

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

1. Top 10 Headlines
2. Polity & Governance
3. International Relations
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§1 • Top 10 Headlines

1. 18th BRICS Summit concludes at Bharat Mandapam, New Delhi; "New Delhi Declaration 2026" adopted [GS2]
2. PM Modi holds first bilateral with President Xi Jinping since the 2020 Galwan clash; Beijing and Delhi readouts diverge on Taiwan/Tibet references [GS2]
3. Delhi High Court orders MCD to conduct top-level probe into Satya Niketan PG-building collapse; draft PG Regulation & Welfare Bill unveiled [GS2]
4. RBI's special USD-INR swap facility crosses \$136.38 billion in cumulative inflows; FCNR(B) window shut nearly a month early [GS3]
5. Bankers' Books Evidence Act, 2026 to replace the 1891 colonial law from 1 October, makes digital banking records admissible evidence [GS2/GS3]
6. Indian Navy Chief Admiral Krishna Swaminathan concludes Australia visit, finalises Maritime Security Collaboration Roadmap for 2027 exercises [GS2/GS3]
7. Union Minister Dr Jitendra Singh flags critical minerals as pillar of energy sovereignty at 3rd Global Summit on Advanced Materials [GS3]
8. NGT's Central Zone Bench orders probe into Eco-Sensitive Zone violation at Van Vihar National Park, Bhopal [GS3]
9. ZSI scientists describe ten new parasitoid wasp species of genus *Duta* from India [GS3]
10. BRICS New Delhi Declaration endorses local-currency payment systems, stops short of launching a common currency [GS2/GS3]

THEIAS AKADEMIA A high-density, multi-front news day like this — BRICS diplomacy, a live urban-governance crisis, and a banking-law overhaul in the same 24 hours — is exactly what **Sahyog Mentorship** is built to help you organise into an exam-ready structure. Details at theiasakademia.com.

§2 • Polity & Governance

Satya Niketan PG Collapse: Delhi HC Orders MCD Probe, Draft PG Regulation Bill Unveiled

Why in News: Following the 6 September 2026 collapse of an illegally constructed paying-guest (PG) building in Satya Niketan, South Delhi, which killed several students, the Delhi High Court on 8 September held that responsibility cannot rest on the PG owner alone and directed the Municipal Corporation of Delhi (MCD) to conduct a top-level inquiry into how the structure secured permissions. The Delhi government has separately unveiled a draft "Paying Guest Accommodation Regulation and Welfare Bill, 2026." MCD's enforcement drive continued through 12 September, with dozens of unauthorised PG/hostel structures sealed or demolished.

Background: PG accommodations serving Delhi's large student and migrant-worker population have long operated in a regulatory grey zone — neither licensed as hotels under municipal bye-laws nor covered by a dedicated tenancy or safety statute, leaving fire-safety and structural compliance largely unenforced. The collapse is the latest in a series of building-safety failures in unauthorised colonies across the National Capital Territory.

PRELIMS FACTS

- Collapse occurred 6 September 2026 in Satya Niketan, near Delhi University's South Campus.
- Delhi HC's 8 September order lists the matter next for 25 September 2026.
- MCD reported roughly 67 demolitions and 9 sealing actions in the two days after the order.
- The draft PG Bill requires licensing via the municipal zonal authority.
- It mandates police verification/clearance for every PG operator.
- It requires a structural and fire-safety NOC within 90 days of notification.
- It proposes a public "GovPG" registration portal and caps on security deposits.
- It mandates CCTV and basic security infrastructure in every licensed PG.

