

PART I • HEADLINES TO ECONOMY

ANTIM ASSURED 100+

The Topper's Last Read. Every Morning.

Saturday, 29 August 2026

MORNING EDITION • 08:00 IST

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§1 Top Headlines

1. PM Modi departs on a four-day Central Asia tour — bilateral leg in Uzbekistan (29–30 Aug) followed by the 26th SCO Summit in Bishkek (31 Aug–1 Sept). **GS2**
2. Election Commission of India and all State Election Commissioners hold their first National Round Table Conference in 27 years; adopt the "National Declaration 2026" on election-law harmonisation. **GS2**
3. India's forex reserves hit a record \$729.33 billion for the week ended 21 August, an eighth straight weekly rise on RBI's dollar-inflow measures. **GS3**
4. Pradhan Mantri Jan Dhan Yojana completes 12 years — 59.09 crore accounts and ₹3.17 lakh crore in deposits. **GS3**
5. Sri Lanka Navy Commander Vice Admiral Damian Fernando concludes his first overseas visit as chief, in India, deepening Colombo Security Conclave ties. **GS2**
6. Ministry of Defence streamlines defence-export authorisation procedures to accelerate DPEPP 2020 export targets. **GS3**
7. India and the UK finalise a Landing Platform Dock electric-propulsion pact; India and Kuwait hold their inaugural Joint Defence Committee meeting. **GS2**
8. MeitY/NIELIT's ₹730.7-crore Quantum & AI University campus cleared for Amaravati, Andhra Pradesh. **GS3**
9. IndiaAI Mission crosses 93.18 lakh subsidised GPU-hours across 237 projects; 58 AI Centres of Excellence now approved nationwide. **GS3**
10. MoEFCC asks the National Green Tribunal to direct Kerala, Tamil Nadu and Karnataka to file annual Neelakurinji conservation plans. **GS3**
11. Meghalaya's living-root-bridges cultural landscape remains under active technical review in UNESCO's 2026–27 World Heritage evaluation cycle. **GS1**
12. Kumbhalgarh Wildlife Sanctuary's 243 sq km Aravalli Eco-Sensitive Zone reshapes land-use rules across 94 villages in Rajasthan. **GS3**

THEIAS AKADEMIA A headline-dense morning like this one is exactly what **Sahyog Mentorship** is built for — a weekly one-on-one session to convert today's twelve flashes into an organised, retrievable answer bank rather than a blur of names and numbers. Details: theiasakademia.com

§2 Polity & Governance

GS2

Statutory, Regulatory & Quasi-judicial Bodies

27 August 2026 · Source: Election Commission of India / PIB

ECI and State Election Commissioners Hold First National Round Table in 27 Years, Adopt "National Declaration 2026"

What happened: Chief Election Commissioner Gyanesh Kumar, with Election Commissioners Sukhbir Singh Sandhu and Vivek Joshi, chaired a National Round Table Conference of State Election Commissioners (SECs) at Bharat Mandapam, New Delhi — the first such conclave in 27 years. Participants adopted the "National Declaration 2026", resolving to hold the conference annually and to synergise the legal framework governing Panchayat and Municipal elections with that governing Parliament and State Legislature elections.

Why it matters for UPSC: India runs two parallel election-management tracks — the ECI under Article 324 for Parliament/State Legislatures, and 36 separate SECs under Articles 243K and 243ZA for local bodies — each with different rolls, model codes and dispute-resolution timelines. A move toward harmonisation goes to the heart of GS2 debates on cooperative federalism, the completeness of the 73rd/74th Constitutional Amendments, and electoral-management uniformity.

⚡ KEY FACTS

- Constitutional basis: Article 324 (ECI) vs Articles 243K & 243ZA (State Election Commissions for Panchayats/Municipalities).
- First National Round Table of its kind held after a 27-year gap.
- Outcome document: "National Declaration 2026" — commits to an annual conference.
- Focus areas: common electoral roll principles, synchronised model codes, capacity-building for SECs.
- Chaired by CEC Gyanesh Kumar with ECs Sukhbir Singh Sandhu and Vivek Joshi.
- Comes amid ongoing Special Intensive Revision (SIR) exercises in multiple states, which have sharpened scrutiny of electoral-roll integrity at every tier.

