

PART I · HEADLINES TO ECONOMY

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Morning Edition · 08:00 IST · Monday, 05 October 2026

THEIAS AKADEMIA · THEIASAKADEMIA.COM

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“Every Topper's Last Read” — if a card would not survive being the last thing a serious aspirant reads before the exam, it does not belong here.

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§1 Today's Headlines

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SAHYOG MENTORSHIP

A high-density news day like this one — spanning a Supreme Court order, three Polity cards and a full external-sector picture — is exactly when aspirants lose the thread between facts and answer-writing; TheIAS Akademia's Sahyog Mentorship pairs you with a mentor to convert today's density into exam-ready notes. theiasakademia.com

§2 Polity & Governance

GS2
Govt. Schemes & Skill Development Architecture

04–05 Oct 2026 · Source: PIB / Ministry of Skill Development & Entrepreneurship

PM-SETU's Industry-Majority SPV Model Turns One

Why in News: On 4 October 2026, the Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs (PM-SETU) scheme completed one year since its 4 October 2025 launch. The Ministry of Skill Development and Entrepreneurship reported that 850 of a targeted 1,000 Industrial Training Institutes (172 Hubs and 678 Spokes) have been identified for upgrade, with 36 States/UTs having formed implementation clusters. ₹3,446 crore has already been invested across the 14 clusters approved so far, built around industry-majority governance.

Background: India's roughly 15,000 government ITIs have long suffered outdated curricula and weak industry linkage, producing graduates whose skills do not match employer demand. PM-SETU restructures a subset of ITIs through Special Purpose Vehicles (SPVs) in which an Anchor Industry Partner holds 51% equity against 24.5% each for the Centre and the State government — the first time a public vocational institution's governance has carried a private-industry majority. The scheme's total outlay is ₹60,000 crore (Centre ₹30,000 cr, States ₹20,000 cr, industry ₹10,000 cr), with five National Skill Training Institutes upgraded alongside the ITI network.

⚡ KEY FACTS

- Scheme launched 4 October 2025; completed its first year on 4 October 2026

- Total outlay ₹60,000 crore (Centre ₹30,000 cr + States ₹20,000 cr + Industry ₹10,000 cr)
- Hub-and-Spoke target: 1,000 ITIs nationally (200 Hubs + 800 Spokes); 850 identified in Year 1
- SPV equity split: Anchor Industry Partner 51%, Centre 24.5%, State 24.5%
- ₹3,446 crore invested across 14 approved clusters so far
- 36 States/UTs have formed clusters; 35 have set up State Steering Committees
- 32 new-age courses introduced, spanning AI, cybersecurity, green hydrogen and robotics
- International curriculum/certification tie-ups with Singapore, France and Australia

🎯 MAINS DIMENSIONS / ANALYSIS

- First scheme handing majority (51%) governance control of a public training institution to private industry — a genuine federalism-meets-PPP experiment
- Risk that industry-majority SPVs narrow curricula toward a single employer's needs at the cost of broad-based, portable skilling
- Only 850 of 1,000 targeted ITIs identified in Year 1, with cluster formation lagging in some States — execution capacity is the binding constraint
- Requires State land/asset transfer and State Steering Committee buy-in, so uneven State capacity could widen regional skill-infrastructure gaps
- Way forward: independent third-party audit of SPV governance and NSQF-aligned certification portability across States

🧠 LET'S REMEMBER THIS THROUGH A TRICK

"51-24.5-24.5" — Industry leads, Centre and State follow equally, in every PM-SETU SPV.

📋 PYQ LINKAGE

No single verbatim PYQ exists for this 2025-launched scheme; it sits within the recurring GS2 Mains theme of government interventions in skill development, tested repeatedly via Skill India/PMKVY.

🎯 PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding the PM-SETU scheme:

1. Under its SPV model, the Anchor Industry Partner holds a majority equity stake.
2. The scheme covers only existing ITIs and does not provide for upgrading National Skill Training Institutes.
3. State Governments are required to co-invest alongside the Centre and industry partners.

Which of the statements given above is/are correct?

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

Answer: (a). Statement 2 is incorrect — five NSTIs are being upgraded in parallel with the ITI network.

02 Oct 2026 · Source: Karnataka High Court order

Karnataka HC: Writ Against ED Attachment is Maintainable, Not Automatically Entertainable

Why in News: On 2 October 2026, the Karnataka High Court held that while a writ petition under Article 226 against a Directorate of Enforcement attachment order is technically “maintainable,” entertaining it remains entirely the High Court’s discretion, and the statutory appeal route under Section 26 of the PMLA, 2002 to the Appellate Tribunal must ordinarily be exhausted first. Justice M. Nagaprasanna gave the petitioner, whose attachment order had been confirmed on 11 December 2025, 30 days’ liberty to approach the Appellate Tribunal instead.

Background: The PMLA creates its own adjudicatory hierarchy — an Adjudicating Authority under Section 8 and an Appellate Tribunal under Section 26 — intended as a complete code for challenging enforcement action. Litigants increasingly try to bypass this via writs alleging jurisdictional defects, chiefly an absent “reason to believe” under Section 5(1). The same High Court had gone the other way on facts months earlier: in *Jayamma v. Directorate of Enforcement* (24 June 2026), it allowed a writ because the attachment order had merely copy-pasted statutory language without genuine application of mind — against the backdrop of the Supreme Court’s 2022 *Vijay Madanlal Choudhary* ruling upholding PMLA’s search and attachment powers.

