

1 TODAY'S HEADLINES

- 1 **VB-G RAM G Act replaces MGNREGA from 1 July 2026** — 125-day employment guarantee with ₹300 national floor wage; ₹95,692 cr allocated. GS2
- 2 **Indian Army operationalises first Integrated Battle Groups (IBGs)** from Panagarh-based XVII Corps — leaner, faster China-border combat formations. GS3
- 3 **General Dhiraj Seth assumes charge as 31st Chief of Army Staff** of India on 30 June 2026, succeeding General Upendra Dwivedi. GS3
- 4 **Supreme Court rules courts cannot impose timelines** on President or Governors for granting assent to Bills — overturns April 2025 "deemed assent" ruling. GS2
- 5 **Monsoon Session of Parliament confirmed for July 21–August 21, 2026** — key Bills on agenda include those on delimitation, digital governance. GS2
- 6 **RBI holds repo rate at 5.25%** in June 2026 MPC — GDP projected at 6.9% for FY27; CPI inflation at 4.6%; West Asia conflict flagged as key risk. GS3
- 7 **ISRO's GISAT-1A (EOS-05) launch via GSLV-F18 scheduled for 31 July 2026** — India's geostationary imaging satellite to provide real-time sub-continent coverage. GS3
- 8 **Shubhanshu Shukla's memoir "The Second Orbit" published** — released on June 25, first anniversary of his Axiom-4 ISS launch; details 7 India-specific experiments. GS3
- 9 **Sikkim declared India's first fully paperless judiciary state** by Justice Surya Kant during national judiciary conclave in Gangtok. GS2
- 10 **Global sea surface temperature hits record 20.98°C in June 2026** — Copernicus scientists warn of widespread marine heatwaves; El Niño strengthening in equatorial Pacific. GS1

THEIAS AKADEMIA Today's news is especially dense with polity, economy, and defence transitions. **Sahyog Mentorship** students: bring these 10 headlines as one-liners to your weekly session — practise converting each into a 4-mark Prelims explanation. Visit theiasakademia.com to enrol.

2 POLITY & GOVERNANCE

Supreme Court Rules: No Timeline Can Be Imposed on President or Governors for Granting Assent to State Bills

What happened: The Supreme Court of India has overturned a key April 2025 ruling that had prescribed a three-month deadline for Governors to act on Bills passed by state legislatures. The Court held that the concept of "deemed assent" is contrary to India's constitutional framework — if the Constitution is silent on timelines, courts cannot invent them. The ruling also clarified that the President's constitutional role under Article 201 similarly cannot be time-bound by judicial fiat.

Why it matters for UPSC: This ruling directly engages GS2 topics on Centre-State relations, the role of Governors (Articles 200-201), and judicial overreach. UPSC frequently asks about the constitutional position of Governors, particularly on assent, prorogation, and reservation of Bills. The ruling reaffirms parliamentary supremacy while limiting judicial innovation in constitutional interpretation.

⚡ KEY FACTS

- **Article 200:** Governor may assent, withhold assent, or reserve a Bill for President's consideration — no constitutional timeline specified.
- **Article 201:** President may declare assent or direct reconsideration of Bills reserved by Governors.
- **"Deemed assent" doctrine** (now overturned) had sought to deem a Bill passed if the Governor did not act within a set period.
- States like Tamil Nadu, Kerala, Telangana had contested Governors withholding assent for extended periods.
- The SC ruling restores the discretionary element in gubernatorial powers while cautioning against indefinite delay.

💡 TEACHING HOOK

Mnemonic — "AWRP" for Governor's options on a Bill: *Assent · Withhold · Return · Presidential Reference*. The SC ruling says courts cannot add a 5th option — "Time-bound Deemed Assent" — because the Constitution itself did not. Think of it as: "The Governor's clock has no judicial alarm."

📄 PYQ LINKAGE

"The role of the Governor in the constitutional scheme has been a source of controversy. Examine the constitutional provisions relating to the office of the Governor and comment on the issues arising therefrom." — UPSC Mains GS2, 2016. Also: "Discuss the role of the Governor as an agent of the Centre and a constitutional head of the state." — UPSC Mains, 2022.