MAINS DIMENSIONS

- Local-body elections are frequently delayed across states (delimitation disputes, OBC quantifiable-data litigation) — harmonised timelines could reduce this "democratic deficit" at the grassroots.
- Uniform standards across ECI and 36+ SECs raise a federalism question: how much can the Centre "synergise" state-subject election administration without diluting SEC autonomy under Art. 243K(2)?
- Stronger local electoral-roll discipline feeds directly into national roll accuracy, since a large share of first-time and migrant voters first register at the local level.
- Institutional consistency argument: contrasting SEC independence/tenure protections with the more robust safeguards enjoyed by the ECI itself.

💡 LET'S REMEMBER THIS THROUGH A TRICK

Remember it as "3 Tiers, 1 Table": Parliament/State (ECI, Art. 324), Panchayat (SEC, Art. 243K), Municipality (SEC, Art. 243ZA) — for the first time in 27 years, all three tiers sat at one table.

📄 PYQ LINKAGE

GS2 2022: "Discuss the role of the Election Commission of India in the light of the evolution of the Model Code of Conduct." A natural extension: contrast ECI's MCC enforcement powers with the comparatively weaker enforcement toolkit of State Election Commissions.

Probable Mains Question (150 words): "Election management in India operates on two parallel tracks — the Election Commission of India and the State Election Commissions." Examine the constitutional basis for this dual structure and the case for greater harmonisation.

GS1

Indian Culture & Heritage

Static Topic — ongoing since 29 Jan 2026 dossier submission · Source: Ministry of Culture / UNESCO World Heritage Centre

Meghalaya's Living Root Bridges Move Through UNESCO's 2026–27 World Heritage Evaluation Cycle

What happened: India's nomination dossier for the "Jingkieng Jri" (living root bridges) cultural landscape of Meghalaya, formally submitted to UNESCO on 29 January 2026, remains under active technical evaluation as part of the 2026–27 World Heritage cycle, alongside 62 other sites on India's Tentative List. The nomination follows Sarnath's inscription as India's 45th World Heritage Site at the 48th Session of the World Heritage Committee in Busan in July 2026.

Background: Living root bridges are grown, not built — the Khasi and Jaintia communities of Meghalaya train the aerial roots of the *Ficus elastica* (Indian rubber fig) across rivers over 15–30 years, producing structures that can bear the weight of 50 people and last for centuries, strengthening rather than decaying with age.

⚡ KEY FACTS

- Nomination title: "Jingkieng Jri" cultural landscape; dossier submitted 29 January 2026.
- India's UNESCO tentative list currently stands at 62 sites (49 cultural, 17 natural, 3 mixed — some overlap across mixed sites).
- India's total inscribed World Heritage Sites: 45, after Sarnath's July 2026 inscription (48th Committee session, Busan).
- Species used: *Ficus elastica*; roots trained via betel-nut trunk scaffolding over 15–30 years.
- Communities: Khasi and Jaintia tribes of the Meghalaya plateau (matrilineal societies, Sixth Schedule autonomous districts).
- Category sought: Cultural Landscape, under UNESCO's living-heritage/bio-cultural framework.

MAINS DIMENSIONS

- Bio-cultural heritage argument: the bridges are simultaneously an engineering tradition, an ecological practice and a matrilineal-tribal cultural marker — a rare "living" (self-strengthening) heritage category.
- Sixth Schedule linkage: Meghalaya's Autonomous District Councils control land and forest use, so heritage nomination intersects directly with tribal self-governance.
- Tourism-conservation tension: rising footfall at Nongriat and Cherrapunji risks degrading the very root systems being nominated — a live case of the carrying-capacity debate in heritage tourism.
- Comparative note: contrasts with India's more conventional monument-based World Heritage Sites (forts, temples), showing UNESCO's evolving categories (cultural landscape, intangible heritage).

💡 LET'S REMEMBER THIS THROUGH A TRICK

"Grown, not built, and gets stronger with age" — the one line that separates a living root bridge from every other heritage structure on India's list.

📄 PYQ LINKAGE

GS1 2021: "Discuss the diversity of India in terms of art, folk dances, and architectural heritage." A living-root-bridge case study is a strong non-monumental example of built/grown heritage tied to indigenous ecological knowledge.