⚡ KEY FACTS

- Governing provisions: PMLA Section 5(1) (provisional attachment), Section 8 (Adjudicating Authority), Section 26 (Appellate Tribunal appeal)
- Ruling date: 2 October 2026; underlying attachment order confirmed 11 December 2025
- Petitioner given 30 days to file a statutory appeal instead of pursuing the writ
- Contrasting precedent: *Jayamma v. ED* (24 June 2026) allowed a writ on “reason to believe” grounds
- Doctrinal root: *Whirlpool Corporation v. Registrar of Trade Marks* (1998), on exceptions to the alternate-remedy bar
- Backdrop: *Vijay Madanlal Choudhary v. Union of India* (2022) upheld PMLA’s attachment and search powers
- The ruling treats writ “maintainability” and writ “entertainability” as legally distinct questions

🎯 MAINS DIMENSIONS / ANALYSIS

- Reinforces the institutional boundary between constitutional writ jurisdiction and statutory tribunals — central to the debate on “tribunalisation” of justice
- Criticism: leaving entertainability to case-by-case discretion creates unpredictability for persons facing provisional attachment before any trial

- Two contradictory-looking 2026 Karnataka HC rulings (Jayamma permissive, Bilgundi restrictive) highlight the lack of a settled test
- Federal angle: PMLA is Union legislation enforced by a central agency whose coercive powers repeatedly intersect with State-level civil-liberties jurisprudence
- Way forward: an authoritative Supreme Court ruling standardising the “reason to believe” threshold and the writ-maintainability test across High Courts

🧠 LET'S REMEMBER THIS THROUGH A TRICK

“226 is a Right, 26 is the Route” — Article 226 writ remains technically available, but Section 26's PMLA appeal is the preferred path.

📄 PYQ LINKAGE

Money-laundering/PMLA architecture is a recurring GS3 Mains theme around the ED's powers; no verbatim PYQ matches this specific writ-maintainability question, so use it as a conceptual extension of that standing theme.

🎯 PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements:

1. The Prevention of Money Laundering Act, 2002 provides for an Adjudicating Authority and an Appellate Tribunal.
2. A writ petition under Article 226 against an ED attachment order can never be entertained by a High Court.
3. The Supreme Court in Vijay Madanlal Choudhary (2022) upheld the ED's search and provisional-attachment powers under the PMLA.

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: (b). Statement 2 is incorrect — such a writ is maintainable, though entertaining it is discretionary.

GS2

PMLA

Judicial Review

Writ Jurisdiction

GS2

Welfare Schemes · Access to Justice · Article 39A

Approved 22 Jun 2026 (continuing) · Source: PIB / Ministry of Law & Justice

DISHA 2.0 — Reframing Access to Justice as a Funded, Five-Year Mission

Why in News: This card is older than the usual freshness window but is included under the Honest-Dating Principle because it remains the Centre's live, funded access-to-justice vehicle and has not featured in any of the last seven editions. The Ministry of Law & Justice approved continuation of the restructured “Designing Innovative Solutions for Holistic Access to Justice”

scheme as DISHA 2.0, a five-year central-sector scheme (April 2026–March 2031) with an outlay of ₹255 crore, adding an AI-powered multilingual legal-aid chatbot, “Nyaya Setu,” built on the government's BHASHINI platform, to the existing Tele-Law network.

Background: DISHA operationalises Article 39A's directive to ensure equal justice and free legal aid, delivered through tele-law para-legal volunteers and a pro-bono lawyers' panel. The 2021-26 cycle reached 2.37 crore beneficiaries through over 1.13 crore legal consultations delivered via Common Service Centres. DISHA 2.0 retools this architecture with digital tools and sets a higher cumulative target, reflecting a shift from paralegal-mediated advice toward AI-assisted, multilingual first contact.

KEY FACTS

- Outlay: ₹255 crore, fully Centre-funded, FY2026-27 to FY2030-31
- Four components: Tele-Law, Nyaya Bandhu (pro-bono panel), Legal Literacy Programme, and VIDHI Sanjeevani (digital dashboard including the Nyaya Setu AI chatbot)
- Tele-Law delivered through 2,50,000 Common Service Centres across 784 districts
- Constitutional anchor: Articles 14, 21 and the Article 39A directive principle; aligned to UN SDG-16
- Previous cycle (2021-26): 2.37 crore beneficiaries and 1.13 crore+ legal consultations
- 109 pro-bono clubs established under Nyaya Bandhu in the earlier cycle
- New cumulative target under DISHA 2.0: 3 crore beneficiaries across all four components

MAINS DIMENSIONS / ANALYSIS

- Operationalises a Directive Principle (Article 39A) through a concrete, funded, time-bound delivery mechanism rather than aspirational language alone
- ₹255 crore over five years is a modest outlay against India's pendency crisis of over 5 crore cases across all courts
- Last-mile legal literacy in tribal and remote districts remains weak, and an AI chatbot dispensing legal advice raises liability and accuracy questions
- Contrasts with judicially-driven reforms (Lok Adalats, Gram Nyayalayas) — DISHA is executive/scheme-driven rather than court-led
- Way forward: link DISHA's outcome data to the National Judicial Data Grid for independent, verifiable impact evaluation

LET'S REMEMBER THIS THROUGH A TRICK

“DISHA = Direction to Justice” — Tele-Law gives advice, Nyaya Bandhu gives a lawyer, Legal Literacy builds awareness, VIDHI Sanjeevani tracks it digitally.