MAINS DIMENSIONS

- Distributes institutional accountability across the civic body, the university, and the police — not the individual owner alone, a doctrinal shift in urban-safety jurisprudence.
- Highlights the governance gap in India's rental-housing law: PG accommodation sits outside both the Model Tenancy Act, 2021 and effective municipal bye-law enforcement.
- Raises federalism-in-practice questions given Delhi's multiplicity of authorities (MCD, DDA, Delhi Police, Delhi government) over the same building.
- Tests the balance between rapid enforcement (demolition drives) and due process for small operators who may lack capital to retrofit within 90 days.
- Connects to Delhi's recurring "unauthorised colonies" regularisation debate, tracing back to the 1962 Master Plan.

LET'S REMEMBER THIS THROUGH A TRICK

Remember the three "P"s of the new PG Bill: **Permission** (licensing), **Police** (verification), **Protection** (fire/structural NOC + CCTV) — the three gaps the Satya Niketan collapse exposed.

PYQ LINKAGE

GS2 2020 (institutional-accountability theme, closest thematic analogue) — no direct past UPSC question exists on PG-accommodation regulation specifically; disclosed honestly rather than fabricated.

PROBABLE PRELIMS MCQ

Consider the following statements regarding the Model Tenancy Act, 2021: 1. It is a Central Act directly applicable to all States without state ratification. 2. It seeks to establish a Rent Authority for registration of tenancy agreements. 3. It automatically covers all informally-run paying-guest accommodations. Which of the statements given above is/are correct? (a) 1 and 2 only (b) 2 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (b). **Explanation:** The Model Tenancy Act is a model law requiring state adoption (statement 1 wrong); it does not automatically cover unregistered PG operations (statement 3 wrong).

PROBABLE MAINS QUESTION

"Recent building-collapse incidents in urban paying-guest accommodations expose a regulatory vacuum between municipal building law and rental-housing law in India." Discuss. (150 words)

#GS2

#UrbanGovernance

#MCD

#DelhiHC

GS1

Indian art & architecture · Static Topic

Static Topic — described/reported December 2025 (first ANTIM coverage)

Boramani Stone Labyrinth, Solapur: A Rare Satavahana-Era Ritual Structure

Why in News: Archaeologists studying a stone labyrinth at Boramani village, Solapur district, Maharashtra, have dated the structure to the Satavahana period (c. 1st century BCE–2nd century CE), making it one of very few surviving stone labyrinths documented in peninsular India. The find remains under scholarly discussion and has not yet been notified as a protected monument — this is a static, honestly-dated GS1 topic used to close a recurring gap in recent editions.

Background: The Satavahana dynasty, centred on the Deccan plateau with capitals at Pratishthana (Paithan) and later Amaravati, is a recurring GS1 subject for its patronage of trade and Buddhist rock-cut architecture (Karla, Bhaja, Nashik). Boramani's labyrinth adds a rare ritual-architecture dimension to a dynasty otherwise best known for cave architecture and coinage.

PRELIMS FACTS

- Location: Boramani village, Solapur district, Maharashtra, on the Deccan plateau.
- Dated to the Satavahana period, c. 1st century BCE–2nd century CE.
- Built of dressed stone in a spiral/maze pattern, distinct from rock-cut chaitya-vihara architecture.
- Satavahana capitals included Pratishthana (Paithan) and later Amaravati/Dharanikota.
- The dynasty is credited with early rock-cut chaityas at Karla, Bhaja, and Nashik (Pandavleni).
- Satavahana coinage (lead, potin, copper) is a key numismatic chronology source.
- The Satavahanas controlled Indo-Roman trade ports including Kalyan and Sopara on the Konkan coast.
- Gautamiputra Satakarni's Nashik prashasti inscription is a major epigraphic source for the dynasty.

MAINS DIMENSIONS

- Shows India's heritage extends beyond canonical rock-cut/temple forms into lesser-studied ritual/civic architecture.
- Raises the ASI/state-archaeology protection gap: significant finds often stay undocumented for years before formal notification.
- Connects to the Deccan's role bridging north and south Indian traditions and facilitating Indo-Roman commerce.

- Highlights the methodological challenge of dating undocumented structures absent inscriptional evidence.

