

PART I • HEADLINES TO ECONOMY

ANTIM ASSURED 100+

THEIAS AKADEMIA

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

INSIDE PART I

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§1 • Top 10 Headlines

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THEIAS AKADEMIA A day where judicial oversight of examination integrity meets classic GS1 monsoon dynamics and indigenous defence-platform handovers — exactly the cross-paper linking practised in **ANTIM 2027**. theiasakademia.com.

§2 • Polity & Governance

GS2 Examination integrity • Judicial oversight of statutory bodies

18 September 2026 • Source: Supreme Court, NEET-UG 2026 paper-leak matter

Supreme Court May Inspect NTA's Minto Road Office Over NEET-UG 2026 Paper-Leak Allegations

Why in News: Hearing petitions alleging systemic irregularities and a paper leak in NEET-UG 2026, the Supreme Court indicated it may conduct a physical inspection of the National Testing Agency's Minto Road office in Delhi to examine the agency's question-

paper storage, transport, and digital-security protocols, reflecting the Court's continuing scrutiny of India's largest medical-entrance examination after repeated integrity controversies in recent years.

Background: The National Testing Agency, established in 2017 as an autonomous body to conduct entrance examinations for higher-education institutions, has faced recurring credibility challenges since the NEET-UG 2024 paper-leak controversy, prompting Parliament to enact the Public Examinations (Prevention of Unfair Means) Act, 2024 to criminalise organised cheating and impersonation in public examinations.

PRELIMS FACTS

- Matter concerns alleged irregularities in NEET-UG 2026, conducted by the National Testing Agency (NTA).
- Supreme Court has indicated a possible physical inspection of NTA's Minto Road office, Delhi.
- NTA was established in 2017 as an autonomous testing body under the Ministry of Education.
- This follows the NEET-UG 2024 paper-leak controversy that triggered nationwide protests.
- Parliament enacted the Public Examinations (Prevention of Unfair Means) Act, 2024 in response.
- The 2024 Act criminalises organised cheating, impersonation, and paper leaks in public exams.
- NEET-UG is India's single national entrance test for MBBS/BDS admissions.
- The Court's scrutiny focuses on paper storage, transport, and digital-security protocols.

MAINS DIMENSIONS

- Tests the judiciary's role in enforcing accountability over statutory examination bodies.
- Raises the recurring institutional-credibility crisis facing India's centralised entrance-exam architecture.
- Connects to the 2024 Anti-Cheating Act's effectiveness as a deterrent versus a post-facto punitive tool.
- Highlights the tension between centralising examinations for uniformity and the systemic risk this concentration creates.

PYQ LINKAGE

GS2 2024: examination-integrity and NTA-related current-affairs questions have recurred following the 2024 paper-leak crisis.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The National Testing Agency was established in 2017. 2. The Public Examinations (Prevention of Unfair Means) Act was enacted in 2024. 3. NEET-UG is conducted separately by each state government. 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:** NEET-UG is a single national test conducted by the NTA centrally, not separately by states — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the recurring integrity challenges facing India's centralised entrance-examination system and evaluate recent legislative and judicial responses. (150 words)

#GS2

#NTA

#NEET

Supreme Court Orders Stipend Parity for Indian and Foreign Medical Graduates

Why in News: The Supreme Court directed that foreign medical graduates undergoing mandatory internship in India be paid stipends at par with Indian MBBS graduates interning at the same institutions, holding that unequal stipend treatment for performing identical internship duties amounts to arbitrary discrimination, with the order applying to teaching hospitals nationwide.

Background: Foreign medical graduates — Indian students who complete their MBBS degree abroad, primarily in countries like Russia, China, Ukraine, Georgia, and the Philippines — must clear the Foreign Medical Graduate Examination (FMGE) or the NExT (National Exit Test) and complete a compulsory rotating internship in India before being permitted to practice, a framework regulated by the National Medical Commission under the National Medical Commission Act, 2019.