PYQ LINKAGE

Access to justice and legal-aid architecture under Article 39A is a recurring GS2 Mains theme (Lok Adalats have featured in past papers); no verbatim PYQ names DISHA, so treat it as an

application of that standing theme.

 PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding the DISHA scheme:

1. It is a State Sector Scheme funded jointly by the Centre and State Governments.
2. Its Tele-Law component is delivered through Common Service Centres.
3. It seeks to give effect to the Directive Principle contained in Article 39A of the Constitution.

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: (b). Statement 1 is incorrect — DISHA/DISHA 2.0 is a fully Centre-funded central-sector scheme.

GS2

Article 39A

Access to Justice

Honest-Dated

§3 GS1 — Physical Geography

GS1

Important Geophysical Phenomena · Indian/World Physical Geography

30 Sep 2026 · Source: India Meteorological Department

2026 Monsoon Closes at 87% of LPA — Worst Season Since 2015

Why in News: On 30 September 2026, the IMD confirmed that the 2026 southwest monsoon (June–September) closed with all-India rainfall of 759.4 mm against a Long Period Average of 868.6 mm — a deficit of 12.6%, or 87% of normal — India's worst monsoon season since 2015 and the fourth-lowest since 2001. IMD Director-General Dr. Mrutyunjay Mohapatra attributed the shortfall primarily to El Niño, with Odisha the lone meteorological exception due to recurrent low-pressure systems.

Background: The southwest monsoon supplies roughly 70% of India's annual rainfall and is driven by the differential heating of landmass versus ocean, the seasonal shift of the Inter-Tropical Convergence Zone, and ocean-atmosphere coupling — chiefly the El Niño-Southern Oscillation and the Indian Ocean Dipole. El Niño years, marked by anomalous warming of the central-eastern Pacific, are statistically associated with below-normal Indian monsoon rainfall, though the relationship is not absolute, with past exceptions such as 1997 and 2006.

KEY FACTS

- All-India June-September 2026 rainfall: 759.4 mm against a normal of 868.6 mm (87% of LPA, a 12.6% deficit)
- Worst monsoon season since 2015; fourth-lowest since 2001; thirteenth-lowest since 1901
- East & Northeast India recorded 1,016.3 mm — the subdivision's lowest since 1901
- South Peninsula recorded 542.0 mm, its fourth-lowest since 1901
- Of 36 meteorological subdivisions: 18 (53% of area) normal, 17 (42%) deficient, only Odisha (5%) excess
- Southern reservoirs stood at 50% of capacity at season-end against a 79% national average
- Kharif sown area fell only 1.2% overall, but paddy, cotton and maize acreage specifically contracted
- IMD expects the current El Niño to peak in November 2026, with implications for the Rabi outlook

MAINS DIMENSIONS / ANALYSIS

- Demonstrates the asymmetric regional footprint of ENSO — South and East India were disproportionately hit even as the national aggregate reads as a moderate deficit
- A single national “percentage deficit” figure can mask severe sub-regional distress, as seen in southern reservoirs sitting 29 points below the national average
- The fourth-lowest season since 2001 occurring despite decades of improved forecasting and irrigation infrastructure underlines the limits of adaptation against a genuinely weak monsoon year
- Reopens the standing debate on diversifying water security away from monsoon dependence through reservoir management, groundwater recharge and crop diversification
- Links directly to the forthcoming Rabi season outlook and food-security planning, since El Niño is expected to peak only in November

LET'S REMEMBER THIS THROUGH A TRICK

“87-13-2015” — 87% of normal rainfall, a 13% deficit, the worst monsoon since 2015.

PYQ LINKAGE

El Niño's effect on the Indian monsoon is a frequently tested Prelims theme; the ENSO-monsoon mechanism is a standing GS1 physical-geography concept worth revising in full rather than attaching to one exact year.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding El Niño:

1. It refers to the anomalous warming of sea-surface temperatures in the central and eastern Pacific Ocean.
2. El Niño years are always associated with a below-normal Indian summer monsoon, without exception.
3. The Indian Ocean Dipole operates independently of, and can offset, El Niño's influence on the

Indian monsoon.

Which of the statements given above is/are correct?

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

Answer: (a). Statement 2 is incorrect — the El Niño-monsoon link is strong but not absolute, with documented historical exceptions.

GS1

Monsoon

El Niño

Physical Geography

§4 International Relations

GS2/GS3

Bilateral/Regional Agreements · Effect of Liberalisation

05 Oct 2026 · Source: MEA / coverage of the state visit

TEPA Turns One as Swiss President Visits; Five New India-EFTA Pacts Signed

Why in News: Swiss President Guy Parmelin is on a state visit to India from 5–7 October 2026, coinciding with the first anniversary of the India-European Free Trade Association Trade and Economic Partnership Agreement (TEPA), in force since 1 October 2025. Five new bilateral instruments — migration and mobility, young-professional exchange, transport infrastructure, scientific research, and academia-industry training — were signed on 5 October at Hyderabad House, with a “Prosperity Summit 2026” set for 7 October to review TEPA's first year.

Background: TEPA was signed on 10 March 2024 after sixteen years of on-off negotiation with the four-member EFTA bloc — Switzerland, Norway, Iceland and Liechtenstein — and carries an unusual, legally binding feature for an FTA: EFTA's commitment to facilitate \$100 billion of FDI into India and generate 1 million direct jobs over fifteen years, going beyond the tariff-only liberalisation typical of such agreements. First-year data is mixed — aggregate Indian exports to EFTA states have been flat to declining even as Swiss gold imports have risen, while Swiss investment into India grew by \$202.1 million in the first six months after entry into force.