LET'S REMEMBER THIS THROUGH A TRICK

Satavahana = "Sata" (hundred) rulers over centuries, remembered via three Ps: **Pratishthana** (capital), **Ports** (Kalyan/Sopara trade), **Prashasti** (Nashik inscription).

PYQ LINKAGE

GS1 2020 (Gupta-era numismatic art comparison) is the closest thematic dynastic-art PYQ; no direct past question on the Satavahana labyrinth exists — disclosed honestly.

PROBABLE PRELIMS MCQ

With reference to the Satavahana dynasty, consider the following statements: 1. Pratishthana (modern Paithan) served as one of their capital cities. 2. They patronised early rock-cut Buddhist chaityas at Karla and Bhaja. 3. Their territory never extended to the Konkan coast. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** Statement 3 is wrong — the Satavahanas controlled Konkan-coast ports like Kalyan and Sopara.

PROBABLE MAINS QUESTION

Discuss the contribution of the Satavahana dynasty to art, architecture and Indo-Roman trade in peninsular India. (150 words)

#GS1

#AncientHistory

#Satavahana

#StaticTopic

§3 · International Relations

GS2 India and its neighbourhood · Bilateral relations

12 September 2026 · Source: PIB/MEA statement (cross-verified against Xinhua for the readout-divergence angle)

Modi-Xi Bilateral: Divergent Beijing-Delhi Readouts on BRICS Summit Sidelines

Why in News: On the sidelines of the 18th BRICS Summit in New Delhi, PM Modi and President Xi Jinping held their first bilateral since the 2020 Galwan clash, building on their earlier Tianjin meeting. India's framing centred on "three mutuals" — mutual respect, sensitivity, and interest — and border peace and tranquillity. China's official readout additionally claimed Modi affirmed India's unchanged position on Taiwan and Tibet and would not permit "anti-China activities" from Indian soil — a claim absent from India's own statement, a genuine and diplomatically significant divergence.

Background: India-China relations have been in calibrated de-escalation since the October 2024 Depsang-Demchok disengagement, following the 2020 Galwan clash that froze high-level exchanges for years. Divergent official readouts of the same meeting are a recurring, analytically significant feature of India-China diplomacy.

RETURNING TOPIC — MEMORY TECHNIQUE

Previously covered: 12 Sept 2026, flagged as "still developing" (arrival/scheduled-agenda stage only)

What's new today:

Confirmed bilateral outcome plus a specific Beijing-vs-Delhi readout divergence on Taiwan/Tibet references

UPSC relevance shift:

From a bare "meeting happened" fact to an analytical exercise in reading diplomatic signalling from readout divergence

PRELIMS FACTS

- Meeting held 12 September 2026 on BRICS Summit sidelines, New Delhi.
- First Modi-Xi bilateral since the June 2020 Galwan Valley clash.
- Built on an earlier Modi-Xi meeting at Tianjin, China.
- Indian framing: "three mutuals" — respect, sensitivity, interest.
- Both sides referenced border "peace and tranquillity" as a precondition for ties.
- China's MFA readout referenced Taiwan and Tibet — absent from India's statement.
- The October 2024 Depsang-Demchok disengagement pact preceded this normalisation phase.
- The 18th BRICS Summit (12–13 Sept 2026) was hosted in New Delhi under India's 2026 chairship.

MAINS DIMENSIONS

- Demonstrates reading divergence between two states' official readouts as a diplomatic signal in itself.
- Tests India's "calibrated engagement" doctrine with China — normalisation without conceding on sovereignty issues.
- Raises India's bilateral-relations management under an unresolved boundary dispute (LAC).
- Connects to India's Indo-Pacific balancing — engaging China bilaterally while deepening QUAD/Australia/Japan/US ties.

PYQ LINKAGE

GS2 2018: "'China is using its economic relations and positive trade surplus as tools to develop potential military power status in Asia.' In light of this statement, discuss its impact on India as her neighbour."