PRELIMS FACTS

- Ruling directs stipend parity between Indian and foreign medical graduates during mandatory internship.
- Foreign medical graduates typically studied MBBS in Russia, China, Ukraine, Georgia, or the Philippines.
- Foreign graduates must clear FMGE or NExT before practising in India.
- NExT (National Exit Test) is being phased in to replace FMGE and the final MBBS exam.
- Compulsory rotating internship is regulated by the National Medical Commission (NMC).
- NMC was established under the National Medical Commission Act, 2019, replacing the Medical Council of India.
- The Court held unequal stipends for identical internship duties amounts to arbitrary discrimination.
- The order applies to teaching hospitals nationwide hosting foreign medical graduate interns.

MAINS DIMENSIONS

- Tests the application of Article 14's non-arbitrariness principle to stipend/compensation disputes.
- Raises the regulatory-transition challenge as India moves from FMGE/MCI-era rules to NExT/NMC-era rules.
- Connects to the broader policy debate on India's dependence on foreign medical education amid limited domestic MBBS seats.
- Highlights the equal-treatment principle in professional training contexts distinct from permanent employment.

PYQ LINKAGE

GS2 2022: "Consider the following pairs regarding rights of a person"-style Article 14 application questions recur; NMC/medical-education-regulation PYQs are an emerging area.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The National Medical Commission replaced the Medical Council of India. 2. NExT stands for National Exit Test. 3. Foreign medical graduates are exempt from any internship requirement in 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: (a). **Explanation:** Foreign medical graduates must complete a compulsory internship in India, not an exemption — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the significance of the equal-treatment principle in professional training and internship contexts, with reference to recent judicial intervention in medical education. (150 words)

#GS2

#NMC

#Article14

GS1 Indian climatology · Monsoon mechanism

18 September 2026 · Source: India Meteorological Department

Southwest Monsoon Begins Withdrawal from West Rajasthan

Why in News: The India Meteorological Department announced that conditions have become favourable for the withdrawal of the Southwest Monsoon from parts of West Rajasthan on 18 September 2026, marking the start of the monsoon's retreat cycle for the season, with the withdrawal expected to progress gradually eastward and southward over the following weeks.

Background: India's Southwest Monsoon typically advances from Kerala in early June and begins its withdrawal from West Rajasthan around mid-to-late September, the region being both the first to receive onset-adjacent rainfall retreat signals due to its distance from the Arabian Sea moisture source and a classic IMD reference point for marking the season's end, a mechanism governed by shifting wind patterns, sea-surface temperatures, and the weakening of the monsoon trough.

PRELIMS FACTS

- IMD declared monsoon-withdrawal conditions favourable for West Rajasthan on 18 September 2026.
- West Rajasthan is IMD's traditional reference region for marking the monsoon withdrawal's onset each year.
- The Southwest Monsoon typically advances onto Kerala around 1 June and begins retreat in mid-to-late September.
- Withdrawal is driven by the weakening of the monsoon trough and shifting wind patterns.
- Full withdrawal from the entire country typically completes by mid-October.
- The monsoon's withdrawal date and pace affect rabi-season sowing decisions across northern India.
- IMD uses specific rainfall-cessation and wind-reversal criteria to declare withdrawal onset.
- This year's withdrawal-onset date is being compared against the Long Period Average (LPA) date.

MAINS DIMENSIONS

- Tests understanding of the physical mechanism driving monsoon withdrawal versus onset.
- Raises the agricultural significance of withdrawal timing for rabi-crop sowing schedules.
- Connects to the broader debate on monsoon variability and climate-change-linked shifts in withdrawal dates.
- Highlights IMD's criteria-based (not calendar-fixed) approach to declaring monsoon withdrawal.

PYQ LINKAGE

GS1 2015: "Bring out the causes for the formation of parallel streams of jet stream duplicated over the Indian subcontinent during winter season" is thematically adjacent; monsoon-mechanism PYQs are a recurring GS1 climatology staple.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. West Rajasthan is IMD's traditional reference region for monsoon withdrawal onset. 2. Monsoon withdrawal typically begins before monsoon onset each year. 3. Full withdrawal from India typically completes by mid-October. 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:** Withdrawal begins after onset (around mid-September, months after the June onset) — statement 2 is wrong.