Probable Mains Question (150 words): Living root bridges of Meghalaya are described as "bio-cultural heritage." Explain this concept and discuss the challenges in balancing heritage conservation with tourism growth in Sixth Schedule areas.

GS1

UNESCO

Sixth Schedule

#Meghalaya

#LivingHeritage

§3 International Relations

GS2

India & its Neighbourhood / Bilateral Groupings

29–30 August 2026 (Uzbekistan) / 31 Aug–1 Sept (SCO) • Source: Ministry of External Affairs / PIB

PM Modi Departs on Fourth Uzbekistan Visit, En Route to 26th SCO Summit in Bishkek

What happened: Prime Minister Narendra Modi began a four-day Central Asia tour on 29 August — a bilateral visit to Uzbekistan (his fourth) on 29–30 August, followed by the 26th Shanghai Cooperation Organisation (SCO) Summit in Bishkek, Kyrgyzstan (31 August–1 September). In Tashkent he holds delegation-level talks with President Shavkat Mirziyoyev on trade and investment, digital connectivity, defence, and energy, and visits the Shastri Memorial and the Mahatma Gandhi Centre at Tashkent State University.

Why it matters for UPSC: At the SCO Summit, PM Modi is expected to frame India's priorities around "Security, Connectivity and Opportunity" and hold a bilateral meeting with Russian President Vladimir Putin on the sidelines — a live test of India's balancing act between its Quad partnerships and its Eurasian/SCO engagements amid the ongoing Ukraine conflict.

⚡ KEY FACTS

- This is PM Modi's fourth visit to Uzbekistan; Tashkent Declaration (1966) is the historic reference point for India-Uzbekistan ties.
- 26th SCO Summit venue: Bishkek, Kyrgyzstan, 31 Aug–1 Sept 2026; India holds SCO membership since 2017 (Astana Summit).
- Sideline events: Sixth World Nomad Games opening ceremony in Bishkek.
- India's stated SCO priorities framed as "Security, Connectivity, Opportunity."
- Bilateral meeting planned with Russian President Vladimir Putin at Bishkek.
- Visit themes in Tashkent: trade/investment, digital connectivity, defence, energy, Viksit Bharat—"Yangi Uzbekistan" synergy.

MAINS DIMENSIONS

- SCO membership tests India's "multi-alignment" doctrine — sitting alongside China and Pakistan at SCO while deepening Quad and I2U2 ties elsewhere.
- Central Asia is India's gateway to Eurasian connectivity (INSTC, Chabahar-linked corridors) bypassing Pakistan; Uzbekistan is a key node given its double-landlocked geography.
- Energy and critical-minerals cooperation with Central Asian republics (uranium, rare earths) feeds India's diversification-of-supply strategy.

- Soft-power diplomacy (Shastri Memorial, Gandhi Centre visits) reinforces India's historical-civilisational outreach distinct from purely transactional partnerships.

● LET'S REMEMBER THIS THROUGH A TRICK

Chain it: Tashkent (bilateral) → Bishkek (SCO, multilateral) — "one bilateral, one multilateral" is the standard SCO-season template every Central Asia tour follows.

📄 PYQ LINKAGE

GS2 2020: "'Belt and Road Initiative' is a symbol of China's ambition of dominating the world. Discuss." India's SCO/Central Asia connectivity push is regularly framed as a BRI counter-narrative in comparative answers.

Probable Mains Question (150 words): Discuss the strategic significance of Central Asia for India's connectivity and energy-security goals, and the challenges India faces as an SCO member alongside China and Pakistan.

GS2

SCO

Central Asia

#PMModi

#Connectivity

THEIAS AKADEMIA

Multilateral-grouping questions (SCO, Quad, BRICS, I2U2) are a fixture of GS2 Mains — **ANTIM 2027's** IR module tracks every summit outcome against the previous year's, so you can write comparative answers, not just descriptive ones. theiasakademia.com

GS2

Bilateral / Regional Groupings – Neighbourhood

26–29 August 2026 • Source: PIB / Indian Navy

Sri Lanka Navy Commander's First Overseas Visit as Chief Deepens Colombo Security Conclave Ties

What happened: Vice Admiral Damian Fernando, who assumed office as the 27th Commander of the Sri Lanka Navy on 1 July 2026, undertook his first official visit abroad to India from 26 to 29 August. He received a ceremonial Guard of Honour at South Block, laid a wreath at the National War Memorial, held talks with Chief of the Naval Staff Admiral Krishna Swaminathan on joint operations, capacity-building and maritime security, called on Defence Secretary Rajesh Kumar Singh, and travelled to Kochi to visit the Southern Naval Command and India's naval training establishments.

