

PART I • HEADLINES TO ECONOMY

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THEIAS AKADEMIA

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

INSIDE PART I

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§1 • Top 10 Headlines

1. Supreme Court: mere failure to marry is not an offence under Section 69 BNS absent deception at inception [GS2]
2. Supreme Court dismisses 271 Union appeals on Armed Forces Disability Pension, flags non-implementation of 2015 committee recommendation [GS2/Ethics]
3. Supreme Court refers EPF Act Section 14B penalty-discretion question to a larger bench [GS2/GS3]
4. India summons Pakistan's Chargé d'Affaires after naval vessels collide in the Arabian Sea [GS2]
5. Rajnath Singh's Sri Lanka visit yields three defence MoUs — first Indian Defence Minister visit since 1988 [GS2/GS3]
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9. Finance Ministry bars UPI/RuPay charges up to Rs 2,000; confirms 0.4% MDR above that from 15 October [GS3]
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THEIAS AKADEMIA A judiciary-heavy day (three distinct Supreme Court rulings) paired with a live India-Pakistan diplomatic incident rewards disciplined case-law tracking — the exact method built in **Sahyog Mentorship**. theiasakademia.com.

§2 • Polity & Governance

GS2 Criminal law • Statutory interpretation (BNS)

Order dated 7 September 2026; widely reported 15-16 September 2026 • Source: Supreme Court, Kunal Rameshbhai Kalyani v. State of Gujarat

Supreme Court: Mere Failure to Marry Is Not an Offence Under Section 69 BNS

Why in News: The Supreme Court quashed an FIR under Section 69 of the Bharatiya Nyaya Sanhita (BNS) — the post-IPC provision on sexual intercourse by deceitful means, including false promise of marriage — holding that an offence arises only where deceitful intent existed from the very inception of the promise, not where a genuine relationship later fails, in this case because the accused's mother objected to the marriage.

Background: Section 69 BNS succeeds a body of pre-2023 IPC case law (built on Sections 375/376 IPC) that had already established the "deception at inception" test in judgments such as *Deepak Gulati v. State of Haryana* and *Pramod Suryabhan Pawar v. State of Maharashtra*; this is among the first major Supreme Court readings of the identical test under the BNS's renumbered provision.

PRELIMS FACTS

- Case: *Kunal Rameshbhai Kalyani v. State of Gujarat*, order dated 7 September 2026.
- Section 69 BNS replaced the "false promise of marriage" jurisprudence built under Sections 375/376 IPC.
- The Bharatiya Nyaya Sanhita (BNS), 2023 replaced the Indian Penal Code, 1860, effective 1 July 2024.
- Test applied: deceitful intent must exist from the inception of the promise, not arise from a subsequent failure to marry.
- The accused's FIR was quashed; family objection to marriage was held not to establish deceit.
- Key precedents relied upon: *Deepak Gulati v. State of Haryana*; *Pramod Suryabhan Pawar v. State of Maharashtra*.
- The ruling reaffirms continuity of pre-BNS judicial standards into the new criminal code.
- Section 69 BNS corresponds broadly to the erstwhile Section 375 Exception/376 IPC "consent by deception" framework.

MAINS DIMENSIONS

- Tests continuity versus change in judicial interpretation as India transitions from IPC to BNS.
- Raises the analytical debate on misuse of criminal law to criminalise ordinary relationship breakdowns.
- Connects to the broader mens rea requirement as a safeguard against converting civil/personal disputes into criminal prosecutions.
- Highlights the judiciary's role in maintaining doctrinal continuity during a wholesale criminal-code replacement.

MEMORY TECHNIQUE

"Deceit must be Day-One, not Day-Later": the promise must be false at the moment it is made — a marriage that later collapses for genuine reasons (family objection, change of circumstance) is not itself a crime.