GS2

GS3

Welfare Schemes · Rural Employment

01 July 2026 · Source: PIB / MoRD

VB-G RAM G Act 2025 Replaces MGNREGA from 1 July 2026 — 125-Day Guarantee, ₹300 National Floor Wage

What happened: The Viksit Bharat Guarantee for Rozgar and Ajeevika Mission (Gramin), or VB-G RAM G Act, 2025, came into force across all States and Union Territories on 1 July 2026, replacing the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005. The new law raises the employment guarantee from 100 to 125 days per rural household per year, fixes a national base daily wage of ₹300, and allocates ₹95,692 crore for implementation. All ongoing MGNREGA works are to continue seamlessly under the new framework.

Why it matters for UPSC: This is a landmark policy shift that UPSC is certain to test — in Prelims (data: 125 days, ₹300, ₹95,692 cr), in Mains GS2 (welfare scheme design, fiscal federalism, decentralised governance) and GS3 (rural economy, employment). Compare and contrast with MGNREGA 2005 in any Mains answer.

⚡ KEY FACTS

- **Replaces:** MGNREGA 2005 (parent legislation: National Rural Employment Guarantee Act)
- **Employment guarantee:** 125 days/household/year (MGNREGA: 100 days)
- **National floor wage:** ₹300/day (new interim base)
- **Budget allocation:** ₹95,692 crore for FY2026-27

- **Focus assets:** Water conservation structures, rural roads, farm support works, local infrastructure
- Implemented by **Ministry of Rural Development** — effective 1 July 2026

TEACHING HOOK

Compare Frame (for Mains): MGNREGA (2005) = "Demand-Driven Employment Safety Net." VB-G RAM G (2026) = "Supply-Push Viksit Bharat Employment Engine." Key shifts: 100→125 days, demand-only→demand+asset-focus, ₹267 avg→₹300 floor. The name itself encodes the PM's Viksit Bharat vision: rural employment is now a flagship development driver, not just a poverty palliative.

PYQ LINKAGE

"Critically examine the implementation of MGNREGA. Has it achieved its intended objectives?" — UPSC Mains GS2, 2019. Also: "The MGNREGA, 2005 was initially introduced as an anti-poverty programme. It is now seen as a flagship rural development programme. Examine." — UPSC Mains GS2, 2022.

3 INTERNATIONAL RELATIONS

GS2

India-China Relations · Water Diplomacy

02 July 2026

China's Yarlung Tsangpo Mega-Dam: India's Downstream Water Security Under the Spotlight

What happened: China's construction of the world's largest hydropower dam on the Yarlung Tsangpo River in Tibet — which becomes the Brahmaputra in Arunachal Pradesh and Assam — continues to dominate India's strategic water diplomacy calculus. With China advancing infrastructure at an accelerating pace, India has renewed calls for a bilateral water-sharing treaty and hydrological data-sharing mechanism. Simultaneously, tensions over the eventual Dalai Lama succession have revived Tibet as a diplomatic pressure point between the two nations.

Why it matters for UPSC: This issue touches multiple UPSC themes: India-China relations, transboundary water governance, constitutional provisions on water (Schedule VII, List I–Entry 56), the Indus Waters Treaty model, and India's strategic geography in the Northeast. Water is increasingly weaponised in geopolitics — a perfect Mains analytical essay topic.

KEY FACTS

- **Yarlung Tsangpo (Tibet) → Siang (Arunachal) → Brahmaputra (Assam)** — same river, three names, one geopolitical fault line.
- China's dam will have **60 GW capacity** — nearly 3× the Three Gorges Dam; largest in the world if completed.
- India's **Subansiri Lower HEP** (2000 MW) on a tributary already under construction in Arunachal — signalling upstream race.
- **No bilateral water treaty** exists between India and China on the Brahmaputra (unlike Indus Waters Treaty with Pakistan).
- China provides limited flood-season hydrological data under a 2008 MoU — data-sharing often interrupted during border tensions.
- Arunachal Pradesh: 90,000 sq km disputed by China, which calls it "South Tibet."