⚡ KEY FACTS

- TEPA entered into force 1 October 2025; signed 10 March 2024; negotiations began October 2008
- EFTA members: Switzerland, Norway, Iceland, Liechtenstein
- Binding commitment: \$100 billion in FDI into India and 1 million direct jobs over 15 years
- Swiss investment into India rose by \$202.1 million in the first six months after entry into force

- Five new instruments signed 5 October 2026: migration/mobility partnership, young-professionals exchange (300-500 slots/year), transport-infrastructure MoU, a science & technology letter of intent, and an academia-industry training arrangement
- “India-EFTA Prosperity Summit 2026” scheduled 7 October 2026 to formally review TEPA's first year
- Indian exports to EFTA states have been broadly flat/declining in aggregate even as Swiss gold imports rose

MAINS DIMENSIONS / ANALYSIS

- Tests whether an investment-linked FTA (rather than pure tariff liberalisation) is a replicable template for India's pending UK and EU trade negotiations
- First-year data showing flat exports alongside rising gold imports complicates the simple “FTA equals export boost” narrative
- Migration/mobility agreements are a new, non-tariff pillar of trade diplomacy, raising the familiar labour-mobility-versus-domestic-protectionism tension
- Illustrates India's strategy of using small, developed, often-neutral partners for calibrated bilateral deals distinct from slower plurilateral EU-wide negotiations
- Raises the enforceability question — investment and jobs “commitments” in an FTA text need a monitoring mechanism to be more than aspirational

LET'S REMEMBER THIS THROUGH A TRICK

“TEPA turns 1” — EFTA promised \$100 billion and a million jobs; a year on, gold imports are up and exports are flat.

PYQ LINKAGE

No literal PYQ exists on TEPA/EFTA given how recent the agreement is; it extends the standing GS2 Mains theme on bilateral/regional groupings involving India, tested repeatedly via other FTAs.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding the India-EFTA TEPA:

1. EFTA comprises Switzerland, Norway, Iceland and Liechtenstein.
2. TEPA includes a legally binding commitment on investment and employment generation, not merely tariff concessions.
3. TEPA entered into force in the same calendar year that it was signed.

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). Statement 3 is incorrect — TEPA was signed in March 2024 but entered into force only in October 2025.

GS2

India & its Neighbourhood · Neighbourhood First · Connectivity

05 Oct 2026 · Source: Ministry of Ports, Shipping & Waterways / IWA

First International Cargo Since Independence Sails From Dibrugarh to Dhaka

Why in News: On 5 October 2026, Union Minister for Ports, Shipping and Waterways Sarbananda Sonowal flagged off India's first international cargo consignment to sail from Dibrugarh since Independence — 27 ISO tanks of methanol manufactured by Assam Petro-Chemicals Limited, moving from the Bogibeel Terminal via National Waterway-2 (the Brahmaputra) and the Indo-Bangladesh Protocol Route to Pangaon Port, Dhaka. Assam Chief Minister Himanta Biswa Sarma joined the flag-off virtually.

Background: River-borne trade with Bangladesh operates under the Protocol on Inland Water Transit and Trade (PIWTT), first agreed in 1972 and periodically renewed, allowing Indian and Bangladeshi vessels to use specified routes on each other's rivers — a vital alternative for Northeast India given its dependence on the narrow “Chicken's Neck” Siliguri Corridor for land access to the rest of the country. This voyage extends the Protocol Route as far upstream as Dibrugarh in Upper Assam for the first time for international cargo, reviving a riverine trade artery severed by Partition eighty years ago.

⚡ KEY FACTS

- Flag-off date: 5 October 2026, from Bogibeel Terminal, Dibrugarh
- Cargo: 27 ISO tanks of methanol from Assam Petro-Chemicals Limited (APCL)
- Route: Bogibeel Terminal → National Waterway-2 (Brahmaputra) → Indo-Bangladesh Protocol Route → Pangaon Port, Dhaka
- Official framing: first international cargo movement from Dibrugarh since Independence (1947)
- Legal basis: the India-Bangladesh Protocol on Inland Water Transit and Trade, originally agreed in 1972
- Lead ministry: Ministry of Ports, Shipping and Waterways; implementing agency: Inland Waterways Authority of India
- Government frames river cargo as a lower-cost, lower-emission alternative to road and rail for the landlocked Northeast
- Officials have flagged potential future cargo on this route: petroleum products, coal, tea and agricultural produce

- Demonstrates inland waterways as an underused mode for Northeast India's external trade connectivity, constrained chiefly by draft depth, terminal infrastructure and customs capacity
- Uses a fifty-year-old bilateral protocol for a genuinely new economic purpose — “Neighbourhood First” operationalised through existing instruments rather than new treaties
- Raises whether deepening India-Bangladesh connectivity continues smoothly through a period of political transition in Dhaka
- Strengthens the case for river cargo's lower emissions profile relative to road freight for a semi-landlocked region
- Reduces, at the margin, Northeast India's structural dependence on the Siliguri Corridor for external trade

LET'S REMEMBER THIS THROUGH A TRICK

“Methanol to Dhaka” — the first river cargo out of Dibrugarh since Independence, riding a treaty signed in 1972.

