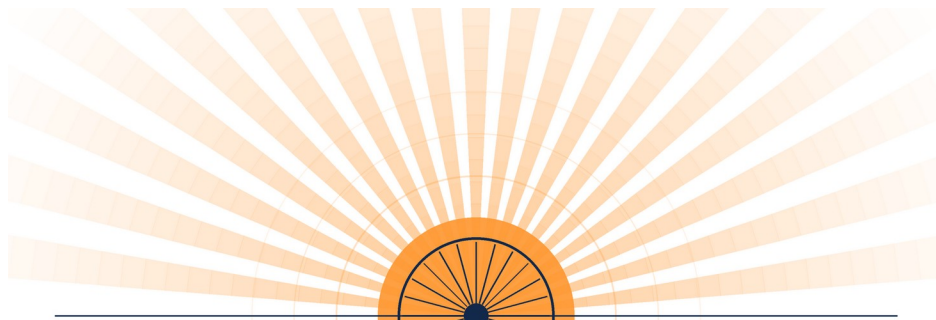




UPSC DARPAN

शीलं परं भूषणम्

Sheelam param bhushanam · Character is the highest ornament

The motto of the Lal Bahadur Shastri National Academy of Administration, Mussoorie, from Bhartrihari's Shataktraya

Your one-stop solution for UPSC CSE examination resources.

Welcome to the Ohana family

Hum jeet ka maja chakh kar rahenge.

Quote of the Day

"If men define situations as real, they are real in their consequences."

— W.I. Thomas and Dorothy Swaine Thomas, *The Child in America* (1928)

The Hindu (Mumbai), The Indian Express (Mumbai) & The Economic Times (Mumbai) — 13 October 2026

General Studies · Daily Current Affairs · Concept Matrix · Point-Wise Analysis

Ability · Anonymity · Austerity

Free, and meant for every aspirant — whatever they can or cannot pay.

A Letter from the Editor

Why this magazine exists, and how it is meant to be read

This magazine begins with an admission rather than a promise. The Civil Services Examination is not, in the end, a test of how much you have collected. Our own reading of the last decade's papers is that well over sixty per cent of what this examination actually asks — across the General Studies papers, the essay and the interview — is not a fact you can look up. It is a critical issue: a live public problem with competing interests inside it, on which you are expected to have thought, weighed, and arrived somewhere. The candidate who has memorised a thousand facts and thought about none of them is the candidate who writes four hundred marks and cannot understand why.

That is the whole reason this magazine exists in the form it does. Every story here is turned into a study card that does the thinking work with you and not for you: what happened, which line of the syllabus it sits on, why the examiner keeps returning to this theme, the handful of facts that could actually decide a Prelims option, an analysis broken into named points so the argument can be read from the headings alone, a Mains question in the exam's own phrasing, a model approach to it — and then the question a District Magistrate or a Joint Secretary would actually have to answer on this very issue. That last part is the one most compilations leave out, and it is the one the examination is really testing.

The second reason is simpler and harder. Too many capable candidates fall behind for reasons that have nothing to do with ability. They do not know which sources matter. They cannot reach the good material, or cannot pay for it. They study in Hindi and find that the honest, current, well-organised version of a topic exists only in English. We have seen this, and we do not accept it as the natural order of things. Nothing in UPSC Darpan is behind a payment, and nothing assumes a coaching class. Whatever we read each morning — the newspapers, PIB, PRS, the court's own record, the research journals — is read once, properly, and handed on in full. No aspirant should be left behind because of where they were born, what their family earns, or which language they think in.

The third reason is the one we do not say out loud very often. The kind of officer this examination is supposed to produce was described long ago in Mussoorie, and the description has not improved since: a Karma Yogi, a civil servant whose soul is suffused with the principles of Ability, Anonymity and Austerity. Ability, because good intentions administered incompetently still hurt people. Anonymity, because the officer whose name is in the newspaper every week is usually not the officer whose district is working. Austerity, because the distance between the officer's life and the citizen's life is exactly the distance at which empathy fails. We are not there. But that is the standard this magazine is trying to be worth, and the standard we are asking you to prepare against — not the cut-off.

So read it slowly. Do not try to finish it. Take three cards, understand them to the point where you could argue either side, and write one answer. That is a better morning than reading all twenty-five and remembering none. And when you sit in that room, remember what you are actually being selected for.

— The Editor

UPSC Darpan · 13 October 2026

We want to become the Mussoorie-wala Karma Yogi — a civil servant whose soul is suffused with the principles of Ability, Anonymity and Austerity. And we shall become, my man.

Our Inspiration

Our inspiration, and the reason this initiative exists



Rakesh Verma Sir

Indian Administrative Service, 1981 batch

Every initiative has a person standing behind it who never asked to be named. Ours is Rakesh Verma sir — an IAS officer of the 1981 batch, who spent a career inside the administration and then, after retiring from it, went back to the classroom to teach the next set of officers. What he gave us was not a strategy. It was a way of looking at the work.