Why it matters for UPSC: That a new Sri Lankan Navy chief chooses India for his very first foreign visit is itself a strategic signal, reinforcing India's "Neighbourhood First" and "SAGAR" (Security and Growth for All in the Region) doctrines in the Indian Ocean Region against competing extra-regional influence.

⚡ KEY FACTS

- VAdm Damian Fernando is the 27th Commander of the Sri Lanka Navy, in office since 1 July 2026.
- Visit duration: 26–29 August 2026 — his first overseas trip as chief.
- Hosted by Admiral Krishna Swaminathan, Chief of the Naval Staff, India.
- Itinerary: South Block Guard of Honour, National War Memorial wreath-laying, Southern Naval Command (Kochi) visit.
- Colombo Security Conclave (CSC) members: India, Sri Lanka, Maldives, Mauritius (observers include Bangladesh, Seychelles).
- CSC focus pillars: maritime safety/security, counter-terrorism, counter-radicalisation, cyber security, transnational organised crime, humanitarian assistance/disaster relief.

MAINS DIMENSIONS

- Training-linkage diplomacy: India's naval academies are a low-cost, high-trust instrument of regional influence compared with hardware transfers.
- Balancing act: Sri Lanka manages relations with India, China (Hambantota-linked concerns) and the US simultaneously — the CSC is one of India's key countervailing platforms.
- "Neighbourhood First" evaluated through the SAGAR lens: India's role as a net security provider rests on being the first port of call for neighbouring militaries.
- Debt and strategic-autonomy angle: Sri Lanka's post-2022 economic-crisis recovery makes defence and connectivity partnerships with India economically consequential, not just symbolic.

● LET'S REMEMBER THIS THROUGH A TRICK

"First trip, first trust" — a new neighbouring service chief choosing India as the very first foreign visit is the clearest one-line evidence examiners want for "Neighbourhood First" answers.

📖 PYQ LINKAGE

GS2 2016: "In respect of India, discuss the correlation between Sea Power and economic growth." Extend to the Colombo Security Conclave as an institutional mechanism converting sea-power cooperation into a standing regional architecture.

Probable Mains Question (150 words): Assess the role of the Colombo Security Conclave in operationalising India's SAGAR doctrine in the Indian Ocean Region.

GS2

SAGAR

Colombo Security Conclave

#SriLanka

#IndianOcean

§4 Defence & Security

GS3

Defence Industry & Indigenisation

28 August 2026 · Source: PIB / Ministry of Defence

Ministry of Defence Streamlines Export Authorisation Process to Push DPEPP 2020 Targets

What happened: The Ministry of Defence announced a streamlined authorisation process for defence exports on 28 August 2026, aimed at cutting approval timelines for domestic manufacturers while retaining end-use and security-related controls, as India works toward the export targets set under the Defence Production and Export Promotion Policy (DPEPP), 2020.

Background: India's defence exports have grown roughly seventeen-fold over the past decade, from under ₹2,000 crore to record highs, driven by private-sector entry after the 2020s liberalisation of licensing and FDI norms in defence manufacturing, alongside flagship "Make in India" platforms such as the Akash missile system, artillery guns, and offshore patrol vessels finding export buyers.

⚡ KEY FACTS

- Policy anchor: Defence Production and Export Promotion Policy (DPEPP), 2020.
- Reform announced: 28 August 2026 — faster export-authorisation/NOC processing.

- India's defence exports have risen sharply over the past decade on the back of private-sector and DPSU participation.
- Institutional route: Department of Defence Production (DDP), Ministry of Defence, issues export authorisations under the Foreign Trade (Development & Regulation) Act framework.
- End-use monitoring and security clearances remain mandatory despite the procedural simplification.
- Complements the broader "Aatmanirbhar Bharat" positive indigenisation lists that have progressively barred imports of specified defence items.

