited global biodiversity-health indicators, directly relevant to India's own Kunming-Montreal Global Biodiversity Framework commitments and National Biodiversity Action Plan.
- Criticism: an average population decline can mask large variation — a few collapsing populations can skew the index even where many other populations are stable, a recurring methodological critique of the LPI.
- Analytical angle: India's own tiger and dolphin recovery narratives, while genuinely positive, are species-specific successes set against broader, less-tracked declines in freshwater invertebrates, amphibians and insect populations within the same ecosystems.
- Comparative angle: freshwater ecosystems' outsized decline (85%) versus terrestrial and marine biomes highlights river and wetland conservation as a comparatively under-prioritised policy space relative to high-visibility flagship-species programmes.
- Way forward: integrating freshwater-ecosystem health metrics (not just flagship-species counts) into India's river-rejuvenation programmes (Namami Gange, National River Conservation Plan) could close the gap between charismatic-species success and underlying ecosystem health.

LET'S REMEMBER THIS THROUGH A TRICK

"73 Down, Tigers Up": a 73% average global wildlife decline since 1970, set against India's own tiger numbers more than doubling since 2006 — the same report, two very different directions.

PYQ LINKAGE

UPSC Prelims has previously tested the Living Planet Index and WWF/ZSL biodiversity metrics (thematic linkage); Mains GS3 regularly engages with the Kunming-Montreal Global Biodiversity Framework and India's biodiversity commitments.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements:

1. The Living Planet Index is jointly produced by the WWF and the Zoological Society of London.
2. According to the Living Planet Report 2026, freshwater species have recorded the steepest average population decline among all biomes since 1970.
3. The Living Planet Index measures the total number of species that have gone extinct worldwide since 1970.

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

Answer: a. Statement 3 is false — the LPI measures relative changes in the abundance of monitored populations, not a count of extinct species.

Living Planet Report 2026

Living Planet Index

WWF-ZSL

Project Tiger

GS3

GS3

Conservation of Biodiversity — Endemic Species, Protected Area Network

Static Topic — not tied to a current event; paired thematically with today's Living Planet Report card · Source: IUCN Red List; Wildlife Institute of India; animalia.bio

Species in Focus: The Nilgiri Tahr, the Western Ghats' Endangered Endemic

Why in News: This static species profile is used as the Part C/Rule 16.2 Environment-ladder fallback card, paired thematically with today's Living Planet Report 2026 story — both carry the same underlying theme of species-specific conservation success (and continued vulnerability) amid broader biodiversity stress. The Nilgiri Tahr (*Nilgiritragus hylocrius*) has not been covered in this edition series within the last 30 days.

Background: The Nilgiri Tahr is a mountain ungulate endemic to the Western Ghats' upper montane grassland-shola ecosystem, found only in Tamil Nadu and Kerala, primarily above 1,200–2,600 metres elevation. It was declared the State Animal of Tamil Nadu in 2022, and a dedicated Tamil Nadu government conservation initiative, Project Nilgiri Tahr, was launched in 2022 to arrest its population decline through habitat restoration, invasive-species (wattle and eucalyptus plantation) removal, and population monitoring across its fragmented range, including the Nilgiris, Anamalai and Grass Hills landscapes.

⚡ KEY FACTS

- Scientific name: *Nilgiritragus hylocrius*; common names include Nilgiri tahr and the Ibex (a colloquial, technically inaccurate term).
- IUCN Red List status: Endangered.
- CITES listing: Appendix I; also listed under Schedule I of India's Wildlife (Protection) Act, 1972.
- Endemic range: the upper Western Ghats' shola-grassland ecosystem, confined to Tamil Nadu and Kerala, typically above 1,200–2,600 m elevation.
- Declared the State Animal of Tamil Nadu in 2022.
- Project Nilgiri Tahr, a Tamil Nadu government conservation initiative, was launched in 2022 with a 10-year action plan.
- Key habitats include Eravikulam National Park (Kerala, holding the largest single population), the Nilgiris, Anamalai and Grass Hills landscapes.
- Principal threats: habitat fragmentation from commercial plantations (wattle, eucalyptus, tea), poaching, and livestock-linked disease transmission.