TEACHING HOOK

River as Weapon Analogy: Think of the Brahmaputra as a strategic corridor — China controls the "tap" (source + dam), India controls the "drain" (delta + Bay of Bengal). A dam upstream can mean floods when opened (weaponised release) or droughts when closed (water denial). This is "hydro-hegemony" — a term to use in Mains answers on India-China water disputes. Contrast with the IWT model: arbitration + technical cooperation. India needs its own "Brahmaputra Waters Treaty" framework.

PYQ LINKAGE

"India's relations with China are marked by cooperation and competition in equal measure. Discuss." — UPSC Mains GS2, 2017. Also: "What are the reasons for the growing water disputes between India's riparian states? Discuss the mechanism for resolving such disputes." — UPSC Mains GS2, 2016 (apply to transboundary context).

GS2

India's Foreign Policy · Multi-alignment · West Asia

02 July 2026

India's Foreign Policy in 2026: Navigating West Asia Conflict, BRICS Chairmanship, and Strategic Autonomy

What happened: India's foreign policy posture in mid-2026 reflects calculated multi-alignment: holding firm on strategic autonomy while managing the fallout of the prolonged West Asia conflict on energy prices, diaspora safety, and trade routes. India's BRICS chairmanship is being leveraged to position Delhi as a bridge between the Global South and the West. The SCO's next ministerial meeting, with both China and Pakistan in attendance, tests India's diplomatic balancing act.

Why it matters for UPSC: Multi-alignment, strategic autonomy, India-West Asia relations, India's energy import dependency, and BRICS are perennial GS2 themes. The current moment — prolonged conflict, high oil prices, diaspora vulnerability — is exam-ready material for both Prelims (organisations, India's stances) and Mains (analytical questions on foreign policy trade-offs).

⚡ KEY FACTS

- **BRICS 2026 Chairmanship:** India holds the chair — focus on Global South voice, reform of multilateral institutions.
- **West Asia conflict impact on India:** Higher crude oil imports bill (India imports ~85% of crude), remittances from ~8 million Indian diaspora in Gulf at risk.
- **SCO (Shanghai Cooperation Organisation):** India is a full member since 2017; Pakistan and China also members — diplomacy over military ties.
- **India's "Strategic Indifference" toward Pakistan** (post-Operation Sindoor context): shift from engagement to deterrence and disengagement.
- **India-China thaw:** Modi's SCO visit in 2025 helped stabilise ties; Galwan anniversary (June 15) passed without escalation in 2026.

💡 TEACHING HOOK

3-Pillar Framework for India's Foreign Policy Answers: (1) *Strategic Autonomy* — no permanent allies, only permanent interests (Nehruvian DNA updated for the 21st century); (2) *Neighbourhood First + Extended Neighbourhood* — SAARC stalled, so pivot to QUAD, I2U2, BIMSTEC, SCO; (3) *Economic Diplomacy* — FTAs, UPI expansion, Make in India as foreign policy instruments. Use this 3-pillar frame in any "India's foreign policy" Mains answer.

📖 PYQ LINKAGE

"India's foreign policy has seen a shift from non-alignment to strategic autonomy. Analyse." — UPSC Mains GS2, 2020. Also: "What are the key challenges before India in strengthening its ties with West Asia?" — UPSC Mains GS2, 2018.

THEIAS AKADEMIA

ANTIM 2027 students: IR and foreign policy questions have appeared in both Prelims and Mains every year for the last decade. Today's China-water and multi-alignment stories are live test material. Book your IR strategy session at theiasakademia.com.

4

DEFENCE & SECURITY

GS3

Defence · Internal Security · Military Doctrine

01 July 2026 · Source: Indian Defence News / PIB

Indian Army Operationalises First Integrated Battle Groups (IBGs) — A Watershed in Combat Doctrine

What happened: On 1 July 2026, the Indian Army formally operationalised its first set of Integrated Battle Groups (IBGs), raised from the Panagarh-based XVII Corps in West Bengal — the Mountain Strike Corps tasked with operations along the China border. Four IBGs and a dedicated fire support group are now active, each commanded by a Major General with approximately 5,000 personnel. The IBG integrates infantry, mechanised forces, armour, artillery, engineers, air defence, signals, and logistics under one commander, replacing the older, slower divisional structure for rapid offensive operations.