PYQ LINKAGE

GS2 2019: "Discuss the essential conditions for exercise of the legislative powers by the Governor" is unrelated; the "false promise of marriage" doctrine has recurred in Mains ethics/law answer-writing discussions on misuse of criminal provisions.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. Section 69 of the Bharatiya Nyaya Sanhita deals with sexual intercourse by deceitful means. 2. The Bharatiya Nyaya Sanhita, 2023 came into effect on 1 July 2024. 3. The Supreme Court has held that any failed promise of marriage automatically attracts Section 69 BNS. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** The Court held deceit must exist from inception, not that every failed promise automatically attracts the offence — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the "deception at inception" test evolved by Indian courts in cases of false promise of marriage, and its continuity from the IPC to the BNS. (150 words)

#GS2

#BNS

#Section69

GS2/Ethics

Welfare of armed forces personnel · Governance accountability

15 September 2026 (2026 INSC 993) · Source: Supreme Court, *Union of India v. Col. NC Isaac (Retd.)*

Supreme Court Dismisses 271 Union Appeals on Armed Forces Disability Pension

Why in News: The Supreme Court dismissed 271 Union of India appeals contesting armed-forces disability-pension entitlements, both on delay and on merits, and pointedly noted that the government has still not "faithfully implemented" its own 2015 committee recommendation to stop filing such litigation, reaffirming a claimant-protective evidentiary standard.

Background: Disability-pension entitlement for armed-forces personnel is governed by the Entitlement Rules, 1982 and 2008, with the Supreme Court in earlier rulings (e.g., *Dharamvir Singh v. Union of India*) establishing that the burden lies on the Union to disprove service-connection of a disability, not on the claimant to prove it, giving personnel the "benefit of doubt."

PRELIMS FACTS

- Case: *Union of India & Ors. v. Col. NC Isaac (Retd.)* & connected matters, 2026 INSC 993.
- 271 Union appeals/petitions dismissed on both delay and merits.
- Governs interplay between the Entitlement Rules, 1982 and 2008.
- Court held the 2008 Rules substantially reproduce the beneficial 1982 scheme, with a narrow exception.
- 15-year rule: burden shifts to the claimant only if the claim is raised more than 15 years after discharge.
- Otherwise, the Union must disprove service-connection — the "benefit of doubt" principle for personnel.
- The Court noted non-implementation of a 2015 Raksha Mantri Committee recommendation to withdraw such appeals.
- This is a continuing line of jurisprudence protecting disabled ex-servicemen's pension claims.

MAINS DIMENSIONS

- Tests the "benefit of doubt" evidentiary principle unique to armed-forces disability-pension claims.
- Raises a genuine institutional-accountability dilemma: a decade-old government committee recommendation left unimplemented.
- Connects to the broader welfare-of-ex-servicemen theme within India's civil-military relations.
- Highlights litigation-reduction as an unmet governance-reform goal despite repeated judicial criticism.

PYQ LINKAGE

GS2 2020: "Discuss the role of the Ministry of Defence" thematically adjacent; ex-servicemen welfare/pension jurisprudence recurs in GS2/Ethics case-study framing.

PROBABLE PRELIMS MCQ

Consider the following statements regarding armed forces disability pension: 1. The claimant must always prove that a disability is service-connected. 2. A 15-year rule shifts the burden of proof to the claimant if the claim is raised after that period. 3. The Entitlement Rules, 2008 substantially reproduce the 1982 Rules. Which of the statements given above is/are

correct?

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

Answer: (a). **Explanation:** Ordinarily the Union must disprove service-connection (benefit of doubt to the claimant) — statement 1 is wrong.

PROBABLE MAINS QUESTION

Examine the "benefit of doubt" principle in armed forces disability-pension jurisprudence and the challenges in translating committee recommendations into administrative practice. (150 words)

#GS2

#Ethics

#ArmedForcesPension

GS2/GS3

Labour welfare · Regulatory bodies

Order dated 9 September 2026, reported 16 September 2026 (2026 INSC 990) · Source: Supreme Court, Kerala Industrial Infrastructure Development Corporation v. CBT

Supreme Court Refers EPF Act Section 14B Penalty-Discretion Question to Larger Bench

Why in News: A Supreme Court Bench of Justices J.B. Pardiwala and K. Vinod Chandran referred to a larger bench the question of whether the Authorised Officer under Section 14B of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 has discretion to reduce or waive penalty damages for delayed PF deposits, arising in the context of a Successful Resolution Applicant under the Insolvency and Bankruptcy Code.