PROBABLE MAINS QUESTION

Explain the physical mechanism governing the withdrawal of the Southwest Monsoon and discuss its significance for Indian agriculture. (150 words)

#GS1

#Monsoon

#IMD

§3 · International Relations

GS2

Maritime chokepoints · Shipping security

18 September 2026 · Source: Ministry of External Affairs weekly briefing

MEA Briefs on Red Sea/Bab-el-Mandeb Shipping-Security Concerns

Why in News: The Ministry of External Affairs, in its weekly press briefing on 18 September 2026, addressed continuing concerns over shipping security in the Red Sea and the Bab-el-Mandeb Strait, reiterating India's stake in unimpeded freedom of navigation through the corridor given its centrality to India's westbound trade with Europe and reaffirming India's naval-deployment posture in the region to safeguard merchant shipping.

Background: The Bab-el-Mandeb Strait, connecting the Red Sea to the Gulf of Aden, has faced repeated disruption since late 2023 due to Houthi attacks on commercial shipping linked to the Gaza conflict, prompting India to deploy naval assets under Operation Sankalp-linked deployments to escort and protect Indian-flagged and Indian-interest vessels transiting the corridor.

PRELIMS FACTS

- Bab-el-Mandeb Strait connects the Red Sea to the Gulf of Aden.
- It has faced repeated shipping disruptions since late 2023 linked to regional conflict.
- India has deployed naval assets to the region to safeguard merchant shipping.
- The corridor is central to India's westbound maritime trade with Europe via the Suez Canal.
- MEA's weekly press briefing is the ministry's routine forum for addressing foreign-policy developments.
- Disruption in this corridor raises shipping insurance costs and lengthens alternate Cape-of-Good-Hope routes.
- India's regional naval presence draws on its broader Indian Ocean maritime-security posture.
- The Suez Canal-Red Sea route is a critical artery for India-Europe and India-US East Coast trade.

MAINS DIMENSIONS

- Tests understanding of chokepoint geography and its strategic significance for India's trade routes.
- Raises the analytical link between regional conflict spillover and global shipping-security disruption.
- Connects to India's evolving role as a net security provider in the wider Indian Ocean Region.
- Highlights the economic cost of maritime-route disruption on freight, insurance, and delivery timelines.

PYQ LINKAGE

GS1/GS2 2023: "Discuss the multi-dimensional challenges posed by piracy... suggest measures" is thematically adjacent; maritime-chokepoint PYQs recur in GS1 geography and GS2/GS3 security questions.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The Bab-el-Mandeb Strait connects the Red Sea and the Gulf of Aden. 2. It lies entirely within Indian territorial waters. 3. Disruption in this corridor forces some shipping to reroute via the Cape of Good Hope. 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:** The strait lies between Yemen, Djibouti, and Eritrea, not within Indian territorial waters — statement 2 is wrong.

PROBABLE MAINS QUESTION

Discuss the strategic significance of the Bab-el-Mandeb Strait for India's trade and India's naval response to regional shipping-security disruptions. (150 words)

#GS1

#GS2

#MaritimeChokepoints

§4 · Defence & Security

GS3

Indigenous defence production · Aatmanirbhar Bharat

18 September 2026, Bengaluru · Source: Hindustan Aeronautics Limited

HAL Hands Over Tejas Twin-Seat Trainers, HTT-40s, and Dhruv-NG to the Air Force

Why in News: Hindustan Aeronautics Limited formally handed over a batch of indigenously built platforms to the Indian Air Force at its Bengaluru facility on 18 September 2026, comprising Tejas twin-seat trainer variants, HTT-40 basic trainer aircraft, and Dhruv-NG advanced-variant helicopters, marking continued progress in India's indigenous military-aviation production pipeline under Aatmanirbhar Bharat.

Background: HAL, established in 1940 and headquartered in Bengaluru, is India's principal state-owned aerospace and defence manufacturer, producing the indigenous Tejas Light Combat Aircraft, the HTT-40 basic trainer developed to replace ageing HPT-32 trainers, and successive Dhruv Advanced Light Helicopter variants — together forming the backbone of India's push to reduce reliance on imported military aircraft.

PRELIMS FACTS

- Handover took place at HAL's Bengaluru facility on 18 September 2026.
- Platforms handed over: Tejas twin-seat trainer variants, HTT-40 basic trainers, and Dhruv-NG helicopters.
- HAL was established in 1940, headquartered in Bengaluru.
- HTT-40 was developed to replace the ageing HPT-32 basic trainer fleet.
- Dhruv-NG is an advanced next-generation variant of the Dhruv Advanced Light Helicopter (ALH).
- Tejas is India's indigenous Light Combat Aircraft, developed by HAL with ADA/DRDO design input.
- The handover reflects progress under the Aatmanirbhar Bharat defence-indigenisation initiative.
- HAL is India's principal state-owned aerospace and defence manufacturer.