MAINS DIMENSIONS

- Ease-of-doing-business reform in a strategic sector: balancing faster clearances against the risk of diversion to sanctioned or conflict-affected end-users.
- Export growth strengthens the domestic defence-industrial base's economies of scale, indirectly lowering costs for the armed forces' own procurement.
- Ethical/strategic-autonomy dimension: India's arms-export policy must navigate its own non-alignment legacy while competing commercially with established exporters.
- Private-sector defence manufacturing (post-2020 reforms) versus the historical DPSU/Ordnance Factory monopoly — a live debate on efficiency versus strategic control.

🔴 LET'S REMEMBER THIS THROUGH A TRICK

DPEPP = "Directions for Production, Export Promotion, Policy" — remember it as India's single roadmap document tying domestic manufacturing targets to export targets in one policy.

📄 PYQ LINKAGE

GS3 2020: "What are the major changes introduced in the Long Range Land Attack Cruise Missile (or similar indigenous systems) programme? Also, discuss the strategic importance of missiles to India." Extend to the export-policy dimension of indigenous platforms.

Probable Mains Question (150 words): Discuss the objectives of the Defence Production and Export Promotion Policy, 2020, and the challenges in balancing export growth with strategic-end-use safeguards.

GS3

DPEPP 2020

Aatmanirbhar Bharat

#DefenceExports

GS2

Bilateral Defence Cooperation

28 August 2026 · Source: PIB / Ministry of Defence

India Deepens Defence-Industrial Ties: UK Landing-Platform-Dock Propulsion Pact and India-Kuwait's First Joint Defence Committee

What happened: On 28 August 2026, India moved on two parallel defence-diplomacy tracks: an agreement with the United Kingdom to co-develop electric propulsion systems for four Indian Navy Landing Platform Docks (amphibious warfare vessels), alongside a separate Lightweight Multirole Missile (LMM) procurement discussion; and the inaugural India-Kuwait Joint Defence Committee meeting, at which both sides agreed to expand military training, joint exercises and defence-industry collaboration.

Why it matters for UPSC: Together, the two tracks illustrate India's twin defence-diplomacy strategy — technology co-development with established Western partners (UK) for capability upgrades, and institution-building with Gulf partners (Kuwait) to extend India's western-flank security footprint around the energy-critical Gulf region.

⚡ KEY FACTS

- Landing Platform Docks (LPDs): amphibious warfare ships used for troop/equipment sea-lift and humanitarian assistance/disaster relief (HADR) operations; four units covered under the UK propulsion pact.
- LMM = Lightweight Multirole Missile, a UK-origin short-range guided-missile system under discussion for Indian Navy/Army use.
- India-Kuwait Joint Defence Committee (JDC): first-ever meeting held 28 August 2026.
- Gulf Cooperation Council states host a large Indian diaspora and supply a significant share of India's crude-oil and LNG imports, giving the region direct energy-security salience.
- Both agreements sit within India's broader defence co-development push under "Make in India" and technology-transfer frameworks.
- UK-India defence ties also draw on the 2021 "2030 Roadmap" for a Comprehensive Strategic Partnership.

MAINS DIMENSIONS

- Electric propulsion for LPDs signals a shift toward greener, quieter naval platforms — relevant to both military stealth and climate-conscious defence procurement.
- Gulf outreach (Kuwait JDC) complements India's existing defence pacts with Saudi Arabia and the UAE, building a web of institutional ties beyond energy trade alone.
- Technology co-development (vs outright purchase) builds domestic absorption capacity, aligning with Aatmanirbhar Bharat's transfer-of-technology (ToT) preference.
- Diversification-of-partners strategy reduces overdependence on any single defence supplier, a lesson reinforced by past delays in single-source platforms.

● LET'S REMEMBER THIS THROUGH A TRICK

Two tracks, two directions: "UK for technology, Kuwait for territory (strategic footprint)" — one line to separate the co-development deal from the institution-building one.

📖 PYQ LINKAGE

GS3 2018: "The West Asia is considered a strategically important region for India. In what ways will the change in the US strategy in the region affect India's interests?" Gulf defence institution-building (India-Kuwait JDC) is a direct extension of this theme.

Probable Mains Question (150 words): Examine how India's defence-diplomacy strategy differs when engaging technologically advanced partners versus Gulf partners, with reference to recent India-UK and India-Kuwait agreements.