PYQ LINKAGE

India's connectivity initiatives with neighbours (the BBIN Motor Vehicles Agreement is the most-tested parallel) form a recurring GS2 Mains theme; no verbatim PYQ names PIWTT/Bogibeel, so use this as a fresh illustration of that theme.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements:

1. National Waterway-2 is declared on the river Brahmaputra.
 2. The Protocol on Inland Water Transit and Trade governs river-borne trade between India and Bangladesh.
 3. The Siliguri Corridor is the only land route connecting India's Northeast to the rest of the country.
- 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). Statement 3 overstates the case — the Siliguri Corridor is the principal, not the only, land link; alternatives like this riverine route reduce reliance on it.

GS2

PIWTT

Northeast Connectivity

Act East

§5 Defence & Security

28 Sep–early Oct 2026 (concluded earlier this week) · Source: Ministry of Defence / Indian Navy

AIME-2026: Indian Navy Concludes ASEAN-India Maritime Exercise at Subic Bay

Why in News: The second edition of the ASEAN-India Maritime Exercise (AIME-2026) was held at Subic Bay, the Philippines, from 28 September into early October 2026, with Indian Naval Ships Sahyadri and Kulish joining ASEAN maritime forces under the theme “Anchored in Trust, United at Sea.” The harbour phase featured subject-matter-expert exchanges and the sea phase included HADR drills, boarding operations and helicopter cross-deck operations, corroborated independently by Singapore's Ministry of Defence confirming its navy's participation.

Background: AIME is a relatively new exercise format, first held in 2023, distinct from India's older bilateral exercises with individual ASEAN states such as Singapore's SIMBEX. It operationalises India's Act East Policy and the “MAHASAGAR” vision — Mutual and Holistic Advancement for Security and Growth Across Regions — the government's 2025 reformulation of the older SAGAR doctrine, extending India's maritime-partnership framework from the Indian Ocean Region to the wider Indo-Pacific.

⚡ KEY FACTS

- Second edition (AIME-2026); first edition held in 2023
- Dates: 28 September to early October 2026; venue: Subic Bay, Philippines
- Indian assets deployed: INS Sahyadri (frigate) and INS Kulish (missile corvette)
- Theme: “Anchored in Trust, United at Sea”
- Components: harbour phase (expert exchanges) and sea phase (HADR drills, boarding operations, helicopter cross-deck operations)
- Doctrinal umbrella: Act East Policy and the MAHASAGAR vision, India's 2025 expansion of the SAGAR doctrine
- Singapore's Ministry of Defence independently confirmed its navy's participation in the 2026 ASEAN maritime exercise series

🎯 MAINS DIMENSIONS / ANALYSIS

- Marks the conceptual expansion from SAGAR to MAHASAGAR — how India's maritime doctrine has widened geographically beyond the Indian Ocean Region
- Tests the trade-off between multilateral ASEAN-format exercises (broader reach, harder coordination) and India's legacy bilateral exercises (deeper but narrower interoperability)
- Reflects India's “Act East” naval diplomacy as a hedge against assertiveness in the South China Sea without an explicit anti-China posture
- Uses HADR drills as a lower-friction entry point for deeper future defence cooperation with ASEAN states

- Raises the standard debate on whether exercise diplomacy translates into durable strategic partnerships or remains largely symbolic

🧠 LET'S REMEMBER THIS THROUGH A TRICK

“AIME-2026: SAGAR became MAHASAGAR” — and Sahyadri plus Kulish carried it to Subic Bay.

📌 PYQ LINKAGE

2016 GS2 Mains — “Evaluate the economic and strategic dimensions of India's Look East policy in the context of the post-Cold War international scenario” — directly transferable to this Act East framing.

🎯 PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements:

1. AIME is a bilateral naval exercise between India and Singapore.
2. MAHASAGAR is India's 2025 reformulation of the earlier SAGAR doctrine.
3. The exercise discussed was held at Subic Bay in the Philippines.

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). Statement 1 is incorrect — AIME is a multilateral ASEAN-India format, not a bilateral India-Singapore exercise (that is SIMBEX).

GS2

GS3

MAHASAGAR

Act East

Naval Diplomacy

GS2/GS3

Defence Diplomacy with the Gulf · Sub-Conventional Operations

05 Oct 2026 (begins today) · Source: Indian Army

Mountain Guardian III: India-UAE Army Exercise Begins at Chaubatia

Why in News: The third edition of the India-UAE joint Army exercise “Mountain Guardian” began today, 5 October 2026, at the Foreign Training Node, Chaubatia, Uttarakhand, and will run for two weeks until 18 October. It brings together the Indian Army and UAE Land Forces for joint planning, tactical drills and integrated field exercises focused on sub-conventional operations.

Background: This third iteration continues an upward trajectory in India-UAE defence ties that now spans all three services, following the tenth India-UAE Navy Staff Talks in September 2026 and an engagement between India's Air Force Chief and his UAE counterpart earlier this year. The UAE has been a key Gulf partner for India since their Comprehensive Strategic Partnership was upgraded in 2017, with substantial energy, diaspora, trade and counter-terrorism dimensions underpinning the relationship.