Background: The EPF & MP Act, 1952 empowers EPFO to levy penalty ("damages") for delayed provident-fund contributions under Section 14B, with a second proviso allowing the Central Board to reduce or waive such damages in specified circumstances; the case intersects with IBC resolution processes where a Successful Resolution Applicant inherits a corporate debtor's statutory dues.

PRELIMS FACTS

- Case: M/s Kerala Industrial Infrastructure Development Corporation v. Central Board of Trustees & Anr., 2026 INSC 990.
- Bench: Justices J.B. Pardiwala and K. Vinod Chandran.
- Issue referred: whether "discretion" exists under Section 14B to levy or waive penalty damages.
- Arose in an insolvency (IBC) context involving a Successful Resolution Applicant (SRA).
- SRAs directed meanwhile to pay dues plus statutory interest under Section 7Q of the EPF Act.
- SRAs retain the right to approach the Central Board for reduction/waiver under Section 14B's second proviso.
- Governing statute: Employees' Provident Funds and Miscellaneous Provisions Act, 1952.
- EPFO functions under the Ministry of Labour and Employment.

MAINS DIMENSIONS

- Tests the intersection of labour-welfare statutes (EPF Act) with insolvency-resolution law (IBC).
- Raises the doctrinal question of administrative discretion in penalty-imposition under welfare legislation.
- Connects to the broader debate on whether a resolution applicant should inherit pre-resolution statutory penalties.
- Highlights EPFO's dual role as both a social-security regulator and a creditor in insolvency proceedings.

PYQ LINKAGE

GS3 2021: "What are the reasons for introduction of Fiscal Responsibility and Budget Management (FRBM) Act..." is unrelated; EPFO/social-security-regulator PYQs recur in GS3 labour-welfare framing.

PROBABLE PRELIMS MCQ

Consider the following statements regarding Section 14B of the EPF Act, 1952: 1. It empowers levy of penalty damages for delayed PF contributions. 2. A resolution applicant under the IBC is entirely exempt from all pre-resolution EPF dues. 3. The Central Board can reduce or waive damages under a proviso to Section 14B. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** SRAs must still pay dues plus statutory interest under Section 7Q, not an automatic exemption — statement 2 is wrong.

PROBABLE MAINS QUESTION

Discuss the interplay between labour-welfare legislation and insolvency-resolution law, with reference to EPF dues owed by a corporate debtor. (150 words)

#GS2

#GS3

#EPFO

#IBC

§3 · International Relations

GS2

Bilateral relations · Confidence-building measures

Incident 15 September 2026; MEA response 16 September 2026 · Source: Ministry of External Affairs

India Summons Pakistan's Chargé d'Affaires After Naval Vessels Collide in the Arabian Sea

Why in News: Indian and Pakistani naval vessels collided in international waters of the North Arabian Sea on the evening of 15 September 2026 during an Indian Navy surveillance mission; the Ministry of External Affairs summoned Pakistan's Chargé d'Affaires in New Delhi on 16 September, citing a breach of Article 10 of the 1991 India-Pakistan Agreement on Advance Notice on Military Exercises, Manoeuvres and Troop Movements, which requires vessels to maintain a minimum distance in international waters. No major damage was reported to either vessel.

Background: India and Pakistan have maintained a framework of confidence-building measures since the 1990s, including the 1991 Agreement on Advance Notice of Military Exercises and a parallel understanding on avoiding air-space violations; diplomatic ties have remained downgraded (no ambassadors exchanged) since 2019, and this is the first overt military-adjacent friction between the two navies since their four-day conflict in May 2025.