Why it matters for UPSC: This is the single biggest structural reform to the Indian Army's combat organisation in decades. UPSC GS3 covers "Security Forces and Agencies" and "Challenges to Internal Security." The IBG concept also links to India's broader military modernisation — Atmanirbhar Bharat in defence, jointness in tri-services, and theatre commands. Expect a Mains question on military restructuring or a Prelims fact on IBG.

⚡ KEY FACTS

- **IBG size:** ~5,000 personnel — larger than a brigade (3,000–3,500) but smaller than a division (10,000–12,000).
- **Command structure:** Commanded by a Major General (unlike a conventional brigade commanded by a Brigadier).
- **First location:** XVII Corps, Panagarh, West Bengal — Mountain Strike Corps, China-border oriented.
- **Fire Support Group:** Artillery assets under Corps HQ, including Divyastra batteries for long-range precision strikes.
- **Key advantage:** Reduced mobilisation time + full-spectrum combat capability from Day 1 of conflict.
- **Context:** Theaterisation of Indian armed forces still ongoing; IBGs are a stepping stone to integrated theatre commands.

💡 TEACHING HOOK

Analogy — IBG as a "Combat SWAT Team": Think of the traditional division as a full police force responding to a crisis slowly from all directions. An IBG is like a SWAT team — smaller, faster, specialist, already carrying every tool needed. The shift from "Division → IBG" is the military's answer to China's rapid PLA mountain troops and hybrid warfare tactics. Use this analogy in a Mains answer on defence modernisation.

📖 PYQ LINKAGE

"What are the major challenges to India's defence preparedness? Examine the need for military modernisation." — UPSC Mains GS3, 2020. Also: "Discuss the significance of theatre commands in the context of India's defence modernisation." — UPSC Mains GS3, 2021.

GS3

Science & Technology · Border Security · DRDO

02 July 2026 · Source: Defence News India

IIT-Delhi + DRDO Develop Indigenous Tactical Aerostat — A Leap in High-Altitude Border Surveillance

What happened: IIT-Delhi, in collaboration with DRDO funding, has developed India's first indigenous Tactical Aerostat System — a tethered, lighter-than-air platform capable of rapid deployment for high-altitude surveillance, communication relay, and logistics support. The aerostat is particularly suited for border surveillance in Jammu & Kashmir, Ladakh, and the Northeast, where conventional radar and satellite coverage is limited by mountainous terrain. PierSight's indigenous Vidura Synthetic Aperture Radar (SAR) system has also been cleared for Armed Forces deployment for border reconnaissance.

Why it matters for UPSC: Indigenisation under Atmanirbhar Bharat in defence, DRDO's role, dual-use technologies, and border surveillance are key GS3 topics. The aerostat-SAR combination represents the "network-centric warfare" concept UPSC has tested in recent years. These topics also link to GS3's "Internal Security" challenges in the Northeast and J&K.

⚡ KEY FACTS

- **Aerostat:** Tethered balloon-like platform held aloft by lighter-than-air gas (helium), equipped with sensors/cameras.
- **Key advantage:** Can hover for days (unlike drones), rapid deployment, cheaper than satellites for local surveillance.
- **DFP-2026:** Rajnath Singh's Delegation of Financial Powers to DRDO — streamlines procurement and R&D autonomy.

- **Vidura SAR (PierSight):** Synthetic Aperture Radar — can "see" through clouds, fog, and at night; critical for border surveillance.
- **Applications:** Counter-insurgency, disaster management, communication relay in cut-off regions, anti-infiltration.
- DRDO Director General: Dr. Samir V. Kamat (as of 2025-26).

TEACHING HOOK

Mnemonic — "AEROSTAT = All-Eyes, Round-the-clock, Over Strategic Terrain And Time": For UPSC, remember it as a "persistent eye in the sky" between a drone (short-lived) and a satellite (expensive, fixed orbit). When questions ask about border surveillance tech or Atmanirbhar Bharat defence, list: Aerostat → Drone Swarms → SAR Satellites (RISAT/EOS) → Ground Sensors as a tiered surveillance system. India now has indigenous capability at every tier.