KEY FACTS

- Exercise name: "Mountain Guardian," third edition
- Dates: 5–18 October 2026 (two weeks)
- Venue: Foreign Training Node, Chaubatia, Uttarakhand
- Participants: Indian Army and United Arab Emirates Land Forces
- Focus: sub-conventional operations, tactical interoperability and technology-enabled field exercises
- Preceded in 2026 by the tenth India-UAE Navy Staff Talks and an IAF Chief–UAE Air Force Commander engagement, indicating tri-service momentum
- India-UAE relations operate under a Comprehensive Strategic Partnership upgraded in 2017

MAINS DIMENSIONS / ANALYSIS

- Signals India's defence diplomacy in the Gulf moving from an energy- and diaspora-centric relationship toward institutionalised tri-service military cooperation
- "Sub-conventional operations" focus is directly relevant to shared counter-terrorism concerns across the wider West Asian security environment
- Hosting the exercise domestically in Uttarakhand, rather than abroad, carries its own signalling value for a Gulf partner
- Tests India's ability to deepen Gulf defence ties while preserving strategic autonomy and existing relationships with Iran, Israel and other West Asian actors
- Illustrates how defence cooperation increasingly complements, rather than follows, economic and diaspora ties in India's West Asia policy

LET'S REMEMBER THIS THROUGH A TRICK

"Mountain Guardian III" — the UAE's army trains at Chaubatia as the relationship goes tri-service.

PYQ LINKAGE

India's Gulf/West Asia relations are a recurring GS2 Mains theme, typically tested via the energy and diaspora lens; no verbatim PYQ names this exercise, so treat it as a fresh illustration of that theme.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements:

1. "Mountain Guardian" is a joint exercise between the Indian Army and the UAE Land Forces.
2. The India-UAE Comprehensive Strategic Partnership was established in 2017.
3. The exercise discussed in this edition is being held in the United Arab Emirates.

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). Statement 3 is incorrect — this edition is being hosted in India, at Chaubatia, Uttarakhand.

GS2

GS3

India-UAE

Defence Diplomacy

EMP (ETHICS & MORAL PHILOSOPHY) Weighing strategic autonomy against deepening Gulf defence ties — as in today's Mountain Guardian card — is a live GS4 dilemma; EMP batches train exactly this kind of values-in-tension reasoning for the Ethics paper. theiasakademia.com

§6 Science & Technology

GS3

Indigenisation of Technology · Investment Models

29 Sep–01 Oct 2026 · Source: Anusandhan National Research Foundation / Technology Development Board (PIB)

ANRF's ₹1-Lakh-Crore RDI Fund Backs its First Cohort of 22 Deep-Tech Projects

Why in News: The Anusandhan National Research Foundation (ANRF) announced, on 29 September 2026, the first cohort of 22 private-sector and startup projects to receive financing under the ₹1-lakh-crore Research, Development and Innovation (RDI) Scheme — India's largest dedicated deep-tech financing vehicle. On 1 October 2026, the Technology Development Board, one of the scheme's designated fund managers, separately announced closure of its next call for proposals, signalling the pipeline for a second cohort.

Background: The RDI Scheme was conceived to close India's chronic private-sector R&D financing gap — India's Gross Expenditure on R&D persistently sits below 0.7% of GDP, far under China, the US or Israel. Rather than issuing grants or taking equity, it channels its corpus through “Second-Level Fund Managers” — Alternative Investment Funds, Development Finance Institutions, NBFCs, and bodies such as the Technology Development Board and BIRAC — who then lend onward to private companies, mirroring how multilateral development banks deploy capital through intermediaries.

⚡ KEY FACTS

- Total corpus: ₹1,00,000 crore over six years, held by ANRF, a statutory body under the ANRF Act, 2023

- First cohort: 22 projects (14 startups and 8 other entities); combined project value ₹4,744 crore, RDI Fund share ₹2,192 crore
- Sectors funded: reusable launch vehicles, earth-observation satellites, quantum-secure communication, indigenous chip design, drones, robotics, next-gen batteries
- Financing instrument: long-tenure loans (not equity/grants) at 3–4% interest, up to 15 years, zero collateral, no personal guarantees
- Processing standard: proposal evaluation within 8 weeks and disbursal within 12 weeks of approval
- Conditions: IP must remain in India; control must rest with Indian citizens/entities
- First-cohort geographic spread: Bengaluru, Chennai, Hyderabad, Mumbai, Thane, Noida, Pune
- The Technology Development Board (est. 1996, under DST) is itself one of the scheme's fund managers

MAINS DIMENSIONS / ANALYSIS

- Addresses India's persistently low R&D-to-GDP ratio and private industry's reluctance to fund high-risk, long-horizon deep-tech research alone
- Deliberately chooses patient, low-interest debt over equity/grant-style funding — worth comparing with DFI-routed models such as NaBFID and SIDBI's Fund-of-Funds
- The “two-level fund manager” architecture is itself an institutional innovation in how the state can de-risk private deep-tech investment
- IP-localisation and “Indian control” conditions balance global-capital needs against strategic-sector sovereignty concerns
- Concentration of the first cohort in a handful of metro clusters raises a regional-equity question about India's innovation geography

LET'S REMEMBER THIS THROUGH A TRICK

“ANRF is the bank, TDB/BIRAC are the branch managers, startups are the borrowers” — RDI lends, it doesn't gift.

PYQ LINKAGE

No direct PYQ exists for the RDI Scheme, a post-2023 institution; it extends the recurring GS3 Mains theme on science-industry R&D linkage and indigenisation of technology.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding the RDI Scheme:

1. Its ₹1-lakh-crore corpus is held and directly disbursed to private companies by ANRF.
2. It primarily uses long-tenure, low-interest loans rather than equity or grants.
3. Funded projects are required to keep their intellectual property within India.