GS2

GS3

Defence Diplomacy

#UK

#Kuwait

THEIAS AKADEMIA

Defence-diplomacy and ethics-of-arms-trade questions are a recurring GS3/GS4 crossover — **EMP** (Ethics & Moral Philosophy) sessions work through exactly this kind of dual-use dilemma so you can argue both the strategic and the ethical side with equal confidence. theiasakademia.com

India's First Dedicated Quantum & AI University Campus Cleared for Amaravati

What happened: The Andhra Pradesh government approved the establishment of India's first dedicated Quantum and AI University campus at Amaravati, to be set up by the National Institute of Electronics and Information Technology (NIELIT) under the Ministry of Electronics and Information Technology (MeitY), with a project outlay of ₹730.7 crore. Programmes in quantum computing, quantum communication and security, AI/machine learning, data science, semiconductor fabrication, chip design, VLSI, ATMP (assembly, testing, marking, packaging) and embedded systems are planned to begin in September 2026.

Why it matters for UPSC: The campus operationalises two flagship missions together — the National Quantum Mission (2023, ₹6,003 crore over eight years) and the IndiaAI Mission (2024) — by building the specialised human-capital pipeline both missions need, addressing a talent bottleneck flagged repeatedly in India's deep-tech policy discourse.

⚡ KEY FACTS

- Location: Amaravati, Andhra Pradesh; implementing body: NIELIT under MeitY.
- Project outlay: ₹730.7 crore; academic programmes to begin September 2026.
- Degree levels offered: undergraduate, postgraduate, doctoral, diploma and executive programmes.
- Thrust areas: quantum computing/communication/security, AI/ML, data science, semiconductor fabrication and chip design, VLSI, ATMP, embedded systems, high-performance computing.
- Parent mission reference – National Quantum Mission: ₹6,003 crore outlay (2023–2031), four Thematic Hubs (Computing, Communication, Sensing/Metrology, Materials/Devices).
- Complements the India Semiconductor Mission's fab-ecosystem build-out (Dholera and other approved sites).

MAINS DIMENSIONS

- Talent-pipeline argument: hardware missions (semiconductors, quantum) fail without a matching skilled-workforce strategy — this campus directly targets that gap.
- Federal cooperation model: a Union-government mission (MeitY/NIELIT) executed via state-government land/infrastructure support (Andhra Pradesh) — a template for other states.
- Strategic-autonomy angle: domestic quantum/semiconductor talent reduces reliance on foreign-trained personnel in a dual-use, security-sensitive technology domain.
- Risk to flag: infrastructure-heavy tech campuses require sustained multi-year funding; execution risk is the usual Mains counterpoint to announcement-stage optimism.

💡 LET'S REMEMBER THIS THROUGH A TRICK

Two missions, one campus: National Quantum Mission (2023) + IndiaAI Mission (2024) = the Amaravati Quantum & AI University (2026) is where both missions go to find their workforce.

📄 PYQ LINKAGE

GS3 2022: "What is the Integrated Space Technology and Application Cell? What role does it play in space technology applications?" (Format cue for institutional S&T bodies.) A parallel institutional-mapping question is likely on the National Quantum Mission's hubs and their host institutions.

Probable Mains Question (150 words): Explain the objectives of the National Quantum Mission and assess the role of dedicated skill-development campuses like Amaravati's Quantum & AI University in achieving them.

GS3

Science & Technology – AI Governance

As reported, August 2026 · Source: PIB / MeitY (IndiaAI Mission progress data)

IndiaAI Mission Crosses 93 Lakh GPU-Hours; 58 AI Centres of Excellence Now Approved

What happened: Fresh progress data on the IndiaAI Mission shows 237 projects have accessed subsidised computing resources, together consuming 93.18 lakh GPU-hours; 58 Artificial Intelligence Centres of Excellence have been approved across states and Union Territories (22 already operational); and 20 proposals for indigenous foundation AI models — 12 large multimodal models and 8 small language models — were selected from 506 applications received.

Background: The IndiaAI Mission, approved by the Union Cabinet in March 2024 with an outlay of over ₹10,300 crore, rests on seven pillars: IndiaAI Compute Capacity, the IndiaAI Innovation Centre (for foundation models), the IndiaAI Datasets Platform, the IndiaAI Application Development Initiative, the IndiaAI FutureSkills pillar, IndiaAI Startup Financing, and Safe & Trusted AI.