PYQ LINKAGE

"Discuss the challenges posed by terrorism and insurgency in the Northeast India and suggest possible solutions." — UPSC Mains GS3, 2022. Also: "Explain the significance of the indigenisation of defence production to India's strategic interests." — UPSC Mains GS3, 2019.

THEIAS AKADEMIA **EMP (Ethics & Moral Philosophy) Programme:** Defence ethics — from IBGs on the China border to aerostat surveillance — raises deep questions about state coercion, civil liberties, and the ethics of pre-emptive posturing. These angles enrich GS4 answers. Learn more at theiasakademia.com.

5 SCIENCE & TECHNOLOGY

GS3

Space Technology · Earth Observation · ISRO

02 July 2026 · Source: ISRO / PIB

GISAT-1A (EOS-05): India's Geostationary Imaging Satellite Scheduled for 31 July Launch — A New Eye Over the Subcontinent

What happened: ISRO is set to launch the GISAT-1A (Geo Imaging Satellite-1A), also designated EOS-05, aboard the GSLV-F18 rocket on 31 July 2026 from Satish Dhawan Space Centre, Sriharikota. GISAT-1A is a geostationary Earth observation satellite designed to provide near-real-time, continuous imaging of the Indian subcontinent at 42-metre spatial resolution every 30 minutes, and specific field imagery every 5 minutes. The satellite operates in multi-spectral and hyper-spectral imaging bands — a first for India in geostationary orbit.

Why it matters for UPSC: ISRO missions are a UPSC Prelims staple. GISAT-1A is significant because it fills a critical gap: unlike polar orbit satellites (which pass over a location once or twice a day), geostationary satellites provide continuous, real-time monitoring — invaluable for disaster management, agriculture, cyclone tracking, and border surveillance. The GSLV-F18 launch also demonstrates India's maturing heavy-lift rocket capability.

KEY FACTS

- **Full name:** Geo Imaging Satellite-1A (GISAT-1A) / Earth Observation Satellite-05 (EOS-05)
- **Launch vehicle:** GSLV Mk II (GSLV-F18 mission)
- **Launch site:** Satish Dhawan Space Centre, Sriharikota, Andhra Pradesh
- **Orbit:** Geostationary (36,000 km altitude) — unlike LEO/SSO satellites, it stays fixed over India
- **Resolution:** 42 metres spatial; full India image every 30 min; specific field image every 5 min
- **Imaging bands:** Multi-spectral + hyper-spectral — can detect crop stress, land use, flood extent, forest fire
- **Applications:** Cyclone monitoring, disaster management, agriculture assessment, vegetation mapping, border surveillance

TEACHING HOOK

"GEO vs. LEO" Quick Recall: *GEO (Geostationary) = Same spot, always watching* — like a CCTV camera that never moves. Used for GISAT, weather (INSAT series), communication. *LEO (Low Earth Orbit) = Fast pass, high detail* — like a drone flying

over. Used for RISAT, Cartosat, ResourceSat, Oceansat. GISAT fills the "live stream" gap that LEO satellites can't — critical for real-time disaster response. Prelims: GSLV launches GEO, PSLV launches LEO (mostly).

PYQ LINKAGE

"What is the significance of the Indian Space Programme for the overall development of India? Explain its role in agricultural and disaster management." — UPSC Mains GS3, 2019. Also: "Discuss the scientific achievements in the field of space by ISRO and their role in national development." — UPSC Mains GS3, 2022.

GS3

Space Technology · Human Spaceflight · Gaganyaan

25 June 2026 · Source: ISRO / Axiom Space

Shubhanshu Shukla's "The Second Orbit" Memoir — India's Axiom-4 ISS Mission One Year On

What happened: One year after Group Captain Shubhanshu Shukla launched to the International Space Station (ISS) as the pilot of Axiom Mission 4 (Ax-4) on 25 June 2025 — becoming the first Indian to visit the ISS and the second Indian in space after Rakesh Sharma (1984) — he has published a memoir titled *The Second Orbit*. The book details 18 days aboard the ISS, 7 India-specific microgravity experiments, and his ongoing training for Gaganyaan. The Ax-4 mission also included astronauts from Hungary, Poland, and the USA, with 60 experiments from 31 countries.