MAINS DIMENSIONS

- Tests understanding of India's indigenous military-aviation production ecosystem and its key platforms.
- Raises the significance of trainer-aircraft indigenisation in building a self-reliant pilot-training pipeline.
- Connects to India's broader Aatmanirbhar Bharat defence-manufacturing push across multiple platform categories.
- Highlights the strategic value of diversified indigenous platforms (fighter, trainer, helicopter) delivered together.

PYQ LINKAGE

GS3 2020: "What is the significance of Indo-US defence deals over Indo-Russian defence deals?" is thematically adjacent; Tejas/indigenous-platform PYQs recur regularly in GS3 defence-production questions.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. HTT-40 was developed to replace the HPT-32 basic trainer. 2. Dhruv-NG is a variant of the Advanced Light Helicopter. 3. HAL was established in 1940. 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 indigenous trainer-aircraft and helicopter production for India's defence self-reliance. (150 words)

#GS3

#HAL

#AatmanirbharBharat

GS2

Defence diplomacy · India-Africa relations

Concluded 18 September 2026, New Delhi · Source: Indian Army / South African National Defence Force

India-South Africa Army-to-Army Staff Talks Conclude in New Delhi

Why in News: The India-South Africa Army-to-Army Staff Talks concluded in New Delhi on 18 September 2026, with both delegations reviewing existing defence-cooperation mechanisms, discussing joint training exchanges, peacekeeping-operations collaboration, and defence-industry engagement, reaffirming the strategic partnership between the two nations as fellow members of BRICS and IORA.

Background: India-South Africa defence ties have historically centred on joint naval exercises (Exercise IBSAMAR, involving India, Brazil, and South Africa) and periodic staff-level talks across service branches, forming part of India's broader Africa outreach strategy that seeks to deepen defence, trade, and development partnerships across the continent under its "Africa policy" framework.

PRELIMS FACTS

- India-South Africa Army-to-Army Staff Talks concluded in New Delhi on 18 September 2026.
- Agenda: joint training exchanges, peacekeeping-operations collaboration, and defence-industry engagement.
- Both nations are fellow members of BRICS and IORA (Indian Ocean Rim Association).
- India-South Africa naval cooperation includes trilateral Exercise IBSAMAR with Brazil.
- The talks form part of India's broader continent-wide "Africa policy" defence-outreach framework.
- South Africa is one of India's key strategic partners on the African continent.
- Staff talks are a recurring bilateral mechanism for reviewing defence-cooperation implementation.

- The discussion included defence-industry engagement, relevant to India's defence-export ambitions.

MAINS DIMENSIONS

- Tests understanding of India's structured defence-diplomacy mechanisms (staff talks) as a distinct diplomatic tool.
- Raises the significance of India's Africa outreach strategy within its broader Global South engagement.
- Connects to India's defence-export ambitions as a dimension of South-South defence cooperation.
- Highlights peacekeeping-operations collaboration as a shared India-South Africa institutional interest via the UN.

PYQ LINKAGE

GS2 2021: "India is a member of BRICS and IORA. Discuss the significance of these platforms for India's foreign policy" (paraphrased/thematic) is directly relevant.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. Exercise IBSAMAR is a trilateral naval exercise involving India, Brazil, and South Africa. 2. India and South Africa are both members of IORA. 3. India and South Africa are not members of the same multilateral grouping. 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:** India and South Africa share both BRICS and IORA membership — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the significance of India's structured defence-diplomacy mechanisms in strengthening its strategic partnership with South Africa. (150 words)

#GS2

#IndiaAfrica

#BRICS

§5 · Science & Technology

GS3 Emerging technology education · Quantum computing

Ongoing through 2026 (honest-dated, still developing) · Source: National Institute of Electronics and Information Technology

NIELIT's Quantum & AI University at Amaravati Advances Toward Launch

Why in News: The National Institute of Electronics and Information Technology (NIELIT) continues to advance its planned Quantum and Artificial Intelligence University at Amaravati, Andhra Pradesh, with construction and curriculum-design milestones reported through September 2026, positioning it as a dedicated national institution for advanced training and research in quantum computing, quantum communication, and AI, aligned with the National Quantum Mission.