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: (b). Statement 1 is incorrect — ANRF channels the corpus through Second-Level Fund Managers rather than disbursing directly to companies.

GS3

Deep-Tech

ANRF

R&D Financing

GS3

Biotechnology · Genetic Engineering · Agricultural Regulation

Static Topic — not tied to a current event · Source: ICAR / GEAC / MoEFCC

CRISPR & Genome Editing: Mechanism and India's 2024 Rice Precedent

Why in News: A full search found no fresh, non-blocked hard-news S&T item beyond the RDI Fund story above — India's free-space Quantum Key Distribution link remains on its 30-day hold and ISRO's NVS-03 has not yet launched. This static explainer is used instead, anchored to a real 2024 regulatory precedent squarely on the syllabus.

Background: CRISPR-Cas9 uses a short guide-RNA sequence to direct the Cas9 enzyme to a specific location in a genome, where it cuts the DNA; the cell's own repair machinery then introduces the intended edit. This differs fundamentally from classical genetic modification (GMOs), which typically inserts a foreign gene — a distinction India's regulators have built directly into policy. In 2024, ICAR released India's first genome-edited rice varieties, DRR Dhan 100 ("Kamala") and Pusa DST Rice 1, edited for higher yield and drought tolerance, under a lighter-touch regulatory track than conventional GM crops require.

⚡ KEY FACTS

- Mechanism: a guide-RNA directs Cas9 to cut a specific DNA sequence; repair pathways (NHEJ or HDR) complete the edit — no foreign gene is necessarily inserted
- India's "Guidelines for Safety Assessment of Genome Edited Plants, 2022" exempt SDN-1 and SDN-2 edits (no foreign DNA) from the stringent GMO biosafety regime
- ICAR released India's first genome-edited rice varieties, DRR Dhan 100 ("Kamala") and Pusa DST Rice 1, in 2024
- The Genetic Engineering Appraisal Committee (GEAC), under MoEFCC, is India's apex GM/gene-edited crop regulator
- CRISPR-Cas9's development won Jennifer Doudna and Emmanuelle Charpentier the 2020 Nobel Prize in Chemistry
- Key distinction for Mains: genome editing (precise, often no foreign gene) versus genetic modification (frequently inserts foreign DNA) — sharply different regulatory/public-acceptance implications

- Tests whether India's lighter-touch regulation of SDN-1/SDN-2 edits strikes the right balance between biosafety caution and innovation speed
- Weighs CRISPR's potential for climate-resilient, food-secure agriculture against public wariness inherited from the Bt Brinjal and GM mustard controversies
- Raises seed-sovereignty and IP questions between public-sector research (ICAR) and private gene-editing players
- Distinguishes agricultural/somatic gene editing from the ethically fraught territory of human germline editing (the 2018 He Jiankui case)
- Illustrates how a scientific distinction (edited versus inserted DNA) can reshape an entire regulatory pathway

LET'S REMEMBER THIS THROUGH A TRICK

"CRISPR edits what's already there; a GMO adds what wasn't" — exactly why the GEAC treats the two differently.

PYQ LINKAGE

UPSC Prelims 2019 (GS1) tested "Genetically Modified Mustard", the adjacent GMO-regulation concept; no verbatim CRISPR-specific PYQ exists yet, reflecting how recent the topic is.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding genome editing in India:

1. Genome editing using CRISPR-Cas9 always involves inserting a foreign gene into the target organism.
2. India's 2022 guidelines exempt certain categories of genome-edited plants from the full GMO biosafety regime.
3. ICAR has released genome-edited rice varieties developed for higher yield and drought tolerance.

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). Statement 1 is incorrect — this is precisely what distinguishes genome editing (no foreign gene) from conventional genetic modification.

GS3

CRISPR

Biotechnology

Static Topic

LAKSHYAM AIR1

Deep-tech financing and gene-editing regulation are exactly the kind of mechanism-heavy S&T-Economy crossover LAKSHYAM AIR1 drills for rank-one Prelims accuracy.

theiasakademia.com

GS3

Mobilisation of Resources · Taxation · GST Architecture

Released 01 Oct 2026 · Source: GSTN / CBIC

September 2026 GST Collections Cross ₹2.03 Lakh Crore (+14.7%)

Why in News: Gross GST revenue for September 2026 came in at ₹2,03,521 crore, up 14.7% over September 2025, among the strongest monthly prints of the financial year; net revenue, after refunds, grew even faster at 18.1%. The release is the first full monthly reading to give a clean year-on-year comparison since the “GST 2.0” rate-rationalisation reform, effective from 22 September 2025, completed its first full year.

Background: GST was introduced in July 2017 as “One Nation, One Tax,” subsuming central and state indirect taxes into a single destination-based levy split between CGST, SGST and IGST, with rates set by the GST Council under Article 279-A. The September 2025 “GST 2.0” reform compressed the slab structure to improve compliance and consumption; analysts flag that import-linked IGST collections are growing far faster than domestic CGST-SGST collections — suggesting the headline growth may be more import-volume-driven than a purely domestic-demand story.