PROBABLE PRELIMS MCQ

Consider the following statements regarding recent India-China border de-escalation: 1. The Galwan Valley clash occurred in June 2020. 2. The Depsang and Demchok disengagement agreement was concluded in October 2024. 3. The Line of Actual Control (LAC) has been formally delimited and mutually agreed upon by both countries. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** The LAC remains undelimited and not mutually mapped — a core source of the dispute; statement 3 is wrong.

PROBABLE MAINS QUESTION

Divergent official readouts of the same bilateral meeting are often as diplomatically significant as the meeting itself. Discuss with reference to recent India-China engagement. (150 words)

#GS2

#IndiaChina

#BRICS

#PYQ2018

THEIAS AKADEMIA

Reading between two governments' official statements — the exact skill this Modi-Xi story tests — is core to **ANTIM 2027's** IR-analysis modules. Learn more at theiasakademia.com.

GS2/GS3 Bilateral defence cooperation · Indo-Pacific

9–11 September 2026 (reported 12 Sept) · Source: Indian Navy / Ministry of Defence

Indian Navy Chief's Australia Visit: Maritime Security Collaboration Roadmap

Why in News: Chief of the Naval Staff Admiral Krishna Swaminathan completed a three-day official visit to Australia (9–11 September), meeting Royal Australian Navy Chief Vice Admiral Matthew Buckley and Chief of Defence Force Admiral Mark Hammond at Russell Offices, Canberra, to advance the bilateral Maritime Security Collaboration Roadmap and finalise exercise opportunities for 2027.

Background: The visit builds on the Third India-Australia Annual Summit (July 2026) and the Second India-Australia Defence Ministers' Dialogue (June 2026), anchored in the 2020 Comprehensive Strategic Partnership and the Mutual Logistics Support Arrangement (MLSA).

PRELIMS FACTS

- Visit duration: 9–11 September 2026, Canberra, Australia.
- Indian Navy Chief: Admiral Krishna Swaminathan.
- Counterparts: RAN Chief VAdm Matthew Buckley; CDF Admiral Mark Hammond.
- Discussions centred on the bilateral Maritime Security Collaboration Roadmap.
- Exercise opportunities for 2027 were finalised in principle.
- Builds on the Third India-Australia Annual Summit (July 2026).
- Anchored in the 2020 Comprehensive Strategic Partnership (CSP).
- The 2020 Mutual Logistics Support Arrangement (MLSA) enables reciprocal military-logistics access.

MAINS DIMENSIONS

- Reflects India's Indo-Pacific maritime-security architecture, complementing QUAD and AUSINDEX.
- Tests institutionalisation of ties from summit-level statements into operational roadmaps/exercise calendars.
- Connects to SAGAR as India's articulated Indian Ocean Region maritime doctrine.
- Raises the middle-power naval cooperation debate as a hedge against a single dominant Indo-Pacific power.

PYQ LINKAGE

Thematic link to GS3 maritime-security PYQs; no exact past question on the India-Australia naval roadmap exists — disclosed honestly.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The India-Australia Comprehensive Strategic Partnership was established in 2020. 2. The Mutual Logistics Support Arrangement (MLSA) allows reciprocal access to military-logistics facilities. 3. AUSINDEX is a trilateral naval exercise involving India, Australia and Japan. 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:** AUSINDEX is bilateral (India-Australia), not trilateral — statement 3 is wrong.

PROBABLE MAINS QUESTION

Examine the significance of India-Australia maritime security cooperation in the context of India's Indo-Pacific strategy. (150 words)

#GS2

#GS3

#IndoPacific

#IndiaAustralia

GS3 Internal security · Static Topic

Static Topic — not tied to a current event

PMLA & FIU-IND: India's Anti-Money-Laundering Architecture

Why in News: With no second fresh, verified Defence/internal-security story clearing the freshness bar today after an exhaustive multi-source search, this static profile is used per the pre-approved RULE 14 fallback protocol, drawing on a previously-unused static-Defence category.