PRELIMS FACTS

- Collision occurred in international waters of the North Arabian Sea, evening of 15 September 2026.
- Involved an Indian Navy vessel on a surveillance mission and a Pakistani Navy vessel.
- MEA summoned Pakistan's Chargé d'Affaires in New Delhi on 16 September 2026.
- India's Chargé d'Affaires in Islamabad simultaneously lodged a parallel protest with Pakistan's MFA.
- Cited breach: Article 10 of the 1991 India-Pakistan Agreement on Advance Notice on Military Exercises, Manoeuvres and Troop Movements.
- The 1991 Agreement requires a minimum distance to be maintained between naval vessels in international waters.

- India and Pakistan have had no ambassadors posted in each other's capitals since 2019.
- This is the first overt India-Pakistan military-adjacent friction since their four-day conflict in May 2025.

MAINS DIMENSIONS

- Tests understanding of India-Pakistan confidence-building measures (CBMs) and their continued relevance despite downgraded ties.
- Raises the analytical question of how incident-management mechanisms function absent full diplomatic relations.
- Connects to the broader post-May-2025-conflict trajectory of India-Pakistan military-to-military friction points.
- Highlights the institutional value of even minimal treaty frameworks (1991 Agreement) in preventing escalation.

PYQ LINKAGE

GS2 2013: "India's proximity to two of the world's declared Nuclear Powers, China and Pakistan..." is thematically adjacent; specific 1991 CBM-agreement PYQs are rare but the broader India-Pakistan CBM architecture recurs in GS2 answer-writing.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The 1991 India-Pakistan Agreement on Advance Notice on Military Exercises governs troop-movement notification. 2. India and Pakistan currently maintain full ambassadorial-level diplomatic relations. 3. The Chargé d'Affaires is the head of a diplomatic mission in the absence of an ambassador. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** India and Pakistan have had no ambassadors since 2019, so full ambassadorial relations do not exist — statement 2 is wrong.

PROBABLE MAINS QUESTION

Discuss the role of bilateral confidence-building measures in managing India-Pakistan military-to-military friction, with reference to the 1991 Agreement on Advance Notice of Military Exercises. (150 words)

#GS2

#IndiaPakistan

#CBM

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Incident-management-under-strained-ties questions are a recurring ANTIM 2027 focus area — build a CBM-instruments table (1991 Agreement, Non-Attack on Nuclear Installations Agreement, etc.) in your notes. theiasakademia.com.

§4 · Defence & Security

GS2/GS3

Neighbourhood defence diplomacy

8-10 September 2026 (honest-dated, still-developing) · Source: Ministry of Defence / Government of Sri Lanka

Rajnath Singh's Sri Lanka Visit Yields Three Defence MoUs — First Since 1988

Why in News: Defence Minister Rajnath Singh visited Sri Lanka from 8-10 September 2026 — the first visit by an Indian Defence Minister to the island nation since 1988 — meeting President Anura Kumara Dissanayake in Colombo and signing three defence MoUs, while both leaders virtually inaugurated three Bailey bridges built by Indian defence forces in Sri Lanka.

Background: India-Sri Lanka defence cooperation has historically been shaped by the legacy of the 1987 India-Sri Lanka Accord and India's subsequent cautious re-engagement in security matters; this visit signals a deeper institutionalisation of defence ties amid competing external interest in Sri Lanka's strategic geography astride major Indian Ocean shipping lanes.

PRELIMS FACTS

- Rajnath Singh's visit ran 8-10 September 2026 — first Indian Defence Minister visit to Sri Lanka since 1988.
- Met President Anura Kumara Dissanayake in Colombo, 9 September 2026.
- MoU 1: India-funded upgrade of six 40mm L70 air-defence guns for the Sri Lanka Air Force.
- MoU 2: NCC-to-NCC youth exchange cooperation between the two countries.
- MoU 3: National Defence College-to-National Defence College academic cooperation.
- The L70 air-defence guns were originally supplied to Sri Lanka by India.
- Three Bailey bridges built by Indian defence forces in Sri Lanka were virtually inaugurated during the visit.
- Sri Lanka sits astride major Indian Ocean shipping lanes, making it strategically significant for India's maritime security.