📍 MAINS DIMENSIONS / ANALYSIS

- Significance: a textbook example of a narrowly endemic, flagship montane species whose conservation also protects the broader shola-grassland ecosystem and the water-catchment services it provides to peninsular India.
- Conceptual value: tests the shola-grassland ecosystem concept, Western Ghats endemism, and the Wildlife (Protection) Act's Schedule classification — recurring Prelims themes.
- Analytical angle: invasive commercial plantations (wattle, eucalyptus) that replaced native grasslands during the colonial and post-Independence era illustrate how historical land-use decisions continue to constrain present-day conservation options.
- Comparative angle: alongside the Living Planet Report's India case studies (tiger, dolphin), the Nilgiri Tahr represents a smaller-scale, state-led conservation model (Project Nilgiri Tahr) rather than a national flagship programme — a useful federal-versus-national conservation-architecture comparison.
- Way forward: scaling up invasive-species removal and connecting fragmented tahr habitats via verified wildlife corridors between Eravikulam, the Nilgiris and Anamalai could improve genetic connectivity across the species' fragmented range.

🧠 LET'S REMEMBER THIS THROUGH A TRICK

"State Animal, 2022, Schedule I": Tamil Nadu's State Animal since 2022, Schedule I under the Wildlife Protection Act, and IUCN Endangered — three labels, one endemic tahr.

📋 PYQ LINKAGE

UPSC Prelims has tested Western Ghats endemic species and shola-grassland ecosystems in multiple past years (thematic linkage); the Wildlife (Protection) Act Schedule classifications are a recurring Prelims theme.

📍 PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding the Nilgiri Tahr:

1. It is endemic to the upper montane shola-grassland ecosystem of the Western Ghats, found only in Tamil Nadu and Kerala.
2. It is listed under Schedule I of the Wildlife (Protection) Act, 1972 and Appendix I of CITES.
3. It was declared the National Animal of India in 2022, replacing the Bengal Tiger.

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

Answer: a. Statement 3 is false — the Nilgiri Tahr was declared the State Animal of Tamil Nadu in 2022, not the National Animal of India (which remains the Bengal Tiger).

Nilgiri Tahr

Western Ghats Endemism

Project Nilgiri Tahr

Wildlife Protection Act 1972

GS3

Places in News

8 locations mapped and geo-tagged, each anchored to a substantive card from this edition

PLACES IN THE NEWS — FRIDAY, 09 OCTOBER 2026



1 New Delhi

Seat of the Delhi High Court's ruling on foreign nationals' right of entry, and host to the India-Germany Chiefs of Defence Staff meeting on Project-75(I) — both carried in Part I.

Located on the Indo-Gangetic Plain, on the west bank of the Yamuna river; Delhi's Ridge forest is the northernmost extension of the Aravalli range.

2 Junput, West Bengal

Site of DRDO's new missile test range, an extension of the Integrated Test Range at Chandipur, roughly 70–74 km away, with its first disclosed test window this edition.

Located in Purba Medinipur district on West Bengal's Bay of Bengal coastline, within the wider Chandipur-Junput-Abdul Kalam Island testing corridor.

3 Ramappa Temple, Telangana

UNESCO World Heritage-listed 13th-century Kakatiya temple in Mulugu district, facing a proposed coal-mine threat covered in this edition's GS1 heritage card.

Located in the Godavari river basin region of northern Telangana, within the Deccan Plateau's dryland agro-climatic zone.

4 Eravikulam National Park, Kerala

Largest single population stronghold of the Nilgiri Tahr, profiled in this edition's static Environment species card.

Located in the high-altitude shola-grassland ecosystem of the Western Ghats, Idukki district, adjoining Kerala's Anamalai hill range.

5 Dhaka, Bangladesh

Venue of the Bay of Bengal Conversation 2026, where India's High Commissioner addressed the unresolved Sheikh Hasina extradition question carried in Part I.

Located on the Ganges-Brahmaputra-Meghna delta, one of the world's largest and most densely populated river deltas.

6 Stockholm, Sweden

Venue of the Royal Swedish Academy of Sciences' announcement of the 2026 Nobel Prizes in Physics and Chemistry, both covered in Part I.

Located on Sweden's eastern Baltic coast, built across fourteen islands connected by more than fifty bridges.