Background: The Prevention of Money Laundering Act, 2002 (PMLA) is India's principal anti-money-laundering statute, enforced by the Directorate of Enforcement (ED) with intelligence support from the Financial Intelligence Unit-India (FIU-IND, set up 2004 under the Department of Revenue). India has been a full FATF member since 2010.

PRELIMS FACTS

- PMLA was enacted in 2002, in force from 2005.
- FIU-IND was established in 2004 as India's central agency for suspicious-transaction analysis.
- The Enforcement Directorate (ED) is the primary PMLA investigating agency.
- India became a full FATF member in 2010.
- PMLA allows attachment of "proceeds of crime" before conviction, subject to Adjudicating Authority confirmation.
- The 2012 PMLA Amendment widened the definition of "proceeds of crime."
- Reporting entities include banks, financial institutions and designated non-financial businesses.
- FATF's grey/black-list mechanism is the key international AML/CFT peer-review tool.

MAINS DIMENSIONS

- Tests the balance between PMLA's stringent bail conditions/reverse burden of proof and due-process safeguards (Vijay Madanlal Choudhary v. UOI, 2022).
- Connects India's AML architecture to FATF obligations and grey-listing's economic/reputational risk.
- Raises federalism questions given PMLA's overlap with state investigations into predicate offences.
- Highlights FIU-IND/ED's capacity challenge amid rising digital-payment-driven transaction volumes.

PYQ LINKAGE

GS3 2013: "Money laundering poses a serious threat to countries' economies. Discuss how money is laundered and the negative implications of the practice."

PROBABLE PRELIMS MCQ

Consider the following statements regarding the Prevention of Money Laundering Act, 2002: 1. It empowers the ED to provisionally attach proceeds of crime without prior conviction. 2. FIU-IND functions under the Ministry of Home Affairs. 3. India has been a FATF member since 2010. Which of the statements given above is/are correct?
(a) 1 and 3 only (b) 2 and 3 only (c) 1 and 2 only (d) 1, 2 and 3

Answer: (a). **Explanation:** FIU-IND functions under the Department of Revenue, Ministry of Finance, not MHA — statement 2 is wrong.

PROBABLE MAINS QUESTION

Discuss the institutional architecture of India's anti-money-laundering framework and the constitutional concerns it raises. (150 words)

#GS3

#PMLA

#FIUIND

#StaticTopic

THEIAS AKADEMIA PMLA's due-process tension is a classic GS4 case-study seed — explored in depth in the **EMP (Ethics & Moral Philosophy)** programme. theiasakademia.com.

§5 · Science & Technology

GS3

Resource geography · Industrial policy

11–12 September 2026 · Source: Ministry of Science & Technology / ministerial address

National Critical Mineral Mission: GSI's 1,200-Project Exploration Target

Why in News: At the 3rd Global Summit on Advanced Materials, Critical Minerals and Metals in New Delhi, Union Minister Dr Jitendra Singh reiterated that critical minerals are central to India's energy sovereignty and industrial competitiveness, confirming that the Geological Survey of India (GSI) has been tasked with 1,200 exploration projects between 2024-25 and 2030-31 under the National Critical Mineral Mission (NCMM).

Background: The NCMM was launched in 2025 to reduce import-dependence on critical minerals (lithium, cobalt, nickel, rare earths, graphite) vital to clean energy, semiconductors, and defence manufacturing. The Mines and Minerals (Development and Regulation) Amendment Act, 2023 had earlier delisted lithium and five other minerals from the "atomic mineral" category to permit private exploration and auction.