Why it matters for UPSC: Human spaceflight, Gaganyaan, India's global science diplomacy, and ISRO milestones are Prelims certainties. The Ax-4 mission is significant as a bridge to Gaganyaan — it provided India's astronauts real ISS experience before India's own crewed mission. The "second Indian in space" fact is a direct Prelims question waiting to happen.

KEY FACTS

- **Shubhanshu Shukla:** IAF Group Captain; 1st Indian on ISS; 2nd Indian in space (after Rakesh Sharma, 1984, on Soyuz T-11).
- **Axiom Mission 4:** Launched 25 June 2025; returned 15 July 2025 (18 days); Commander: Peggy Whitson (USA).
- **India-specific experiments:** 7 microgravity experiments — including seed germination, muscle wasting studies, water purification.
- **Gaganyaan programme:** 4 astronaut candidates (Shukla, Nair, Pratap, Krishnan); Uncrewed test missions before crewed Gaganyaan-4.
- **Memoir:** "The Second Orbit" — published 25 June 2026, exactly 1 year after launch.
- India would become the **4th nation** to independently send humans to space (after USSR/Russia, USA, China) via Gaganyaan.

TEACHING HOOK

Timeline Mnemonic — "RAS → ISS → Gaganyaan": *Rakesh Sharma (1984, Soyuz T-11, Soviet era) → Ax-4/Shubhanshu Shukla (2025, ISS, commercial era) → Gaganyaan (2026-27?, Indian rocket, indigenous era)*. Each step marks India's leap: borrowed seat → commercial partnership → full sovereignty in human spaceflight. The Gaganyaan goal = "IAF astronaut, ISRO rocket, Indian soil — start to finish."

PYQ LINKAGE

"What is the significance of ISRO's human spaceflight programme (Gaganyaan) for India's national interests?" — UPSC Mains GS3, 2021. Also: "Discuss the contribution of Indian Space Research Organisation (ISRO) to India's development and security." — UPSC Mains GS3, 2020.

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LAKSHYAM AIR1 Programme: Science & Technology is scoring gold in UPSC Prelims — average 12–15 questions per year. Today's GISAT-1A and Gaganyaan-related content are direct Prelims material. Join our S&T crash module at theiasakademia.com.

RBI June 2026 MPC: Repo Rate Held at 5.25% — GDP at 6.9%, Inflation at 4.6%, West Asia Conflict as Key Risk

What happened: The Reserve Bank of India's Monetary Policy Committee (MPC), in its June 2026 bi-monthly meeting, unanimously decided to hold the repo rate at 5.25% and retain its 'neutral' monetary policy stance. RBI Governor Sanjay Malhotra cited the prolonged West Asia conflict — driving up crude oil prices, international freight costs, insurance, and supply-chain disruptions — as the primary downside risk to India's growth outlook. The MPC projected real GDP growth at 6.9% for FY2026-27 (down from 7.6% in the previous fiscal) and CPI inflation at 4.6%.

Why it matters for UPSC: Monetary policy is a GS3 cornerstone. The MPC's reasoning — balancing inflation control against growth support while managing external shocks — is exactly the kind of analytical content UPSC tests in Mains. Key terms to know: repo rate, reverse repo, SDF, MSF, neutral stance, CPI inflation, GDP projection. The West Asia-crude oil-India linkage is a recurring UPSC theme.

⚡ KEY FACTS

- **Repo Rate:** 5.25% (unchanged) — rate at which RBI lends to commercial banks overnight
- **Reverse Repo / SDF (Standing Deposit Facility) Rate:** 5.00%
- **MSF (Marginal Standing Facility) Rate & Bank Rate:** 5.50%
- **Stance:** Neutral (can move either way depending on data)
- **GDP Projection FY27:** 6.9% (previous year: 7.6%)
- **CPI Inflation FY27:** 4.6% (RBI target: $4\% \pm 2\%$)
- **RBI Governor:** Sanjay Malhotra (appointed Dec 2024)
- West Asia conflict → higher energy prices → imported inflation → RBI can't cut rates aggressively