WHAT HE TAUGHT US

1. **सेवा परमो धर्म: — service is the highest duty, and it is a duty, not a favour** — He would not let the word 'service' stay decorative. A civil servant does not confer a benefit on a citizen; the citizen is entitled, and the officer is discharging an obligation. Once you accept that, the tone of an office changes — the file moves because someone is waiting on the other side of it, not because a note demanded it.
2. **The Mussoorie-wala Karma Yogi: Ability, Anonymity, Austerity** — Ability, because good intentions administered incompetently still hurt people. Anonymity, because the officer whose name is in the newspaper every week is usually not the officer whose district is working. Austerity, because the distance between the officer's life and the citizen's life is the distance at which empathy fails. He taught these three as one instruction, not three virtues to be picked from.
3. **Begin with the last person, not the average person** — His constant test for any scheme, any circular, any decision: what happens to the person at the end of the line — the one with no documentation, no connection, no way to complain, and no idea the scheme exists. A policy that works for the median citizen and fails the last one has not worked. It has only been measured generously.
4. **Reach the last mile, because the last mile is where the state actually is** — Delivery, he insisted, is not the boring part that follows policy; it is the policy. The budget line means nothing until the money reaches the panchayat, the entitlement means nothing until the beneficiary is on the list, and the list means nothing if the person who was left out has no way back onto it. He made us look at the exclusion errors, not the coverage numbers.
5. **Understand the system before you criticise it** — He had no patience for the easy cynicism aspirants pick up online. Learn how a file actually moves, who signs, where the discretion sits, what the officer on the spot is trading off. Criticism that comes after that understanding is worth something; criticism that replaces it is noise — and it writes a shallow answer, too.
6. **Karma yoga at the desk: do the work, stay with the work** — He taught the Gita's instruction as an administrator's working rule, not as a sermon. You control the effort and the honesty; you do not control the transfer order, the posting, the recognition or the result. An officer who needs the outcome to feel the work was worth it will not last a career. Nor will an aspirant who needs the result to justify the year.
7. **Teach what you know, to whoever cannot pay for it** — The clearest thing he did was the simplest: after a full career, he went back and taught. Not to a selected batch that could afford it — to whoever turned up. That is where this initiative came from. The idea that good preparation material should not be a function of what a family can spend is not our idea; it is his.

We are not his equals and this is not his page. It is the receipt for something we were given for free, by a man who spent forty years serving the country and then spent his retirement teaching other people how to do it properly. सेवा परमो धर्मः — and we shall become.

Quotes of the Day

Carry one into the introduction of an essay — not into every paragraph. Each is quoted from a documented source, so it can be attributed with confidence.

“For not only do expectations about policy matter, but, at least under current conditions, very little else matters.”

— **Michael Woodford** · “Central Bank Communication and Policy Effectiveness”, Jackson Hole symposium, August 2005 (NBER Working Paper 11898)

Use in: Today's Economics Nobel to Robert Hall and Michael Woodford “for microeconomic foundations of macroeconomic stabilisation”, and September's CPI at 5.54% with onions 108.09% dearer and core inflation up from 4.1% to 4.3%. Use it in GS3 answers on monetary policy, forward guidance and inflation targeting: the MPC weighs a December hike not because a repo rise adds an onion, but to stop a food shock from becoming expected inflation as menus and fares are repriced. Balance it: Woodford spoke of advanced economies with deep financial markets; in India supply shocks, a weak monsoon and poor onion storage matter a great deal, and families living hand to mouth cannot plan on expected income.

“The Parties should protect the climate system for the benefit of present and future generations of humankind, on the basis of equity and in accordance with their common but differentiated responsibilities and respective capabilities.”

— **United Nations Framework Convention on Climate Change** · Article 3(1) (adopted 1992)

Use in: Today's deadlock at the IPCC plenary in Addis Ababa, where India, Kenya, Saudi Arabia, Russia and China want two of the three AR7 reports pushed into 2029 so that scientists from less-resourced countries can contribute, while the co-chairs propose approving all three by September 2028 for the global stocktake. Use it in GS3 answers on climate negotiations and in GS2 on global governance: equity is a principle of the treaty itself, and an assessment that thinly covers poorer regions weakens it. Balance it: some members seeking delay may want weaker findings, an extra year does not create literature that does not exist, and the 2028 stocktake may go ahead without fresh IPCC findings — so India's case is strongest when it asks for funding for Global South authors, not only for time.

“The reservations contemplated in Clause (4) of Article 16 should not exceed 50%. While 50% shall be the rule, it is necessary not to put out of consideration certain extraordinary situations inherent in the great diversity of this country and the people.”