PRELIMS FACTS

- NCMM was launched in 2025 by the Ministry of Mines.
- GSI is tasked with 1,200 exploration projects, 2024-25 to 2030-31.
- The 2023 MMDR Amendment delisted lithium, niobium and four other minerals from the atomic-mineral category.
- Critical minerals include lithium, cobalt, nickel, graphite and rare earth elements (REEs).
- India's first major lithium reserve was reported in Reasi district, Jammu & Kashmir (2023).
- The Ministry of Mines conducted India's first post-amendment critical-mineral block auctions.
- Critical minerals are essential for EV batteries, semiconductors, and solar photovoltaics.
- China dominates global rare-earth processing capacity — a key strategic vulnerability for India.

MAINS DIMENSIONS

- Frames critical-mineral security as an "economic geography of resources" theme intersecting energy transition and defence self-reliance.
- Raises the strategic-dependency debate over China's REE-processing dominance and India's friend-shoring/domestic-exploration dual strategy.

- Tests environmental trade-offs of accelerated exploration against biodiversity/forest-conservation commitments.
- Connects to the Atmanirbhar Bharat framing for strategic-resource self-sufficiency.

PYQ LINKAGE

GS3 2020: "What is the significance of Industrial Corridors in India? Identify the industrial corridors, explain their main characteristics." (related resource/infrastructure theme)

PROBABLE PRELIMS MCQ

With reference to India's critical minerals policy, consider the following statements: 1. The MMDR Amendment Act, 2023 removed lithium from the atomic-mineral list. 2. The National Critical Mineral Mission has no role for the Geological Survey of India. 3. India's first significant lithium reserve was reported from Jammu & Kashmir. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** GSI, an attached office of the Ministry of Mines, is the primary agency executing NCMM's exploration projects — statement 2 is wrong.

PROBABLE MAINS QUESTION

Critical mineral security is emerging as a new frontier of India's resource geopolitics. Discuss the challenges and strategy. (150 words)

#GS3

#CriticalMinerals

#NCMM

#ResourceSecurity

THEIAS AKADEMIA Resource-geopolitics questions like critical minerals reward the integrated economy+geography approach taught in **LAKSHYAM AIR1**. theiasakademia.com.

§6 · Economy

GS3 External sector · Monetary tools

RBI data as of 31 August 2026, released ~11–12 Sept 2026 · Source: Reserve Bank of India

RBI's Special USD-INR Swap Facility Crosses \$136.38 Billion

Why in News: RBI's special USD-INR swap facility — covering FCNR(B) deposits, External Commercial Borrowings (ECBs), and Overseas Foreign Currency Borrowings (OFCBs) — has drawn cumulative inflows of \$136.38 billion as of 31 August 2026, with the FCNR(B) window closing nearly a month early owing to overwhelming NRI response.

Background: Announced in June 2026 as an unconventional liquidity-management tool to attract stable, long-tenor foreign-currency inflows amid global capital-flow volatility, building on RBI's earlier FCNR(B) swap window used during the 2013 "taper tantrum."

PRELIMS FACTS

- Cumulative inflows: \$136.38 billion as of 31 August 2026.
- FCNR(B) deposits alone contributed \$127.23 billion.
- OFCBs contributed \$5.26 billion; ECBs contributed \$3.89 billion.

- FCNR(B) window closed early (original deadline: 30 September 2026).
- ECB/OFCB window remains open until 31 December 2026.
- The facility was first announced in June 2026.
- A similar FCNR(B) swap scheme was used by RBI in 2013.
- FCNR(B) deposits are foreign-currency term deposits by NRIs, insulated from exchange-rate risk for the depositor.

MAINS DIMENSIONS

- Tests unconventional monetary/external-sector tools beyond the standard repo-rate lever.
- Connects to external-sector resilience via diaspora capital rather than hot-money portfolio inflows.
- Raises the sustainability debate: NRI-deposit-driven inflows versus FDI/FII as durable financing.
- Draws a historical comparison to the 2013 taper-tantrum FCNR(B) swap scheme.