7 Mumbai

India's financial capital, where RBI's SA-CCR/CVA banking directions and the Paytm Payments Bank Second Schedule exclusion — both carried in Part I — take direct regulatory effect.

Located on India's west coast along the Arabian Sea, built on a set of seven reclaimed islands in the Konkan coastal belt.

8 Ebene, Mauritius

Home to the IORA Secretariat, profiled in this edition's static International Relations explainer card on Indian Ocean governance.

Located in Mauritius's Plaines Wilhems district in the Indian Ocean, part of the volcanic Mascarene Islands chain.

Case 1 · Reconstituting the Watchdogs

Institutional Design & Representative Legitimacy

Scenario: A parliamentary secretariat must reconstitute 24 standing committees each year, reassigning members — including some who have switched party affiliation mid-term — to maintain institutional continuity while respecting shifting political realities.

Ethical issue: Does rotating committee membership to reflect current political alignments strengthen democratic representativeness, or does it risk eroding the institutional memory and independence a scrutiny body needs to function well?

Resolution anchor: A balanced reconstitution process would weigh continuity (retaining experienced members on technically complex committees) against fair representation (ensuring no single party dominates oversight of its own ministries) — sound committee design treats both values as necessary, not competing, conditions for effective oversight.

Case 2 · The Unexplained Refusal

Sovereignty vs Due Process

Scenario: A foreign national holding a valid visa is denied entry at an Indian airport with no reasons given, while a court upholds the state's discretion as a sovereign function beyond writ-court review.

Ethical issue: Is it ethically defensible for a state to exercise discretionary power over an individual's most basic request (entry) without any disclosed justification, even where the law permits it?

Resolution anchor: A state can ethically retain broad discretion over sovereign functions like border control while still adopting a norm of minimal transparency — disclosing at least a generic reason category — so that unexplained power does not shade into arbitrary power, even where a detailed account is not owed.

Case 3 · A Mine Beside a Mandir

Intergenerational Equity & Heritage Stewardship

Scenario: A state-owned coal company proposes an open-cast mine near a UNESCO World Heritage temple whose 800-year-old foundation technique depends on undisturbed ground conditions, pitting local energy and employment needs against irreplaceable heritage.

Ethical issue: How should a state weigh a reversible economic gain (coal revenue, jobs) against an irreversible loss (damage to a centuries-old heritage structure) when both serve legitimate public interests?

Resolution anchor: The precautionary principle counsels that genuinely irreversible harms to heritage assets of civilisational value should carry a higher evidentiary bar before approval than ordinary industrial siting decisions — a rigorous, heritage-specific impact assessment before any clearance is the ethically appropriate sequencing, not after-the-fact mitigation.

Case 4 • A Guest Without a Departure Date

Reciprocity, Asylum & State Responsibility

Scenario: A neighbouring country's democratically elected government demands the extradition of a former head of government living in India, while India cites both bilateral obligations and its own 'duty as a neighbour' to justify an indefinite delay.

Ethical issue: Where do a state's humanitarian/political obligations toward an individual it has sheltered end, and its treaty obligations toward a partner nation's request for accountability begin?

Resolution anchor: Ethical statecraft need not treat these as a binary choice: a calibrated, time-bound review process that keeps the legal question genuinely open — rather than either indefinite silence or a reflexive refusal — respects both the individual's situation and the requesting state's legitimate claim to due process.

Case 5 • Mirror Molecules, Real Consequences

Scientific Integrity & the Ethics of Discovery

Scenario: A chemistry breakthrough in asymmetric catalysis enables single-enantiomer drug manufacturing, decades after the opposite failure — mixed-enantiomer thalidomide — caused severe, irreversible harm before its mechanism was understood.

Ethical issue: What ethical obligation do scientists and regulators bear to anticipate downstream harms of a chemical property (chirality) before, rather than after, large-scale public exposure?

Resolution anchor: The thalidomide case established an enduring ethical baseline: biologically active compounds must be evaluated for enantiomer-specific effects before approval, not retrospectively after harm is observed — a precautionary standard that today's single-enantiomer manufacturing techniques were specifically developed to meet.