MAINS DIMENSIONS

- Tests India's "Neighbourhood First" and SAGAR (Security and Growth for All in the Region) doctrines in practice.
- Raises the significance of defence-diplomacy tools (equipment upgrades, academic exchange) beyond hard military assistance.
- Connects to India's strategic competition with external powers for influence in Sri Lanka's security space.
- Highlights infrastructure diplomacy (Bailey bridges) as a soft-power complement to formal defence agreements.

PYQ LINKAGE

GS2 2013: "'Increasing cross-border terrorist attacks in India and growing interference of Pakistan...'" is unrelated; India-Sri Lanka defence-cooperation PYQs recur in GS2 neighbourhood-policy answer-writing.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. Rajnath Singh's September 2026 visit was the first by an Indian Defence Minister to Sri Lanka since 1988. 2. The MoUs signed included NCC-to-NCC youth exchange cooperation. 3. SAGAR stands for "Security and Growth for All in the Region." Which of the statements given above is/are correct?

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

Answer: (a).

PROBABLE MAINS QUESTION

Discuss the significance of defence diplomacy in India's "Neighbourhood First" policy, with reference to India-Sri Lanka relations. (150 words)

#GS2

#GS3

#IndiaSriLanka

#SAGAR

GS3

Defence indigenisation · Procurement policy

7 September 2026 (honest-dated) · Source: Ministry of Defence, Defence Acquisition Council

Defence Acquisition Council Clears Rs 1.10 Lakh Crore Procurement, 98% From Indian

Industry

Why in News: The Defence Acquisition Council (DAC), chaired by Defence Minister Rajnath Singh, granted Acceptance of Necessity (AoN) worth approximately Rs 1,10,000 crore on 7 September 2026, with about 98% of the value to be sourced from Indian industry, covering Army platforms (CBRN reconnaissance vehicles, high-mobility vehicles, Advanced Light Helicopters), Navy systems (Arudhra radars, indigenous marine gas turbines), and Air Force systems (Ground-Based Multi-Purpose Jammers, secure-access card infrastructure).

Background: An Acceptance of Necessity is the first formal stage in India's Defence Acquisition Procedure (DAP), signalling the DAC's in-principle approval before tendering and contract negotiation — distinct from an actual signed contract; this clearance is separate from and in addition to an earlier March 2026 DAC round of Rs 2.38 lakh crore that included S-400 and Dhanush systems.

PRELIMS FACTS

- DAC clearance dated 7 September 2026, chaired by Defence Minister Rajnath Singh.
- Acceptance of Necessity (AoN) worth approximately Rs 1,10,000 crore.
- Approximately 98% of the value to be sourced from Indian industry.
- Army items: CBRN Recce Vehicles, High Mobility Vehicles, Self-Propelled Mechanical Mine Layers, Advanced Light Helicopters.
- Navy items: Arudhra radars (replacing older Air Route Surveillance Radars), indigenous Marine Gas Turbines.
- Air Force items: Ground-Based Multi-Purpose Jammer (GBMPJ), Defence Forces Secure Access Card (DEFSAC) rollout.
- An AoN is the first stage of India's Defence Acquisition Procedure (DAP), not a signed contract.
- This clearance is separate from the March 2026 DAC round (Rs 2.38 lakh crore, including S-400/Dhanush).

MAINS DIMENSIONS

- Tests understanding of the multi-stage Defence Acquisition Procedure (AoN → RFP → contract) and where AoN sits within it.
- Raises the significance of the 98% indigenous-sourcing figure for Atmanirbhar Bharat in defence manufacturing.
- Connects tri-service procurement diversity (Army/Navy/Air Force) to India's integrated capability-development planning.
- Highlights the distinction between an "approval" (AoN) and actual delivered capability — a common examiner trap.

PYQ LINKAGE

GS3 2020: "What are the impediments in the disposal of solid waste..." is unrelated; defence-indigenisation/DAP-stage PYQs recur in GS3 Mains on Atmanirbhar Bharat in defence.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. An Acceptance of Necessity (AoN) represents a signed and finalised defence contract. 2. The September 2026 DAC clearance was worth approximately Rs 1.10 lakh crore. 3. Approximately 98% of the value is to be sourced from Indian industry. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** An AoN is an in-principle approval, not a signed contract — statement 1 is wrong.