Background: The National Quantum Mission, approved by the Union Cabinet in April 2023 with an outlay of Rs 6,003 crore for 2023-2031, aims to build India's capacity in quantum computing, communication, sensing, and materials; a dedicated university-level institution at Amaravati is intended to address the shortage of specialised quantum and AI talent needed to translate the Mission's research goals into a trained workforce.

PRELIMS FACTS

- NIELIT's Quantum & AI University is planned at Amaravati, Andhra Pradesh.
- It is aligned with the National Quantum Mission, approved by the Union Cabinet in April 2023.
- National Quantum Mission outlay: Rs 6,003 crore for the period 2023-2031.
- The Mission targets quantum computing, communication, sensing, and materials research.
- NIELIT functions under the Ministry of Electronics and Information Technology (MeitY).
- The university aims to address India's shortage of specialised quantum/AI-trained talent.
- Amaravati is the planned/under-development capital city of Andhra Pradesh.
- The initiative reflects a broader national push to link quantum research with dedicated skilling infrastructure.

MAINS DIMENSIONS

- Tests understanding of the National Quantum Mission's scope and objectives across its four thematic pillars.
- Raises the significance of dedicated skilling infrastructure in translating mission-level research funding into workforce capacity.
- Connects to India's broader strategy of state-specific technology hubs (Amaravati for quantum/AI).
- Highlights the strategic importance of quantum technology for future computing, cryptography, and national security applications.

PYQ LINKAGE

GS3 2023: "What are the main constraints in the manufacturing sector in India and how can they be overcome?" is unrelated; National Quantum Mission PYQs are an emerging area given its 2023 launch.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The National Quantum Mission was approved in April 2023. 2. It has an outlay of Rs 6,003 crore for 2023-2031. 3. NIELIT functions under the Ministry of Science and Technology. 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:** NIELIT functions under MeitY, not the Ministry of Science and Technology — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the objectives of the National Quantum Mission and the significance of building dedicated skilling infrastructure alongside research funding. (150 words)

#GS3

#QuantumMission

#NIELIT

\$6 • Economy

GS3 Digital payments • Cross-border remittances

9 September 2026 (honest-dated, still developing) • Source: Reserve Bank of India

RBI Launches Multicurrency Forex Services on Bharat Connect

Why in News: The Reserve Bank of India launched Multicurrency Forex Services on the Bharat Connect platform (formerly the Bharat Bill Payment System), enabling users to access foreign-exchange conversion and cross-border payment services through the same interoperable digital-payments infrastructure that already underpins domestic bill payments, aiming to reduce costs and friction in outward remittances and small-value foreign-currency transactions.

Background: Bharat Connect, rebranded from the Bharat Bill Payment System (BBPS) in 2025, is an RBI-mandated interoperable platform for bill payments and financial services operated by NPCI Bharat BillPay Limited; extending it to multicurrency forex services builds on India's broader digital-public-infrastructure strategy of layering new financial services onto existing interoperable payment rails rather than building parallel systems.

PRELIMS FACTS

- RBI launched Multicurrency Forex Services on Bharat Connect, announced 9 September 2026.
- Bharat Connect was rebranded from the Bharat Bill Payment System (BBPS) in 2025.
- Operated by NPCI Bharat BillPay Limited (NBBL), a subsidiary of NPCI.
- The service enables forex conversion and cross-border payments via the same interoperable rails as domestic bill payments.
- Aims to reduce costs and friction in outward remittances and small-value forex transactions.
- Builds on India's Digital Public Infrastructure (DPI) strategy of layering services onto shared rails.
- BBPS was originally launched by RBI/NPCI to standardise recurring bill payments nationally.
- The initiative complements RBI's broader efforts on UPI's international interoperability.

MAINS DIMENSIONS

- Tests understanding of Digital Public Infrastructure as a layered-services strategy versus building parallel systems.
- Raises the significance of reducing remittance costs for India, the world's largest remittance-receiving country.
- Connects to RBI's broader digital-payments internationalisation push alongside UPI's global expansion.
- Highlights NPCI's institutional role in operating India's core interoperable payment infrastructure.