— **Supreme Court of India (B.P. Jeevan Reddy J., for the majority)** · *Indra Sawhney v Union of India* (nine judges, 16 November 1992)

Use in: Today's Karnataka High Court judgment striking down Sections 3 and 4 of the State's 2022 Act, which raised the SC quota from 15% to 17% and the ST quota from 3% to 7%, taking total reservation to 56%, because no extraordinary situation was shown. Use it in GS2 answers on reservation, Article 16(4) and judicial review: the rule is 50%, the exception exists, but it must be proved with data on representation, not population share. Balance it: Janhit Abhiyan (2022) let the 10% EWS quota sit above the ceiling, Tamil Nadu's 69% law sits in the Ninth Schedule (open to review after I.R. Coelho), and SC/ST exclusion can run deeper than a head-count of posts shows.

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12.1 What people expect, they help bring about.

Start here — today's top 5

The whole magazine is about a two-hour read. If you are short of time, read these five cards first.

1.1	Karnataka High Court strikes down SC/ST quotas raised to 56% Why it matters: GS2 reservation: Indra Sawhney, Article 16(4), Ninth Schedule for Prelims; ceiling versus population-based claims for Mains, with two quota laws struck in a week.
2.1	September retail inflation 5.54%, fourth month above the 4% target Why it matters: GS3 monetary policy: RBI Act Sections 45ZA, 45ZB and CPI base 2024 for Prelims; what a repo hike can and cannot do for Mains.
3.1	Karnataka declares 217 of 240 taluks drought-hit, seeks NDRF aid Why it matters: GS3 disaster management and GS2 federalism: DM Act Sections 46 and 48 for Prelims; slow relief and tenant farmers for Mains.
4.1	First India-UK JETCO since CETA sets annual utilisation data Why it matters: GS2 bilateral agreements: CETA dates, rules of origin, EFTA for Prelims; why small exporters under-use trade pacts for Mains.
5.1	IPCC deadlocked at Addis Ababa over the seventh assessment timeline Why it matters: GS2 international institutions and GS3 climate: IPCC working groups, Paris Article 14 for Prelims; equity in who writes climate science for Mains.

How to use this magazine — the day has two kinds of card. A DEEP READ card is one of the day's biggest issues, chosen by RV Sir's filter: it first teaches the background and the hard words, then the syllabus link, the Prelims facts, an argued Analysis, both sides, the way forward, a Mains question with a model approach, and the decision an officer would face — with the one of the three A's it tests. An IN BRIEF card is a story you must know but need not study: what happened, why it matters for the exam, and the Prelims facts; the concepts it names are explained on upscdarpan.in under Concept Booster → Today's concepts. Long fields are numbered points with their own headings, so the argument reads from the headings alone. The last page, Aaj ka Aaina, is two minutes with yourself.

1. Polity & Governance

Today's three stories are about lines that institutions draw and others try to move. A High Court holds the 50% reservation ceiling against a State legislature, Delhi Police redraw the map of where the capital may protest, and a State government finds it cannot remove the head of its own recruitment commission. In each case the Constitution has deliberately put a decision beyond the easy reach of the government of the day.

1.1 Karnataka High Court strikes down the 2022 Act that raised SC/ST quotas to 56%

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — **Developmental issue touching the common citizen:** Who gets a government job or a college seat depends on this line; courts and States keep testing how far the 50% ceiling bends.

ISSUE THREAD **The 50% reservation ceiling** (update 2) **LENS** Growth and equity · Independence and accountability

STORY SO FAR On October 9 the Madhya Pradesh High Court struck down that State's 27% OBC quota, and the Supreme Court dismissed Andhra Pradesh's appeal for a 34% local-body BC quota.

THE NEWS Bengaluru. On Monday, October 12, a Division Bench of the Karnataka High Court, Chief Justice Vibhu Bakhru and Justice K.S. Hemalekha, declared Sections 3 and 4 of the Karnataka Scheduled Castes and Scheduled Tribes (Reservation of Seats in Educational Institutions and of Appointments or Posts in the Services under the State) Act, 2022 ultra vires (beyond the power of) the Constitution. The Act, in force retrospectively from November 1, 2022 under the previous BJP government of Basavaraj Bommai, had raised the Scheduled Caste quota from 15% to 17% and the Scheduled Tribe quota from 3% to 7%. With the 32% OBC quota unchanged, total reservation rose from 50% to 56%. The court held the enhancement "constitutionally impermissible" because it breached the ceiling laid down in Indra Sawhney (1992) and "reaffirmed in numerous decisions".

FIRST, UNDERSTAND (BACKGROUND)

- 1. Reservation exists because equal rules did not produce equal results** — Formal equality alone left SCs and STs, excluded for centuries, behind. So Article 15(4) permits special provisions for their advancement, including admissions, and Article 16(4) permits reserving posts for a backward class "not adequately represented" in State services. Article 46, a Directive Principle, asks the State to promote their educational and economic interests.
- 2. The 50% ceiling is a judge-made line that protects the open seats** — The Constitution names no number. In Indra Sawhney the Supreme Court treated reservation as an exception to equal opportunity, so it should not normally take more than half the seats. It allowed a crossing only in "extraordinary situations", such as people in far-flung, remote areas cut off from the mainstream.
- 3. States keep trying because numbers are political** — Groups whose population share exceeds their quota press for more, citing caste surveys.