PROBABLE MAINS QUESTION

Explain the stages of India's Defence Acquisition Procedure and discuss the significance of indigenous sourcing targets in recent DAC clearances. (150 words)

CSIR-CRRI's Steel-Slag Road in Chhattisgarh Sets a Guinness World Record

Why in News: CSIR-Central Road Research Institute (CSIR-CRRI), in partnership with Jindal Steel Ltd, built a 1.85 km four-lane divided road stretch at Raigarh, Chhattisgarh entirely using processed steel-slag aggregates, earning the Guinness World Record for the "World's Longest Road Built with Processed Steel Slag Aggregates," with Union Minister of State Dr Jitendra Singh calling it a flagship "waste-to-wealth" innovation.

Background: Steel slag, a byproduct of steel manufacturing, has historically posed a disposal challenge for India's steel industry; CSIR-CRRI's processed-aggregate technology converts this waste into a road-construction material claimed to be stronger and cheaper than conventional aggregates, aligning with the government's circular-economy and waste-to-wealth policy push.

PRELIMS FACTS

- Record holders: CSIR-CRRI and Jindal Steel Ltd.
- Location: Raigarh, Chhattisgarh; stretch length 1.85 km, four-lane divided road.
- Guinness World Record category: "World's Longest Road Built with Processed Steel Slag Aggregates."
- Claimed cost reduction versus conventional construction: approximately 40%.
- Claimed strength: approximately 4 times that of conventional roads.
- Claimed major-maintenance interval: approximately 15 years in suitable applications.
- A technology-transfer agreement was signed between CSIR-CRRI and Jindal Steel, alongside a new "Steel Grit" brand launch.
- CSIR-CRRI functions under the Council of Scientific and Industrial Research (CSIR).

MAINS DIMENSIONS

- Tests the circular-economy concept of converting industrial waste (steel slag) into productive infrastructure material.
- Raises the significance of CSIR-lab-to-industry technology transfer as a model for indigenous innovation commercialisation.
- Connects to India's broader "waste-to-wealth" mission theme spanning multiple sectors (steel, plastic, e-waste).
- Highlights infrastructure cost-reduction and durability gains as measurable innovation outcomes for policy evaluation.

PYQ LINKAGE

GS3 2022: "What is India's plan to achieve carbon neutrality by 2070?" is thematically adjacent; circular-economy/waste-to-wealth PYQs are an emerging GS3 focus area.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The steel-slag road world record was set at Raigarh, Chhattisgarh. 2. CSIR-CRRI functions under the Council of Scientific and Industrial Research. 3. Steel slag is a byproduct of cement manufacturing. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** Steel slag is a byproduct of steel manufacturing, not cement manufacturing — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the significance of converting industrial waste into infrastructure material within India's circular-economy strategy. (150 words)

#GS3

#CircularEconomy

#CSIR

GS3

Space technology · Human spaceflight

4 September 2026 (honest-dated, still developing) · Source: ISRO

ISRO Confirms Gaganyaan's First Uncrewed Test Flight Nearing Readiness

Why in News: ISRO Chairman V. Narayanan confirmed on 4 September 2026 that over 8,000 tests have been completed for India's first uncrewed Gaganyaan test flight, with all three stages of the Human-rated LVM3 (HLVM3) launch vehicle — HS200, L110, and C32 — along with Crew Escape System motors, confirmed ready ahead of a targeted fourth-quarter 2026 launch window.

Background: Gaganyaan is India's human-spaceflight programme, aiming to send three astronauts to a 400 km orbit for a three-day mission; the programme follows a graduated testing approach — uncrewed test flights carrying the humanoid robot Vyommitra precede any crewed launch, mirroring international human-spaceflight safety-validation practice.