Case 6 • A Global Average Hides a Local Recovery

Distributive Justice & the Limits of Averages

Scenario: A global biodiversity report shows a 73% average decline in wildlife populations since 1970, even as India's own tiger and river-dolphin populations show genuine, localised recovery under targeted conservation programmes.

Ethical issue: Is it ethically honest to let a single global average statistic stand unqualified, when it can obscure meaningful local successes and mask worse-than-average declines elsewhere?

Resolution anchor: Ethical communication of environmental data requires presenting both the aggregate trend and its internal variation together — celebrating genuine local recoveries without using them to understate the severity of the broader global decline, and vice versa.

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4

Prelims MCQs

20 questions, at least 8 statement-based, covering all 14 topics across both files

Q1. Consider the following statements:

1. Department-Related Standing Committees were created in 1993, replacing an earlier, more ad hoc parliamentary committee structure.
2. Every DRSC has an equal number of members from the Lok Sabha and the Rajya Sabha.
3. DRSCs can examine Bills referred to them and scrutinise ministries' Demands for Grants.

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

Answer: (a) — Statement 2 is false — membership is weighted roughly two-thirds Lok Sabha to one-third Rajya Sabha, not equal.

Q2. Consider the following statements:

1. The Immigration and Foreigners Act, 2025 consolidated four earlier colonial and post-Independence immigration statutes.
2. Under the Act, using forged travel documents attracts imprisonment and a monetary fine.
3. The Act came into force on 1 January 2026.

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

Answer: (a) — Statement 3 is false — the Act came into force on 1 September 2025, not 1 January 2026.

Q3. The Ramappa Temple, recently in the news over a proposed coal-mining project nearby, is associated with which dynasty?

- (a) Chola (b) Kakatiya
(c) Hoysala (d) Vijayanagara

Answer: (b) — The Ramappa Temple was built under the Kakatiya dynasty in the early 13th century.

Q4. Consider the following statements:

1. The Ramappa Temple was inscribed as a UNESCO World Heritage Site in 2021.
2. Its distinctive foundation technique uses a mix of sand and jaggery to provide seismic resilience.
3. The temple is located in the Anamalai hill range of the Western Ghats.

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

Answer: (a) — Statement 3 is false — the temple is in Mulugu district, Telangana, on the Deccan Plateau, not in the Western Ghats.

Q5. Consider the following statements:

1. India and Bangladesh have an Extradition Treaty signed in 2013 and amended in 2016.
2. Sheikh Hasina was convicted and sentenced to death by Bangladesh's International Crimes Tribunal.
3. The India-Bangladesh Ganga Water Treaty is due to expire before the end of 2026.

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

Answer: (a) — All three statements are correct.

Q6. The Indian Ocean Rim Association (IORA) Secretariat is headquartered in:

- (a) Jakarta, Indonesia (b) Ebene, Mauritius
(c) Colombo, Sri Lanka (d) Male, Maldives

Answer: (b) — The IORA Secretariat is based in Ebene, Mauritius.

Q7. Consider the following statements:

1. IORA was founded in 1997 and currently has 23 member states and 10 dialogue partners.
2. Blue economy is one of IORA's priority areas of cooperation.
3. India has never held the chairmanship of IORA.

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

Answer: (a) — Statement 3 is false — India held the IORA chairmanship from 2011 to 2013.

Q8. DRDO's Integrated Test Range, now being extended via a new facility at Junput, West Bengal, has its original/primary facility located at:

- (a) Balasore (Chandipur), Odisha (b) Sriharikota, Andhra Pradesh
(c) Pokhran, Rajasthan (d) Thiruvananthapuram, Kerala

Answer: (a) — The Integrated Test Range's primary facility is at Chandipur, near Balasore, Odisha.

Q9. Consider the following statements:

1. Project-75(I) envisages construction of conventional submarines in India with foreign technology transfer.
2. Germany's ThyssenKrupp Marine Systems is among the entities in contention for the Project-75(I) contract.
3. The post of Chief of Defence Staff in India was created in 2019.

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

Answer: (a) — All three statements are correct.

Q10. Consider the following statements:

1. The 2026 Nobel Prize in Physics was awarded for pioneering work in high-energy astrophysical neutrino detection.
2. The IceCube Neutrino Observatory, central to this discovery, is located at the South Pole.
3. Neutrinos carry a strong electric charge, making them easy to detect using conventional particle detectors.