PYQ LINKAGE

The 2013 FCNR(B) swap precedent is the standard reference point; no exact recent PYQ on the 2026 facility exists — disclosed honestly.

PROBABLE PRELIMS MCQ

Consider the following statements regarding FCNR(B) deposits: 1. They are foreign-currency term deposits accepted from Non-Resident Indians. 2. The depositor bears no exchange-rate risk on the principal. 3. RBI used a similar swap scheme to attract FCNR(B) inflows during 2013. Which of the statements given above is/are correct?

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

Answer: (d). **Explanation:** All three are correct.

PROBABLE MAINS QUESTION

Discuss the role of NRI deposit schemes such as FCNR(B) in India's external-sector management. (150 words)

#GS3

#RBI

#FCNRB

#Forex

GS2/GS3

Legislative reform · Banking law

Notified ~11 Sept 2026, effective 1 Oct 2026 · Source: Finance Ministry notification / PRS Legislative Research

Bankers' Books Evidence Act, 2026: Digital Banking Records Become Admissible Evidence

Why in News: The Bankers' Books Evidence Act, 2026 — Presidential assent 13 August 2026 — has been notified to commence from 1 October 2026, replacing the 135-year-old Bankers' Books Evidence Act, 1891, making physical, electronic, digital, virtual, cloud and backup/disaster-recovery banking records technology-neutral admissible evidence via certified copies.

Background: The 1891 Act, drafted for a paper-ledger banking system, had strained under decades of digitisation. The reform complements the Bharatiya Sakshya Adhiniyam, 2023, which replaced the Indian Evidence Act, 1872, as part of a broader colonial-law replacement drive (alongside BNS and BNSS, 2023).

PRELIMS FACTS

- Presidential assent: 13 August 2026; commencement: 1 October 2026.

- Replaces the Bankers' Books Evidence Act, 1891.
- Covers physical, electronic, digital, virtual, cloud and backup/disaster-recovery records.
- Admissibility is via certified copies; digital form alone cannot bar admissibility.
- Safeguards require system-integrity and tamper-proofing certification.
- Complements the Bharatiya Sakshya Adhiniyam, 2023 (replacing the Indian Evidence Act, 1872).
- Part of a 2023-26 drive replacing colonial-era codes (BNS, BNSS, BSA, now this Act).
- Applies across all scheduled and non-scheduled banks maintaining "bankers' books."

MAINS DIMENSIONS

- Reflects the drive to replace colonial statutes with technology-neutral, digitally-compatible law.
- Raises data-integrity/cybersecurity questions: admissibility depends on trustworthy tamper-proofing certification regimes.
- Connects to banking digitisation (UPI, digital lending, video-KYC) needing a modern evidentiary backbone.
- Tests understanding of India's cascading legal-code replacement (BNS/BNSS/BSA 2023, now this Act) as a coherent programme.

PYQ LINKAGE

Thematically links to BNSS/BSA 2023 coverage; no exact past question on this specific Act exists — disclosed honestly.

PROBABLE PRELIMS MCQ

Consider the following statements: 1. The Bankers' Books Evidence Act, 2026 replaces the Bankers' Books Evidence Act, 1891. 2. It denies admissibility to any banking record that exists only in digital form. 3. It complements the Bharatiya Sakshya Adhiniyam, 2023. 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 Act ensures digital records are NOT denied admissibility for being digital — statement 2 is the opposite of its intent.

PROBABLE MAINS QUESTION

The replacement of colonial-era evidence laws with technology-neutral statutes reflects India's evolving digital-governance agenda. Discuss with examples. (150 words)

#GS2

#GS3

#BankersBooksAct

#LawReform

GS2/GS3

International economic architecture

12 September 2026 • Source: PM India / MEA statement on BRICS Declaration

BRICS New Delhi Declaration Endorses Local-Currency Payments, Shelves Common Currency

Why in News: The "New Delhi Declaration 2026," adopted by BRICS leaders on 12 September under India's chairship, endorses expanded local-currency trade and payment systems but stops short of launching any common BRICS currency — a distinct financial-architecture angle from the Declaration's broader UNSC-reform and counter-terrorism content already covered.