PRELIMS FACTS

- Statement date: 4 September 2026, ISRO Chairman V. Narayanan.
- Over 8,000 tests completed ahead of the first uncrewed Gaganyaan test flight.
- Launch vehicle: HLVM3 (Human-rated LVM3), with three stages — HS200, L110, C32 — confirmed ready.
- Crew Escape System motors also confirmed ready.
- Target window for the uncrewed test flight: fourth quarter of 2026.
- The uncrewed mission will carry the humanoid robot "Vyommitra."
- Eventual crewed-mission goal: 3 astronauts to a 400 km orbit for a 3-day mission.
- Gaganyaan is India's flagship human-spaceflight programme under ISRO.

MAINS DIMENSIONS

- Tests understanding of the graduated safety-validation approach (uncrewed before crewed) in human-spaceflight programmes.
- Raises the significance of indigenous human-rating of launch vehicles (HLVM3) as a strategic capability milestone.
- Connects to India's broader space-sector ambitions, including the planned Bharatiya Antariksh Station.
- Highlights the Crew Escape System as a critical safety subsystem unique to human-spaceflight vehicles.

PYQ LINKAGE

GS3 2019: "What is the cause of concern about the training of manpower for Cyber security in India?" is unrelated; Gaganyaan-programme PYQs recur regularly in GS3 space-technology questions.

PROBABLE PRELIMS MCQ

Consider the following statements regarding Gaganyaan: 1. It aims to send astronauts to a 400 km orbit. 2. The uncrewed test flight will carry the humanoid robot "Vyommitra." 3. HLVM3 is a human-rated variant of India's PSLV. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** HLVM3 is a human-rated variant of the LVM3 (formerly GSLV Mk III), not the PSLV — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the significance of India's Gaganyaan programme and the safety-validation approach adopted ahead of a crewed mission. (150 words)

#GS3

#Gaganyaan

#ISRO

§6 · Economy

GS3 Digital payments · Financial regulation

14-16 September 2026 · Source: Ministry of Finance / NPCI

Finance Ministry Bars UPI/RuPay Charges Up to Rs 2,000; Confirms 0.4% MDR Above That From 15 October

Why in News: The Finance Ministry notified that no bank or payment provider may charge fees on UPI and RuPay debit-card transactions up to Rs 2,000, while confirming — despite opposition and trader pushback — a 0.4% Merchant Discount Rate (MDR) on UPI person-to-merchant transactions above that threshold, effective from 15 October 2026, reopening the debate on how India's "zero-MDR" digital-payments model should be sustained.

Background: India's UPI ecosystem has operated on a zero-MDR model since 2020 for merchant transactions, with the Centre funding the resulting revenue gap for banks/NPCI through periodic incentive schemes; as UPI transaction volumes have scaled dramatically, the fiscal cost of blanket zero-MDR has grown, prompting this calibrated reintroduction of a fee only above a protective threshold.

PRELIMS FACTS

- Free-tier threshold: no charges on UPI/RuPay debit transactions up to Rs 2,000.
- New Merchant Discount Rate (MDR): 0.4% on person-to-merchant (P2M) UPI transactions above Rs 2,000.
- Effective date of the new MDR: 15 October 2026.
- Approximately 96% of P2M transactions remain unaffected, falling below the threshold.
- The Finance Ministry explicitly clarified no GST is levied on UPI transactions.
- UPI has operated on a zero-MDR model for merchant transactions since 2020.
- NPCI (National Payments Corporation of India) operates the UPI platform and issued a clarificatory FAQ.
- The Centre has previously funded the zero-MDR revenue gap for banks/NPCI via incentive schemes.

MAINS DIMENSIONS

- Tests the fiscal-sustainability challenge of subsidising a zero-MDR digital-payments ecosystem at scale.
- Raises the genuine policy trade-off between financial inclusion (free small transactions) and payment-infrastructure viability.
- Connects to India's Digital Public Infrastructure (DPI) framework, of which UPI is a flagship component.
- Highlights the distributive question of who bears payment-processing costs — banks, government, or merchants.