KEY TERMS

- 50% ceiling — Reservations for backward classes, SCs and STs together should normally not exceed half the seats or posts.
- Extraordinary situations exception — Indra Sawhney's narrow allowance to cross 50% for groups in remote, isolated areas.
- Quantifiable data — Measurable evidence, such as a group's actual share of posts, that courts require before a quota is enlarged.

- Ninth Schedule protection — Laws placed in the Ninth Schedule by amendment were shielded from challenge; since 2007 they face basic-structure review.

THE CHAIN IN ONE LINE

Groups cite population share → Karnataka raises SC/ST quotas to 17% and 7% (2022) → total reaches 56% → no extraordinary situation shown → High Court strikes down Sections 3 and 4

STATIC SYLLABUS LINKAGE	1. Indra Sawhney fixed the ceiling; the Maratha case refused to revisit it — Indra Sawhney v Union of India (1992), a nine-judge Bench, upheld OBC reservation, excluded the creamy layer and capped reservation at 50% save in extraordinary situations. In Jaishri Laxmanrao Patil (2021) a five-judge Bench struck down Maharashtra's Maratha quota. 2. The ceiling has two known exits: EWS and the Ninth Schedule — In Janhit Abhiyan (2022) the Court upheld, 3:2, the 10% EWS quota of the 103rd Amendment, holding that the cap governs backward-class quotas only. Tamil Nadu's 69% law was placed in the Ninth Schedule by the 76th Amendment (1994), but I.R. Coelho (2007) held laws added after 24 April 1973 open to basic-structure review.
WHY UPSC LOVES THIS (TREND)	1. Is the 50% ceiling a constitutional principle or a judicial convenience? — GS2 lists “mechanisms, laws, institutions and bodies constituted for the protection and betterment of these vulnerable sections”. With two quota laws struck down in a week, expect: equality versus representation, the data a State must show, and the courts' role.
PRELIMS NUGGETS	● Article 16(4) is an enabling provision: it permits, but does not oblige, the State to reserve posts for a backward class not adequately represented in its services. ● The 76th Constitutional Amendment (1994) placed Tamil Nadu's 69% reservation law in the Ninth Schedule. ● Article 335 requires SC/ST claims in services to be considered consistently with the maintenance of efficiency of administration.
ANALYSIS	1. The ceiling protects the open half, but the line is already porous — Every reserved seat is one fewer open seat, so the court fixed a midpoint to stop the exception swallowing the rule. The strongest objection is that the line is no longer a principle: Janhit Abhiyan let the 10% EWS quota sit above 50%, so totals in many States already exceed half. The ceiling now binds caste-based claims while letting income-based ones through, which weakens the claim that 50% exists to protect open competition. 2. Population share is a political claim; the constitutional test is representation, shown by data — Article 16(4) asks whether a group is “adequately represented” in services, not whether its quota mirrors its population. Courts therefore want figures on posts actually held: in Madhya Pradesh the High Court found OBCs already held 28.16% of State posts, and M. Nagaraj (2006) demanded quantifiable data before quotas in promotion. The other view is fair: SC and ST exclusion runs deeper than a head-count of posts shows. But proof of need is not proof of an “extraordinary situation”, and that is the bar Indra Sawhney set. 3. Lens — Institutions: courts are setting a limit that electoral bidding cannot move, and that is their job — Quota increases are popular, so the only real check is judicial. Courts are not refusing reservation; they are holding States to a standard of proof. In Mukesh Kumar v State of Uttarakhand (2020) the Supreme Court held there is no fundamental right to claim reservation in appointments or promotions, so the State must justify how much it gives. The counter-view, that elected bodies best judge social