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

Answer: (a) — Statement 3 is false — neutrinos are electrically neutral, which is precisely why they are difficult to detect.

Q11. India's own proposed underground neutrino-physics project, the India-based Neutrino Observatory (INO), is planned to be located in which state?

- (a) Tamil Nadu (b) Karnataka
(c) Himachal Pradesh (d) Uttarakhand

Answer: (a) — The INO is proposed for Theni district, Tamil Nadu.

Q12. Consider the following statements:

1. The 2026 Nobel Prize in Chemistry recognised work on the chemistry of chirality, or mirror-image molecules.
2. Enantiomers of a molecule always have identical biological effects on the human body.
3. The thalidomide tragedy is a historical example linked to the dangers of mixed-enantiomer drug compounds.

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

Answer: (a) — Statement 2 is false — enantiomers can have very different, sometimes dangerous, biological effects despite sharing the same chemical formula.

Q13. The Standardised Approach for Counterparty Credit Risk (SA-CCR), recently finalised by the RBI, replaces which earlier method?

- (a) The Current Exposure Method (CEM) (b) The Standardised Approach for Credit Risk (SACR)
(c) The Internal Ratings-Based Approach (IRB)
(d) The Basic Indicator Approach (BIA)

Answer: (a) — SA-CCR replaces the older Current Exposure Method for computing derivative counterparty exposure.

Q14. Consider the following statements:

1. The Credit Valuation Adjustment (CVA) capital charge covers the risk of deterioration in a counterparty's credit quality on a derivative trade.
2. SA-CCR and CVA frameworks are part of India's alignment with the Basel III international regulatory standards.
3. Both the SA-CCR and CVA Directions were finalised by the RBI on the same day as its October 2026 Monetary Policy Committee statement.

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

Answer: (a) — All three statements are correct.

Q15. Paytm Payments Bank Limited's banking licence was cancelled by the RBI in which month and year?

- (a) April 2026 (b) January 2024
(c) October 2026 (d) December 2021

Answer: (a) — The RBI cancelled PPBL's banking licence effective 24 April 2026.

Q16. Consider the following statements:

1. Payments Banks in India are permitted to accept deposits but are barred from extending loans.
2. Inclusion in the Second Schedule of the RBI Act, 1934 is associated with scheduled-bank status and access to certain RBI facilities.
3. The Payments Bank licensing category was introduced in India in 2015.

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

Answer: (a) — All three statements are correct.

Q17. According to RBI's August 2026 sectoral credit data, which NBFC retail-lending segment recorded the fastest year-on-year growth?

- (a) Housing loans (b) Vehicle loans
(c) Gold-jewellery loans (d) Services-sector lending

Answer: (c) — NBFC gold-jewellery loans grew 69.1% year-on-year, the fastest among retail segments.

Q18. Consider the following statements:

1. The Living Planet Index has been jointly produced by WWF and the Zoological Society of London since 1998.
2. The Living Planet Report 2026 found freshwater species to have the steepest average population decline among biomes since 1970.
3. India's tiger population has more than doubled since the 2006 All India Tiger Estimation baseline.

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

Answer: (a) — All three statements are correct.

Q19. The Nilgiri Tahr is endemic to which ecosystem?

- (a) Mangrove forests of the Sundarbans (b) Upper montane shola-grassland of the Western Ghats
(c) Cold desert of the trans-Himalayas (d) Deciduous forests of central India

Answer: (b) — The Nilgiri Tahr is endemic to the shola-grassland ecosystem of the upper Western Ghats.

Q20. Consider the following statements:

1. The Nilgiri Tahr is listed under Schedule I of the Wildlife (Protection) Act, 1972.
2. It was declared the National Animal of India in 2022.
3. Eravikulam National Park in Kerala holds its largest single population.

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

Answer: (a) — Statement 2 is false — it was declared the State Animal of Tamil Nadu in 2022, not the National Animal of India.

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5

Mains Questions

9 questions: GS1×1, GS2×4, GS3×3, GS4×1

Q1. GS1

The recent controversy over a proposed coal mine near the Ramappa Temple illustrates the tension between heritage conservation and developmental needs. Discuss, with reference to India's obligations as a State Party to the UNESCO World Heritage Convention.