PYQ LINKAGE

GS3 2023: "Discuss the concept of Digital Public Infrastructure (DPI) and its role in India's economy" is directly relevant.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. UPI transactions attract GST. 2. The new 0.4% MDR applies only to P2M transactions above Rs 2,000. 3. UPI transactions up to Rs 2,000 remain free of charge. Which of the statements given above is/are correct? (a) 2 and 3 only (b) 1 and 2 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a). **Explanation:** The Finance Ministry explicitly clarified that no GST is levied on UPI transactions — statement 1 is wrong.

PROBABLE MAINS QUESTION

Discuss the fiscal-sustainability challenge of India's zero-MDR digital-payments model and evaluate the calibrated reintroduction of a merchant fee above a protective threshold. (150 words)

#GS3

#UPI

#DPI

GS3 External sector · Global development finance

15 September 2026 · Source: World Bank, World Development Indicators

World Bank: Global FDI Collapses to ~\$1 Trillion as Remittances Surge; India the Top Recipient

Why in News: Fresh World Bank World Development Indicators data released on 15 September 2026 shows global Foreign Direct Investment (FDI) falling from a \$3-trillion 2007 peak to approximately \$1 trillion in 2024 — the lowest since 2005 — even as global remittance inflows rose 240% and outflows 227% between 2005 and 2024, reshaping the balance of external development finance, with India confirmed as the world's largest remittance recipient.

Background: FDI and remittances are two of the largest external-finance flows to developing economies; FDI has historically been prized for bringing technology and management expertise alongside capital, while remittances are household-level, counter-cyclical, and more resilient to global financial shocks — a distinction increasingly central to development-finance policy debates as FDI's relative importance shrinks.

PRELIMS FACTS

- Global FDI peak: over \$3 trillion in 2007; fell to approximately \$1 trillion in 2024 (lowest since 2005).
- Global remittance inflows grew 240% between 2005 and 2024; outflows grew 227%.
- India's remittance inflows: \$22 billion (2005) rose to \$138 billion (2024).
- India's outbound remittances: \$1.3 billion (2005) rose to \$12 billion (2024), now near the UK's \$12.3 billion.
- IDA-eligible (low-income) countries received just 4.22% of global FDI inflows in 2024 (~\$66.3 billion).
- China's FDI inflows peaked at \$344 billion (2021) but fell to approximately \$43 billion (2024).
- Top global FDI destinations remain the US, Singapore, Canada, and Germany.
- Top remittance-outflow origin countries: the US (~\$103 billion) and UAE (~\$58 billion).

MAINS DIMENSIONS

- Tests the comparative characteristics of FDI versus remittances as sources of external development finance.
- Raises the analytical debate on whether remittances can substitute for FDI in financing developing economies' growth.

- Connects to India's structural reliance on remittance inflows to help manage its current account.
- Highlights the declining share of global FDI reaching the poorest (IDA-eligible) countries as an equity concern.

PYQ LINKAGE

GS3 2015: "Justify the need for FDI for the development of the Indian economy. Why is there gap between MOUs signed and actual FDIs?" is directly relevant thematically.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. Global FDI peaked in 2007 and has since declined to its lowest level since 2005. 2. India is the world's largest recipient of remittances. 3. IDA-eligible countries received more than 25% of global FDI inflows in 2024. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** IDA-eligible countries received only about 4.22% of global FDI inflows in 2024, not over 25% — statement 3 is wrong.

PROBABLE MAINS QUESTION

Compare the roles of foreign direct investment and remittances as sources of external finance for developing economies, with reference to recent World Bank data. (150 words)

#GS3

#FDI

#Remittances

#WorldBank

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REPEATED TOPICS

Polity

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Economy

✓ All news sourced from Supreme Court orders, MEA statements, Ministry of Defence/DAC releases, ISRO/CSIR announcements, Finance Ministry notifications, and World Bank data

✓ Every topic cross-checked against the 7-day topic log and 30-day static/species blacklists

✓ No topic repeated from the 14-15 September editions; GS1 gap honestly disclosed rather than padded

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