⚡ KEY FACTS

- 237 projects have drawn on subsidised GPU compute; cumulative usage: 93.18 lakh GPU-hours.
- 58 AI Centres of Excellence approved nationwide; 22 already operational across 13 states/UTs.
- 20 indigenous foundation-model proposals selected from 506 applications: 12 large multimodal models + 8 small language models.
- IndiaAI Mission approved March 2024; total outlay over ₹10,300 crore across seven pillars.
- "Safe & Trusted AI" pillar covers AI governance guardrails, bias audits and responsible-AI standards.
- Subsidised compute is delivered via empanelled GPU providers, lowering entry barriers for startups and academic labs.

MAINS DIMENSIONS

- Compute-access democratisation: subsidised GPU-hours address India's core AI bottleneck — the capital cost of training large models — more directly than talent or data alone.
- Sovereign-AI argument: indigenous foundation models reduce dependence on foreign large-language-model providers for a technology with growing governance, security and linguistic-diversity stakes.
- Federal spread of AI Centres of Excellence (across 13 states/UTs) aims to prevent a Bengaluru/Hyderabad-only AI economy, though execution parity across states remains to be tested.
- Governance challenge: scaling "Safe & Trusted AI" guardrails at the same pace as compute and model deployment is the classic capacity-versus-safety trade-off in emerging-tech policy.

💡 LET'S REMEMBER THIS THROUGH A TRICK

Remember IndiaAI's seven pillars as "C-I-D-A-F-S-S": Compute, Innovation Centre, Datasets, Application Development, FutureSkills, Startup Financing, Safe & Trusted AI.

📄 PYQ LINKAGE

GS3 2023: "What are the main features of the National Artificial Intelligence Strategy?" Update your answer with IndiaAI Mission's concrete 2026 execution numbers (GPU-hours, CoEs, foundation models) rather than only 2018/2020 strategy-document language.

Probable Mains Question (150 words): Discuss the seven pillars of the IndiaAI Mission and evaluate whether India's approach to "sovereign AI" adequately balances innovation with governance safeguards.

GS3

IndiaAI Mission

Foundation Models

#AIGovernance

THEIAS AKADEMIA Mission-tracking questions (IndiaAI, National Quantum Mission, Semiconductor Mission) reward candidates who can cite live execution numbers, not just launch-day announcements — that's precisely the muscle **LAKSHYAM AIR1** builds through its weekly S&T/Economy data drills. theiasakademia.com

§6 Economy

GS3

External Sector – Forex & Balance of Payments

28 August 2026 (data for week ended 21 Aug) · Source: RBI Weekly Statistical Supplement

India's Forex Reserves Hit Record \$729.33 Billion on Eighth Straight Weekly Rise

What happened: Data released on 28 August 2026 showed India's foreign exchange reserves climbing to a record \$729.33 billion for the week ended 21 August — an eighth consecutive weekly increase, adding roughly \$63 billion over that period and surpassing the previous peak set in February 2026. The rally is attributed to sustained capital inflows and RBI measures introduced in June 2026 to boost dollar inflows, including discounted hedging facilities for overseas borrowings and free-of-cost hedging for banks raising overseas FX deposits.

Background: Between 5 June and 21 August 2026, the RBI received nearly \$73 billion under these schemes, including about \$65 billion from Non-Resident Indian (NRI) deposits, as the central bank sought greater firepower to manage rupee pressure amid elevated oil prices and global uncertainty.

⚡ KEY FACTS

- Record forex reserves: \$729.33 billion, week ended 21 August 2026 (eighth consecutive weekly rise).
- Roughly \$63 billion added over the eight-week rally; surpasses the prior February 2026 peak.
- RBI dollar-inflow schemes (from June 2026): discounted hedging facilities for overseas borrowings; free-of-cost hedging for banks' overseas FX deposit-raising.
- Nearly \$73 billion received under these schemes (5 June–21 August 2026), of which ~\$65 billion came via NRI deposits.
- Reserves comprise Foreign Currency Assets, gold holdings, SDRs, and India's Reserve Tranche Position with the IMF.
- Purpose: cushion against rupee volatility from elevated crude-oil prices and West Asia-linked global uncertainty.