(150 words, 10 marks)

Q2. GS2

“Department-Related Standing Committees are the quiet workhorses of parliamentary oversight, yet their recommendatory nature limits their effectiveness.” Examine, suggesting measures to strengthen their institutional teeth.

(150 words, 10 marks)

Q3. GS2

Discuss the scope of Fundamental Rights available to foreign nationals in India under Articles 14, 19 and 21, with reference to recent judicial pronouncements on the right of entry.

(150 words, 10 marks)

Q4. GS2

India's handling of the Sheikh Hasina extradition request reflects the broader dilemma of balancing neighbourhood-policy commitments against bilateral treaty obligations. Critically analyse.

(250 words, 15 marks)

Q5. GS2

Evaluate the role of the Indian Ocean Rim Association (IORA) in advancing India's maritime and economic interests, situating it within India's broader SAGAR/MAHASAGAR framework.

(150 words, 10 marks)

Q6. GS3

Explain the rationale behind the RBI's transition from the Current Exposure Method to the Standardised Approach for Counterparty Credit Risk (SA-CCR). How does this align India's banking regulation with global Basel III standards?

(150 words, 10 marks)

Q7. GS3

The rise and fall of Paytm Payments Bank raises questions about the regulatory architecture governing differentiated banking licences in India. Discuss the objectives and limitations of the Payments Bank model.

(150 words, 10 marks)

Q8. GS3

"A global average can conceal as much as it reveals." Critically examine this statement with reference to the findings of the Living Planet Report 2026 and India's own species-specific conservation outcomes.

(250 words, 15 marks)

Q9. GS4

The thalidomide tragedy remains a foundational case study in pharmaceutical ethics. Discuss the ethical obligations of scientists and regulators in anticipating downstream harms of emerging chemical and biotechnological discoveries, with reference to the 2026 Nobel Prize in Chemistry.

(150 words, 10 marks)

6

Value Addition

8 quick-revision items drawn from today's cards

The DRSC Numbers to Remember

24 committees · created 1993 · roughly 2:1 Lok Sabha-to-Rajya Sabha ratio · Finance and External Affairs each have 31 members (21 LS + 10 RS).

Four Rights-Bearing Categories Under the Constitution

“Any person” (Articles 14, 21, 20, 22) vs “citizen” (Article 19, 29, 30) is the key distinction tested repeatedly in questions on non-citizens' rights, most recently via the Delhi High Court's entry-refusal ruling.

India's UNESCO World Heritage Count

Ramappa Temple (2021) was India's 39th UNESCO World Heritage Site; India's tally has continued to grow since, making periodic revision of the full list useful ahead of Prelims.

Bangladesh's 2026 Political Timeline

Sheikh Hasina fled 5 August 2024 → Yunus-led interim government → BNP's Tarique Rahman became PM after the February 2026 election — a timeline worth memorising for any Bangladesh-related question.

Overlapping Indian Ocean Groupings

IORA (economic/governance, 1997) · BIMSTEC (Bay of Bengal-specific, 1997) · IONS (naval, 2008) · Colombo Security Conclave (2011, trilateral-plus) — distinct mandates, frequently confused in MCQs.

Basel III Building Blocks

Capital adequacy (CRAR) · Leverage Ratio · Liquidity Coverage Ratio · Net Stable Funding Ratio · and now SA-CCR/CVA for counterparty credit risk — the five pillars of India's Basel III-aligned banking regulation.

India's Differentiated Bank Licence Categories

Universal Banks · Small Finance Banks (2015) · Payments Banks (2015) · Local Area Banks (1996) — each with a distinct permitted-activity envelope; Payments Banks alone are barred from lending.

2026 Nobel Science Prizes at a Glance

Physics: Francis Halzen, neutrino astronomy (IceCube). Chemistry: Henri Kagan & Kenso Soai, chirality/asymmetric catalysis. Both carry direct Indian big-science linkages (INO; CDSCO drug-purity norms).