	need, has force, but even the Ninth Schedule route ends before the courts after Coelho.
BOTH SIDES	● + For: The High Court and the open category: a quota above half turns an exception into the rule and empties equal opportunity for those outside reserved groups. ● + For: Institutional discipline: demanding an extraordinary situation stops quota levels being set by pre-election bidding. ● – Against: SC/ST groups and the State: quotas fixed decades ago lag population shares, freezing the under-representation of the most excluded. ● – Against: Critics: the Constitution names no number, and EWS already sits above 50%, so binding only SC/ST claims is inconsistent.
WAY FORWARD	1. Build the data before the quota — The State should survey SC and ST representation cadre by cadre, as M. Nagaraj requires, before appealing or redesigning the law. 2. Target within the quota instead of enlarging it — State of Punjab v Davinder Singh (2024), a seven-judge Bench, allowed States to sub-classify SCs on empirical data, and four of the seven judges suggested, in obiter, a creamy-layer test for SCs and STs. Fairer sharing breaches no ceiling.
POSSIBLE MAINS QUESTION	In the light of the Karnataka High Court's ruling on SC/ST quotas, critically examine whether the 50% reservation ceiling should yield to population-based claims. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Critically examine — Weigh both cases and reach a judgement. 2. Introduction — the ruling and the arithmetic — Sample: The Karnataka High Court has struck down a 2022 Act that took reservation to 56%, breaching the Indra Sawhney ceiling. 3. Body — the ceiling keeps equal opportunity meaningful for the open half — Article 16(4) as an exception to 16(1). Draw a flowchart: population claim → data on representation → extraordinary situation? → upheld or struck down. 4. Body — the test is representation proved by data, not population share — Value addition: Madhya Pradesh's OBCs already held 28.16% of posts; M. Nagaraj's quantifiable-data rule. 5. Body — the ceiling is already porous, which weakens its logic — Janhit Abhiyan (EWS, 3:2); Tamil Nadu's 69% in the Ninth Schedule and the Coelho limit. 6. Body — targeting can do what a higher quota seeks — Davinder Singh (2024) on sub-classification and the creamy-layer suggestion. 7. Conclusion — count first, then target — Sample: The State must first count who holds which posts, then target benefits within the ceiling or argue its case in the Supreme Court.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Secretary, Social Welfare, Karnataka, half the recruitments under the struck-down law are complete. What do you do? Approach: I could continue on the 17% and 7% rosters pending an appeal, halt all recruitment, or rework pending processes; continuing issues appointments under void sections, halting punishes every candidate. I would stop new appointment orders under the struck sections at once, seek the Advocate General's written opinion on completed selections, and redraw pending merit lists on the 15% and 3% roster. Affected are

	candidates of every category and short-staffed departments. The deciding principle is the rule of law: a court order binds the administration until a higher court says otherwise.
KARMA YOGI TEST (THE THREE A'S)	Ability — Reading the judgment line by line and redrawing pending merit lists on the old roster before any appointment letter goes out, not after a contempt notice.

1.2 Delhi Police formally denotify Jantar Mantar and name three distant protest grounds

IN BRIEF

ISSUE THREAD Right to protest and public order (update 2) **LENS** Liberty and order

STORY SO FAR Delhi Police refused an October 10 Jantar Mantar protest and barred gatherings under Section 163 BNSS. On October 9 the Supreme Court called transport shutdowns “overreaching”; the Centre agreed to consider an alternative site.

THE NEWS New Delhi. What is new is a formal order. Police Commissioner Anurag Kumar’s standing order, dated October 11 and made public on Monday, denotifies Jantar Mantar as a protest site and names Ramlila Ground, Burari Ground and CBD Ground, East Delhi, instead. It follows a Home Ministry committee’s recommendation and partially modifies the standing order of April 28, 2022. Ramlila is about 4 km away; the papers put the other two between about 12 and over 26 km away. Per PTI (Indian Express), Ramlila Maidan is free this year only on December 29-31. In the Indian Express, Suhas Palshikar reads such “closures” as a call for “re-democratisation”.

WHY IT MATTERS FOR THE EXAM	GS2, “Fundamental Rights”. The Mains angle: is a distant designated site regulation, which courts allow, or a ban in disguise? Delhi Police answer to the Home Ministry because Article 239AA(3)(a) keeps public order, police and land outside the Delhi Assembly’s power.
PRELIMS NUGGETS	- Article 19(1)(b) guarantees the right to assemble peaceably and without arms; Article 19(3) permits reasonable restrictions for sovereignty and integrity of India or public order. - Mazdoor Kisan Shakti Sangathan v Union of India (2018): areas may be earmarked for demonstrations; part of Jantar Mantar Road stayed open. - Himat Lal K. Shah (1972): prior permission is valid, but the State cannot ban assembly on every street or public place.
CONCEPTS TO KNOW	- Reasonable restrictions on the right to assemble under Article 19(3) · Public order as a ground of restriction - Short explanations: upscdarpan.in → Concept Booster → Today’s concepts

1.3 MPSC chairman goes on leave amid Bhosale inquiry; only the President can remove him

IN BRIEF

ISSUE THREAD Recruitment exams and paper leaks (update 7) **LENS** Independence and accountability

STORY SO FAR The NEET-UG 2026 leak led the Supreme Court to seek NTA reform, and on October 6 the ED arrested Karnataka’s suspended PSC chairman over leaked questions.

THE NEWS Mumbai. Maharashtra Public Service Commission chairman Vivek Bhimanwar went on leave on October 12, citing his “moral conscience” and denying any pressure, because a committee will now examine the Commission’s functioning, the Indian Express reports. Aspirants had protested in Pune for 11 days over an alleged leak in the March 22, 2026 drug inspector exam for 154 posts; recruitment was cancelled in August and arrests reached 12 on Monday. Bhimanwar says the leak predated his tenure. Justice Dilip Bhosale, a former Bombay High Court judge and former Chief Justice of the Allahabad High Court, chairs the inquiry, due in two months. Chief Minister Devendra Fadnavis said neither he nor the Cabinet can remove the chairman: Article 317 gives that power to the President.