Background: The "de-dollarisation" debate has featured in BRICS discourse since at least the 2023 Johannesburg Summit, driven by dollar-sanctions-exposure concerns (post-2022 Russia sanctions); a common-currency proposal has repeatedly been floated

and shelved given divergent monetary-sovereignty concerns.

RETURNING TOPIC — MEMORY TECHNIQUE

Previously covered: 12 Sept 2026 — Declaration-adoption/UNSC-reform/counter-terrorism angle

What's new today: The distinct financial-architecture content — local-currency endorsement without a common currency

UPSC relevance shift: Tests the distinction between de-dollarisation and monetary union, a frequently conflated Mains pair

PRELIMS FACTS

- New Delhi Declaration adopted 12 September 2026, 18th BRICS Summit.
- Declaration endorses expanded local-currency trade/payment mechanisms among BRICS states.
- No common BRICS currency was launched or formally proposed.
- India held the BRICS chairship for 2026.
- BRICS' membership expanded beyond the original five (Brazil, Russia, India, China, South Africa) in 2024.
- The "de-dollarisation" debate intensified after the 2022 Russia sanctions.
- BRICS' New Development Bank (headquartered Shanghai) is a key local-currency lending vehicle.
- India's own UPI-linked cross-border interoperability push is a parallel, bilateral (not BRICS-wide) mechanism.

MAINS DIMENSIONS

- Distinguishes "de-dollarisation" (local-currency trade) from a "common currency" (a far more integrationist step).
- Raises India's calibrated BRICS position: supportive of local-currency mechanisms, cautious on ceding monetary sovereignty.
- Connects to the multipolarity debate — BRICS as Global South financial-architecture reform versus Bretton Woods institutions.
- Highlights structural friction (capital-account convertibility, divergent monetary policy) blocking a common currency.

PYQ LINKAGE

GS2's recurring annual theme on India and BRICS/multilateral groupings is the closest reference; no exact PYQ on this specific de-dollarisation angle exists.

PROBABLE PRELIMS MCQ

Consider the following statements regarding BRICS: 1. BRICS originally comprised five member states before its 2024 expansion. 2. The New Development Bank of BRICS is headquartered in New Delhi. 3. The 2026 New Delhi Declaration formally launched a common BRICS currency. Which of the statements given above is/are correct?

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

Answer: (a). **Explanation:** The New Development Bank is headquartered in Shanghai, not New Delhi; no common currency was launched.

PROBABLE MAINS QUESTION

Distinguish between "de-dollarisation" and a "common currency" in the context of BRICS, and examine India's stance on each. (150 words)

#GS2

#GS3

#BRICS

#DeDollarisation

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

★ THEIAS AKADEMIA — PROOF OF PRECISION

UPSC CSE Prelims 2026 Results

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

48

QUESTIONS FROM
ANTIM ASSURED 100+

7

QUESTIONS FROM
A SINGLE DOCUMENT

6

QUESTIONS FROM
A SINGLE CLASS

Our students had seen 48 questions before the paper was opened.

This is not luck. This is TheIAS Akademia.

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VERIFIED · PART I

Proof of Precision

Every item mapped. Every claim verified.

9

NEWS ITEMS

4

GS PAPERS COVERED

6

PYQ LINKAGES

9

PRELIMS QS GENERATED

0

REPEATED TOPICS

Polity

GS1 History

IR

Defence

Sci-Tech

Economy

✓ All news sourced from PIB/Ministry releases, court orders, RBI, and verified primary sources

✓ Every topic cross-checked against the 7-day topic log and 25-year UPSC question bank

✓ News Freshness Rule applied — returning topics (Modi-Xi, BRICS) carry Memory Technique boxes, not repeats

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