7

Direct Hit Tracker

18 rows mapping every topic in this edition to its GS paper, subject and PYQ linkage

#	TOPIC	GS PAPER	SUBJECT	PYQ LINKAGE
1	DRSC Reconstitution 2026–27	GS2	Parliament & Committees	2013 (thematic)
2	Delhi HC on Foreign Nationals' Right of Entry	GS2	Fundamental Rights	Thematic
3	Ramappa Temple Coal-Mine Controversy	GS1	Heritage & Architecture	2020 (thematic)
4	Sheikh Hasina Extradition Impasse	GS2	Neighbourhood Policy	2016 (thematic)
5	IORA — Indian Ocean Governance	GS2	International Groupings	2015 (thematic)
6	DRDO Junput Test Range	GS3	Defence Infrastructure	Thematic
7	India-Germany CDS Talks / Project-75(I)	GS2	Defence Diplomacy	Thematic
8	Nobel Physics 2026 — Neutrino Astronomy	GS3	Science & Technology	Thematic
9	Nobel Chemistry 2026 — Chirality	GS3	Science & Technology	Thematic
10	RBI SA-CCR & CVA Framework	GS3	Banking Regulation	Thematic
11	Paytm Payments Bank Second Schedule Exclusion	GS3	Banking Regulation	Thematic
12	NBFC Gold Loan Surge	GS3	Shadow Banking	Thematic
13	Living Planet Report 2026	GS3	Biodiversity Conservation	Thematic
14	Nilgiri Tahr — Species in Focus	GS3	Endemic Species	Thematic
15	Immigration and Foreigners Act, 2025	GS2	Citizenship & Immigration Law	Thematic
16	UNESCO World Heritage Sites of India	GS1	Culture & Heritage	Recurring Prelims
17	Basel III Framework	GS3	International Financial Architecture	Recurring Mains

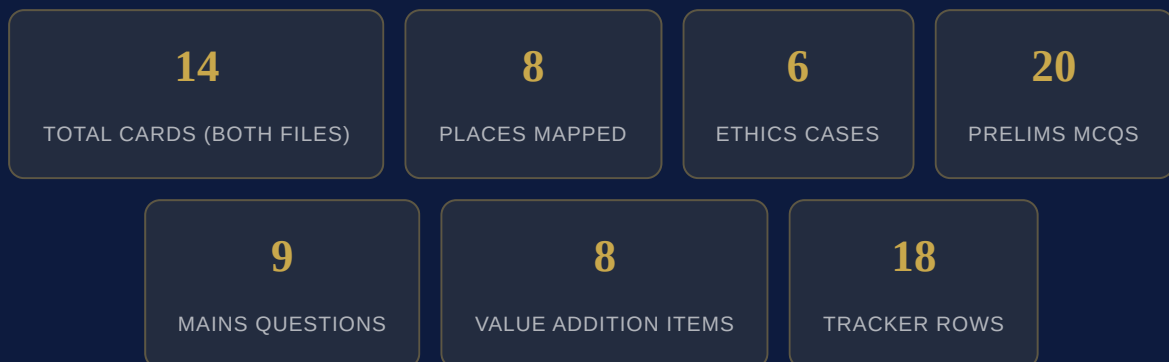
#	TOPIC	GS PAPER	SUBJECT	PYQ LINKAGE
18	Payments Banks & Differentiated Licensing	GS3	Banking Structure	2016 (thematic)

PROOF OF PRECISION — PART II

VERIFIED · PART II

Proof of Precision

Every item mapped. Every claim verified. Operational count for today's edition — not a marketing figure.



- ✓ Environment two-card rule followed: 1 current (WWF/ZSL Living Planet Report 2026) + 1 static (Nilgiri Tahr, first use in 30 days), paired thematically.
- ✓ All 8 place-pins anchored to a substantive card in this edition, each with physical-geography/strategic context.
- ✓ Every Ethics case names its concept explicitly; no generic, concept-free scenario included.
- ✓ 20 Prelims MCQs set, 10 of them statement-based (exceeding the 8-minimum floor).
- ✓ Direct Hit Tracker covers all 14 distinct topics from both Part I and Part II.

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UPSC CSE Prelims 2026 Results

In what critics called the most unpredictable Prelims paper in a decade —

48

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7

QUESTIONS FROM
A SINGLE DOCUMENT

6

QUESTIONS FROM
A SINGLE CLASS

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