WHY IT MATTERS FOR THE EXAM	GS2, “powers, functions and responsibilities of various Constitutional Bodies”. Prelims tests Articles 315-319. For Mains: security of tenure shields a recruitment body from the government that appoints it, but it makes accountability slow when an exam fails, leaving leave, inquiry and a presidential reference as the only routes.
PRELIMS NUGGETS	● Article 316: State PSC members are appointed by the Governor for six years or until age 62, whichever is earlier. ● Article 317(1): removal for misbehaviour only by the President after a Supreme Court inquiry; the Governor may suspend a State PSC member meanwhile. ● Article 319: a State PSC chairman may later join the UPSC or head another State PSC, but takes no other government job.
CONCEPTS TO KNOW	● Removal of PSC members under Article 317 · Independence of Public Service Commissions ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

2. Economy

A week after the RBI raised the repo rate, the September price data shows why it did, and also what a rate hike cannot do. Most of the jump is onions and other food, a supply problem; but the spread of higher prices to restaurants, transport and gadgets is the kind of inflation central banks exist to stop. The Economics Nobel, given the same day, rewards the economists whose models tell the RBI how expectations carry a price shock forward.

2.1 September retail inflation hits 5.54%, above the RBI's 4% target for a fourth month

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — Developmental issue touching the common citizen: Prices of onion, dal and transport are what every household feels; the print decides whether loans get dearer again.

ISSUE THREAD Inflation, rates and the RBI (update 11) **LENS** Growth and equity · Short-term relief and long-term reform

STORY SO FAR Retail inflation reached 4.83% in August as Brent crossed \$100. On October 7 the MPC raised the repo rate 25 bp to 5.50%, its first hike since February 2023, and the RBI then tightened CRR rules.

THE NEWS New Delhi. Consumer Price Index (CPI) inflation rose to 5.54% in September from 4.83% in August, per provisional data released by the National Statistics Office (NSO) under MoSPI on Monday, October 12. It is the highest in the new series (base year 2024) and the highest since October 2024 counting the old series; The Hindu rounded it to 5.5%. Food inflation jumped from 5.97% to 7.74%; onion prices were 108.09% higher than a year ago, and food gave 62 of the 71 basis points of the rise (ICRA). Rural inflation was 6.08%, urban 4.88%. Core inflation, which leaves out food and fuel, rose from 4.1% to 4.3% (The Indian Express). It is the fourth month above the 4% target; ICRA, India Ratings and HDFC Bank expect about 6% in October.

FIRST, UNDERSTAND (BACKGROUND)

- 1. CPI is the price of a typical household's shopping basket** — Every month the NSO prices a fixed basket in 1,407 urban markets and 1,465 villages and compares it with a year earlier. The new series has 12 divisions. Headline inflation covers the whole basket; core inflation drops food and fuel, whose prices swing with weather and oil.
- 2. A low base can inflate a rate even when prices barely move** — Inflation is a comparison with last year. The GST was cut across the board from 22 September 2025, so prices a year ago were unusually low, and today's prices look higher against them. The effect grows in October, the first full month after that cut.
- 3. The repo rate works on demand; onions are a supply problem** — A higher repo rate makes loans dearer, so people spend less and sellers cannot raise prices as easily. It cannot make onions grow. It can stop a food shock from becoming a general habit of raising prices.

KEY TERMS

- **Base effect** — A change in yearly inflation caused by unusually high or low prices in the same month last year.
- **Core inflation** — Inflation excluding volatile food and fuel; it shows the persistent trend.
- **Flexible inflation targeting** — A central bank aims at a numerical inflation target but may let inflation move within a band to protect growth.
- **MPC** — Monetary Policy Committee: the six-member statutory body that fixes the repo rate.

THE CHAIN IN ONE LINE

Weak monsoon and depleted onion stocks → food prices jump → last year's GST cut lowers the base → costlier cooking gas lifts restaurant and transport prices → 11 of 12 categories accelerate → MPC weighs a December hike

STATIC SYLLABUS LINKAGE

- 1. The 4% target is fixed by the Centre in the RBI Act** — Section 45ZA of the RBI Act,