⚡ KEY FACTS

- Gross GST, September 2026: ₹2,03,521 crore (CGST ₹37,762 cr, SGST ₹45,363 cr, IGST ₹1,20,396 cr)
- Net GST revenue after ₹27,001 crore of refunds: ₹1,76,520 crore, up 18.1% year-on-year
- Domestic collections rose 10.1% to ₹1,37,996 crore; import-related GST rose 25.9% to ₹65,525 crore — imports growing roughly 2.5x faster than domestic collections
- H1 FY27 (Apr-Sep 2026) cumulative gross GST: ₹12,46,278 crore, up 11.6% year-on-year
- State-wise growth was markedly uneven, with some states posting near-90% growth and others recording declines
- The GST Council, under Article 279-A, remains the sole authority for rate and slab decisions
- This is the first full post-reform year's data since the “GST 2.0” rate rationalisation of 22 September 2025

🎯 MAINS DIMENSIONS / ANALYSIS

- Tests whether rising import/IGST share relative to domestic CGST-SGST growth signals genuine consumption-led recovery or an import-volume/price effect (crude, gold)
- One year after GST 2.0's slab simplification, invites assessment of whether its stated goals of easier compliance and consumption boost have been met

- State-wise divergence in collection growth reopens the cooperative-federalism debate around devolution and compensation
- Raises the standing distinction between GST “buoyancy” (tax base widening) and simple nominal-value growth driven by inflation
- Offers a concrete, current data point for any Mains answer on GST's fiscal-federalism design and performance

LET'S REMEMBER THIS THROUGH A TRICK

“Imports grew GST 2.5x faster than domestic trade this September” — growth on paper is not automatically growth in your kitchen.

PYQ LINKAGE

2017 GS3 Mains — “Explain the rationale behind the Goods and Services Tax (Compensation to States) Act, 2017” — directly on GST's fiscal-federalism design, still the relevant background here.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding India's GST architecture:

1. IGST is levied on inter-state supplies and on imports, and is apportioned between the Centre and the States.
2. The GST Council is a constitutional body established under Article 279-A of the Constitution.
3. September 2026 marked the first time gross monthly GST collections crossed ₹2 lakh crore.

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). Statement 3 is incorrect — gross monthly GST collections had crossed ₹2 lakh crore in earlier months too; this is a strong print, not the first such instance.

GS3

GST

Fiscal Federalism

PYQ-Linked

GS3

External Sector · Balance of Payments

RBI data released 01 Sep 2026, for Q1 FY27 (latest available) · Source: Reserve Bank of India

Current Account Deficit Widens to \$4.2 Billion in Q1 FY27

Why in News: This card uses the most recent official quarterly release available, published 1 September 2026, rather than same-week data — RBI figures showed India's Current Account Deficit widened to \$4.2 billion (0.5% of GDP) in Q1 FY27 (April-June 2026), up from \$3.4 billion (0.4% of GDP) a year earlier, driven by a sharply wider trade deficit amid the West Asia conflict's effect on oil prices. The overall Balance of Payments swung to an \$8.1 billion deficit, from a \$4.5 billion surplus a year ago, as portfolio investors pulled out heavily.

Background: The Current Account records trade in goods and services, income and transfers (including remittances), and is financed by the Capital Account — FDI, portfolio flows, external

borrowings and reserve changes. A CAD financed by capital inflows is relatively benign; one financed instead by reserve drawdown, as in this quarter, is the more worrying combination, since it forces the exchange rate and reserves to absorb the strain rather than being offset by fresh capital.

KEY FACTS

- CAD, Q1 FY27: \$4.2 billion (0.5% of GDP), against \$3.4 billion (0.4% of GDP) in Q1 FY26
- Trade deficit widened to \$86.1 billion from \$68.9 billion a year earlier — the primary driver of the CAD's increase
- Net services receipts rose to \$51.6 billion (from \$47.9 billion), led by computer services, business services and transportation
- Capital account recorded a net outflow of \$3.9 billion, against a \$7.9 billion inflow a year ago
- Portfolio flows reversed sharply to a \$9.6 billion outflow, against a \$1.6 billion inflow a year earlier
- FDI was a bright spot, rising to \$6.1 billion from \$5.2 billion
- Overall Balance of Payments: an \$8.1 billion deficit, against a \$4.5 billion surplus in the same quarter last year

MAINS DIMENSIONS / ANALYSIS

- Distinguishes a CAD financed by capital inflows from one financed by reserve drawdown, and why the latter carries greater currency-stability risk
- Highlights India's services-sector surplus as the external sector's main cushion, raising whether reliance on IT/business-services exports is a durable strength or a narrow base
- Contrasts volatile portfolio-flow reversals with steadier FDI, strengthening the case for deepening “sticky” long-term capital inflows
- Links directly to the structural dependence on oil imports and the case for strategic petroleum reserves, given the West Asia conflict's role
- Offers the clearest current link between the external sector and the forex-reserves depletion story already in circulation

LET'S REMEMBER THIS THROUGH A TRICK

“The trade gap widened \$17 billion — but what should worry you more is that capital flowed out, not in, to cover it.”

PYQ LINKAGE

2014 Prelims — “Which of the following constitutes/constitute the Capital Account of the Balance of Payments of a country?” — tests exactly the capital-versus-current-account distinction this card turns on.

PROBABLE PRELIMS MCQ (STATEMENT-BASED)

Q. Consider the following statements regarding India's Balance of Payments in Q1 FY27:

1. The Current Account Deficit widened primarily due to a narrower trade deficit.
2. Foreign Direct Investment inflows increased compared to the same quarter a year earlier.
3. Portfolio investment recorded a net outflow during the quarter.

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). Statement 1 is incorrect — the CAD widened because the trade deficit widened, not narrowed.

GS3

Balance of Payments

CAD

External Sector

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