PYQ LINKAGE

GS3 2023: "Discuss the role of Digital Public Infrastructure in transforming India's financial-services landscape" (thematic/paraphrased) is directly relevant.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. Bharat Connect was rebranded from the Bharat Bill Payment System. 2. It is operated by NPCI Bharat BillPay Limited. 3. It is used exclusively for domestic transactions with no forex capability. 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 new Multicurrency Forex Services extend it to forex/cross-border capability — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the significance of layering new financial services onto India's existing Digital Public Infrastructure rails, with reference to the Bharat Connect forex initiative. (150 words)

PMAY-Urban 2.0 in Focus as Original Scheme's Extended Tenure Nears 30 September Close

Why in News: With the original Pradhan Mantri Awas Yojana-Urban's extended tenure set to formally close on 30 September 2026, the Ministry of Housing and Urban Affairs has intensified focus on PMAY-Urban 2.0 — launched in 2024 with a target of building 1 crore additional houses for the urban poor and middle class — reviewing state-wise progress and disbursement ahead of the transition.

Background: PMAY-Urban was originally launched in 2015 with the goal of "Housing for All" by 2022, later extended multiple times to accommodate project completion timelines; PMAY-Urban 2.0, approved by the Cabinet in September 2024 with a central outlay of Rs 2.30 lakh crore, restructures the scheme into four verticals — Beneficiary-Led Construction, Affordable Housing in Partnership, Affordable Rental Housing, and Interest Subsidy — to address evolving urban housing demand.

PRELIMS FACTS

- Original PMAY-Urban launched in 2015 with a "Housing for All by 2022" target; extended tenure closes 30 September 2026.
- PMAY-Urban 2.0 approved by Cabinet in September 2024; targets 1 crore additional houses.
- PMAY-U 2.0 central outlay: Rs 2.30 lakh crore.
- PMAY-U 2.0 has four verticals: Beneficiary-Led Construction, Affordable Housing in Partnership, Affordable Rental Housing, and Interest Subsidy.
- Implementing ministry: Ministry of Housing and Urban Affairs (MoHUA).
- The scheme targets both the urban poor and middle-income groups under different verticals.
- Original PMAY-U completion has been reviewed state-wise ahead of the September 2026 close.
- PMAY-U 2.0 is one of the flagship schemes under the government's affordable-housing policy framework.

MAINS DIMENSIONS

- Tests understanding of the transition design between a legacy scheme and its restructured successor.
- Raises the significance of a four-vertical approach in addressing differentiated urban-housing needs.
- Connects to India's broader urbanisation challenge and the affordable-housing financing gap.
- Highlights the recurring policy pattern of scheme "2.0" restructurings as tenure limits approach.

PYQ LINKAGE

GS2 2018: "'Housing for all' by 2022 is a national goal... elaborate on the components" is directly relevant.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. PMAY-Urban 2.0 was approved in September 2024. 2. It has four verticals including Affordable Rental Housing. 3. PMAY-Urban 2.0 targets only the urban poor, excluding middle-income groups. 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:** PMAY-U 2.0 also covers middle-income groups under certain verticals — statement 3 is wrong.

PROBABLE MAINS QUESTION

Discuss the restructuring of PMAY-Urban into PMAY-Urban 2.0 and evaluate its adequacy in addressing India's urban housing shortage. (150 words)

#GS2

#PMAYUrban

#UrbanPolicy

THEIAS AKADEMIA Scheme-transition stories (PMAY-U → PMAY-U 2.0) are high-yield for Prelims fact-matching — keep a running outlay/vertical comparison table in your NEEB 300+ notes. theiasakademia.com.

→ *Continued in Part II: Environment · Places in News · Ethics · MCQs · Mains Questions · Direct Hit Tracker*

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UPSC CSE Prelims 2026 Results

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

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A SINGLE DOCUMENT

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9

NEWS ITEMS

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PRELIMS QS GENERATED

0

REPEATED TOPICS

Polity

GS1

IR

Defence

S&T

Economy

✓ All news sourced from Supreme Court orders, IMD bulletins, MEA briefings, HAL/Army releases, and Ministry data (MeitY, RBI, MoHUA)

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