	1934 (inserted in 2016) lets the Centre, in consultation with the RBI, set the inflation target every five years: 4% CPI inflation within a 2-6% band, renewed by a Gazette notification of March 25, 2026 for April 2026-March 2031. If average inflation stays outside the band for any three consecutive quarters (the failure test the Centre notified under Section 45ZN), the RBI must report to the Centre the reasons, its remedies and the time it needs. 2. Six people set the repo rate — Section 45ZB creates the MPC: the Governor (chair), the Deputy Governor in charge of monetary policy, one RBI officer nominated by its Central Board, and three outside members appointed by the Centre for four years. The Governor has a casting vote.
WHY UPSC LOVES THIS (TREND)	1. Can interest rates control inflation that begins in the farm and the oil well? — GS3 lists “Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment”. Expect three dimensions: supply-side versus demand-side inflation, the MPC’s credibility, and who bears inflation.
PRELIMS NUGGETS	● Under Section 45ZA of the RBI Act, 1934, the Central Government, in consultation with the RBI, sets the inflation target once every five years. ● The MPC (Section 45ZB) has six members, three from the RBI and three appointed by the Centre; the Governor has a casting vote. ● All-India CPI (Rural, Urban, Combined) is compiled by the National Statistics Office, MoSPI; the new series has base year 2024=100.
ANALYSIS	1. This is mostly a supply shock, but it is now leaking into the rest of the basket — Bank of Baroda’s Madan Sabnavis blames the depletion of old stocks before the new crop arrives. A repo hike cannot add an onion. The other view is strong: core rose to 4.3%, 11 of 12 categories accelerated, and ‘restaurants and cafés’ inflation went from 2.73% in February to 9.39% on costlier cooking gas. Once firms reprice menus and fares, a food shock becomes general inflation; the hike is aimed there. 2. Lens — Equity: the village pays more than the city, and the poor pay most — Rural inflation (6.08%) is well above urban (4.88%), and rural food inflation is 8.06% against 7.18%. The reason is the basket: food takes a larger share of a rural family’s spending. The worst-hit States, Tamil Nadu (6.81%) and Odisha (6.70%), are not the richest. The other view is that dear crops raise farm incomes. That holds for a farmer with a surplus to sell, not for landless labourers who buy food, and in a drought year there is less to sell. 3. Lens — Long-term horizon: the quick fixes are repeated every year because the slow fixes are not made — Every onion spike brings buffer releases, export curbs and raids, which work for weeks. The cause is structural: a crop harvested in bursts and stored poorly, so prices jump whenever old stocks run out before the new crop, as Sabnavis says is happening now. The other view is that storage takes years while prices hurt now, so quick action is unavoidable. True, but without storage and processing every weak monsoon becomes a national inflation number.
BOTH SIDES	● + For: Hawks (ICRA’s Aditi Nayar, Bank of Baroda’s Madan Sabnavis): inflation is heading above 6% in October, a dismal monsoon clouds rabi sowing and firms have yet to pass on price rises, so a December hike protects the target. ● + For: Credibility: tolerating misses of a legal 4% target teaches people to expect more inflation, which is costlier to undo. ● – Against: Doves: food and cooking-gas prices come from weather and the West Asia war; higher rates hurt borrowers without growing an onion. ● – Against: Lags: the October hike and tighter CRR rules have barely reached the

	economy; another hike before kharif arrivals risks overkill.
WAY FORWARD	1. Let the MPC watch core and expectations, not the onion — The flexible target, recommended by the Urjit Patel Committee (2014), lets the MPC look through a first-round food shock and act only if core inflation and expectations keep rising. 2. Fight the food shock with food tools — The Centre's buffer onions under the Price Stabilisation Fund should cover the gap before the kharif crop, with predictable trade measures. 3. Build the storage the crop needs — Scale up Operation Greens (2018) for tomato, onion and potato storage and processing.
POSSIBLE MAINS QUESTION	To what extent can monetary policy contain inflation driven by food supply shocks? Illustrate with India's September 2026 CPI data. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — To what extent — Judge where the repo rate works, where it does not, and what must do the rest. 2. Introduction — a food-led print a week after a hike — Sample: Retail inflation rose to 5.54% in September 2026, the fourth month above the 4% target, with food inflation at 7.74%. 3. Body — the repo rate cannot cure a supply shock — Food gave 62 of the 71 bp rise (ICRA). Draw a flowchart: monsoon failure → lower supply → higher food prices, with no arrow from the repo rate. 4. Body — but it can stop second-round effects — Core 4.3%, 11 of 12 categories higher, restaurants 9.39%: the MPC targets this pass-through. 5. Body — the lasting answer is supply-side — Buffer stocks and Operation Greens; rural inflation (6.08%) shows net food buyers lose most. 6. Conclusion — the MPC guards expectations, the Centre and States fix supply — Sample: The MPC should act on core inflation and expectations while the Centre and States release buffers and build storage, because the poor cannot wait for a rate cycle.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As District Collector, onion retail prices in your district have doubled in a year and the press alleges hoarding. What do you do? Approach: My options: order raids at once, wait for the State, or first establish whether there is hoarding. Raids without evidence frighten traders and choke supply. I would compare mandi arrivals and wholesale stocks with last year's and enforce any stock limit notified under the Essential Commodities Act, 1955. Alongside, I would sell the Centre's buffer onions through ration shops and cooperatives and publish daily mandi and retail prices. The stakeholders are poor consumers, small traders and farmers. The deciding principle is proportionality: act on evidence, protect the buyer without punishing honest trade.
KARMA YOGI TEST (THE THREE A'S)	Ability — Reading arrival and stock data before ordering raids, so the action fits the real cause, shortage or hoarding, and does not worsen supply.