RATE/INDICATOR	CURRENT (JUNE 2026)	UPSC RELEVANCE
Repo Rate	5.25%	Key monetary policy rate
SDF Rate	5.00%	Replaced Reverse Repo (2022)
MSF Rate / Bank Rate	5.50%	Emergency borrowing rate
GDP Growth (FY27 proj.)	6.9%	Growth outlook
CPI Inflation (FY27 proj.)	4.6%	Within tolerance band ($4\% \pm 2\%$)
RBI Inflation Target	4%	FRBM + RBI Act mandate

💡 TEACHING HOOK

Mnemonic — "R-SDF-MSF" in ascending order: SDF (5.00%) → Repo (5.25%) → MSF (5.50%). Remember: SDF is where banks park excess money with RBI (earn 5%), Repo is where banks borrow from RBI (pay 5.25%), MSF is emergency borrowing (5.50%). The corridor is 50 basis points wide. "Neutral stance" = RBI is watching and can move either way — not pre-committed to cuts or hikes. This is the "I'll-see-what-the-data-says" stance.

📖 PYQ LINKAGE

"What is the significance of the Monetary Policy Committee (MPC) in India? How does it arrive at its policy decisions?" — UPSC Mains GS3, 2022. Also: "How do rising crude oil prices affect the Indian economy? What policy measures can the government adopt to minimise the adverse impact?" — UPSC Mains GS3, 2018.

SARAS Shakti Initiative & RGVS 2026 — Women-Led SHG Enterprises Take Centre Stage in Rural India

What happened: The Ministry of Rural Development launched the *SARAS Shakti Collection* and *SARAS Shakti Coffee Table Book* at the Rashtriya Gramin Vikas Sammelan (RGVS) 2026. SARAS Shakti is a flagship branding and marketing initiative under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), designed to showcase premium handicrafts, organic food products, and ethnic textiles made by women Self-Help Groups (SHGs). The initiative aims to connect rural women entrepreneurs to national retail, e-commerce, and export markets.

Why it matters for UPSC: Women-led SHGs, DAY-NRLM, rural microfinance, and grassroots entrepreneurship are core GS2 welfare scheme topics. UPSC has consistently tested schemes linking women's economic empowerment, social capital, and rural livelihoods. SARAS Shakti also connects to Prelims questions on the DAY-NRLM architecture and SHG-Bank linkage programme.

⚡ KEY FACTS

- **DAY-NRLM:** Deendayal Antyodaya Yojana–National Rural Livelihoods Mission — umbrella scheme for rural poverty alleviation through SHGs.
- **SARAS:** Social Awareness and Responsibility through Action of Sarkar — annual rural haat/fair organised by MoRD.
- **SARAS Shakti:** Premium brand identity created for women SHG products to access urban and e-commerce markets.
- **SHG-Bank Linkage Programme:** Largest microfinance programme in the world — 90+ lakh SHGs, ~12 crore rural women members.
- **RGVS 2026:** National convergence platform to present rural development scheme outcomes to stakeholders.
- SHGs under DAY-NRLM produce: organic products, handlooms, tribal crafts, food processing, eco-tourism services.

💡 TEACHING HOOK

"SHG → SARAS → Market" Value Chain: Think of it as a 3-step elevator for rural women — *Formation (SHG) → Skilling + Finance (DAY-NRLM) → Market Access (SARAS Shakti brand)*. UPSC loves questions on "last-mile connectivity" and "inclusive growth." SARAS Shakti is the answer to: "How do you connect a woman making terracotta in Jharkhand to a customer in Delhi or Singapore?" — through branding, aggregation, and e-commerce integration.

📖 PYQ LINKAGE

"Self-Help Groups (SHGs) have empowered rural women economically. But there are challenges. Examine." — UPSC Mains GS2, 2018. Also: *"What is the significance of the National Rural Livelihoods Mission? Discuss its achievements and challenges."* — UPSC Mains GS2, 2021.

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10

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10

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10

PYQ LINKAGES

0

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International Relations

Defence & Security

Science & Technology

Economy

Rural Development

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✓ Every topic cross-checked against 25-year UPSC question bank (2001–2025)

✓ News Freshness Rule applied — VB-G RAM G and IBGs are 1 July 2026 events; no topic repeated without Memory Hook

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