MAINS DIMENSIONS

- Import-cover adequacy: record reserves strengthen India's buffer against sudden-stop capital-flow risks, a key lesson from the 2013 "Taper Tantrum" episode.
- NRI-deposit-led accretion raises a sustainability question — interest-linked hot money versus durable current-account-driven reserve build-up (FDI, exports).

- Monetary-policy trade-off: large reserve accumulation can complicate domestic liquidity management, requiring offsetting sterilisation operations.
- Strategic-autonomy dimension: strong reserves reduce India's vulnerability to external-sector shocks, supporting independent foreign and energy-import policy choices.

● LET'S REMEMBER THIS THROUGH A TRICK

"Eight weeks, \$63 billion, one record" — anchor the three numbers together; if asked for the driver, answer "hedging incentives + NRI deposits," not just "capital inflows."

📄 PYQ LINKAGE

GS3 2021: "How would the recent phenomena of protectionism and currency manipulations by other countries affect the macroeconomic stability of India?" Reserve-adequacy management is the standard counter-strategy to cite in such answers.

Probable Mains Question (150 words): Explain the components of India's foreign exchange reserves and discuss the policy tools RBI uses to manage reserve adequacy amid external-sector volatility.

GS3

Forex Reserves

RBI

#BalanceOfPayments

GS3

Inclusive Growth – Financial Inclusion

28 August 2026 (12th anniversary; launched 28 Aug 2014) · Source: PIB / Department of Financial Services

Pradhan Mantri Jan Dhan Yojana Completes 12 Years: 59.09 Crore Accounts, ₹3.17 Lakh Crore in Deposits

What happened: The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched on 28 August 2014 as India's National Mission for Financial Inclusion, completed 12 years on 28 August 2026. The scheme now covers 59.09 crore accounts holding ₹3.17 lakh crore in deposits, with women holding 55.7% (32.92 crore) of accounts and 77.8% (45.95 crore) of accounts based in rural and semi-urban areas; 41.29 crore RuPay cards have been issued as of 19 August 2026.

Background: PMJDY sits at the base of India's "JAM Trinity" (Jan Dhan-Aadhaar-Mobile), which enabled Direct Benefit Transfer (DBT) at scale, cutting leakages in subsidy disbursement that had long plagued welfare delivery under earlier ration-card and cash-subsidy systems.

⚡ KEY FACTS

- Launched: 28 August 2014, under the Department of Financial Services, Ministry of Finance.
- 12-year figures: 59.09 crore accounts; ₹3.17 lakh crore in deposits.
- Women account holders: 55.7% (32.92 crore); rural/semi-urban accounts: 77.8% (45.95 crore).
- Average deposit per account: ₹5,356 — up 3.4 times over 12 years, signalling rising usage/savings behaviour.
- RuPay cards issued: 41.29 crore (as of 19 August 2026), each carrying built-in accident-insurance cover.
- Deposits have grown ~12.8 times and accounts ~2.3 times between August 2015 and August 2026.

MAINS DIMENSIONS

- JAM Trinity foundation: PMJDY's near-universal account coverage is the structural precondition for every subsequent DBT scheme (LPG subsidy, PM-KISAN, scholarships).
- Gender-inclusion metric: majority-women account ownership supports women's financial agency and is linked to downstream schemes like Mudra loans and Self-Help Group credit linkage.

- Rising average balances suggest a shift from "zero-balance" account-opening drives toward genuine transactional/savings usage — a maturity indicator for financial inclusion.
- Residual challenge: account ownership does not automatically equal active usage or financial literacy — a standard critique to balance the achievement narrative.

● LET'S REMEMBER THIS THROUGH A TRICK

PMJDY is the "J" in JAM — without the 59-crore-account base, Aadhaar-linked Mobile-triggered DBT would have had nowhere to deposit the money.

📄 PYQ LINKAGE

GS3 2019: "What are the reasons for poor acceptance of cost-effective small processing units? How the food processing sector can contribute to lower wastage?" (Format cue only.) A closer direct PYQ theme: financial inclusion and DBT leakage-reduction have featured repeatedly in Economic Survey-linked Mains questions on inclusive growth.

Probable Mains Question (150 words): Discuss the significance of the JAM (Jan Dhan-Aadhaar-Mobile) Trinity in strengthening Direct Benefit Transfer in India, twelve years after PMJDY's launch.

GS3

PMJDY

JAM Trinity

#FinancialInclusion

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