2.2 Economics Nobel 2026 to Robert Hall and Michael Woodford for stabilisation's micro-foundations

IN BRIEF

ISSUE THREAD Inflation, rates and the RBI (update 11) **LENS** Independence and accountability

THE NEWS Stockholm. On October 12 the Royal Swedish Academy of Sciences awarded the Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 2026 to Robert E. Hall (Stanford University) and Michael Woodford (Columbia University) “for microeconomic foundations of macroeconomic stabilisation”. They share 12 million Swedish kronor, about ₹12 crore. Micro-foundations means building models of the whole economy from how households and firms actually decide. Hall showed that a household’s spending depends almost as much on what it expects to earn as on what it earns now (The Hindu), though families living hand to mouth cannot plan this way (The Indian Express). Woodford showed that firms set prices looking ahead, so expectations of future interest rates shape inflation. The models are “now used by central banks and governments around the world”, said John Hassler, chair of the prize committee.

WHY IT MATTERS FOR THE EXAM	GS3 lists inflation and monetary policy. Woodford’s point that people’s expectations, not just the rate itself, drive prices is why the RBI explains its future path (forward guidance) and why an inflation target exists. It is today’s CPI story in theory: the MPC hikes to stop a food shock becoming expected inflation. Expect a Prelims question on the prize and a Mains line on expectations.
PRELIMS NUGGETS	● The Economics prize is formally the Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel, instituted by Sweden’s central bank in 1968 and first awarded in 1969. ● It is awarded by the Royal Swedish Academy of Sciences, which also awards the Physics and Chemistry prizes. ● Forward guidance is a central bank’s public communication of its likely future policy path, used to steer expectations.
CONCEPTS TO KNOW	● Inflation targeting and the role of expectations · New Keynesian macroeconomics ● Short explanations: upscdarpan.in → Concept Booster → Today’s concepts

3. Agriculture & Food

A failed monsoon is now a fiscal and a federal question. Karnataka has declared nine in ten taluks drought-hit and asked the Centre for ₹11,000 crore, while in the Supreme Court the same scarcity turns Cauvery sharing into a quarrel over water that does not exist. The test is not whether the rules are strict, but whether help reaches the farmer before the next sowing.

3.1 Karnataka declares 217 of 240 taluks drought-hit and seeks ₹11,000 crore from the NDRF

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — Developmental issue touching the common citizen: Failed rains decide a farmer's debt and a village's water; how fast Central aid reaches them is a test of cooperative federalism.

ISSUE THREAD Drought and the rabi season (update 7) **LENS** Centre and States · Growth and equity

STORY SO FAR With the monsoon 12.6% below normal, Maharashtra declared drought in 265 of 358 talukas on September 26, and Andhra Pradesh declared 388 of 688 mandals drought-hit on October 1 after a 53.4% June–August deficit.

THE NEWS Bengaluru and New Delhi. Karnataka, after a rainfall deficit of close to 35% in June–September, has declared 217 of its 240 taluks drought-hit, with extensive damage to red gram, maize, cotton and sugarcane, and has petitioned the Centre for ₹11,000 crore from the National Disaster Response Fund (NDRF) plus higher input subsidies, per The Hindu's editorial of October 13. The summer monsoon had its poorest showing since 2015. The editorial urged release once the Inter-Ministerial Central Team's findings are publicly verified. The scarcity reached the Supreme Court on Monday, October 12: Tamil Nadu said Karnataka owed it 11.719 thousand million cubic feet (tmc ft) of Cauvery water at Biligundlu up to October 6. A Bench headed by Justice Vikram Nath reserved its order, observing: "A backlog can be covered only when there is excess water."

FIRST, UNDERSTAND (BACKGROUND)

- 1. A drought is declared by the State, on evidence, in steps** — Low rain alone is not enough. Under the Centre's Manual for Drought Management, a State first checks rainfall deficit and dry spells, then impact indicators: area sown, satellite vegetation health, soil moisture and reservoir levels. Sample villages are then checked on the ground before a taluk is declared moderately or severely drought-hit.
- 2. Relief money flows in two layers** — Each State has a State Disaster Response Fund (SDRF), filled mostly by the Centre on the Finance Commission's formula, and pays first from it. For a severe calamity it sends a memorandum to the Centre, an Inter-Ministerial Central Team visits, and a High Level Committee chaired by the Union Home Minister approves any NDRF top-up.
- 3. Relief follows norms, not losses** — The money is fixed per hectare, not by what a farmer actually lost: it helps him sow again, not recover his loss.

KEY TERMS

- SDRF / NDRF — State and National Disaster Response Funds; the State spends first, the national fund tops up severe calamities.
- Inter-Ministerial Central Team (IMCT) — Union officers who assess a disaster on the spot before Central aid is approved.
- Drought declaration indicators — Rainfall deficit, area sown, vegetation index, soil moisture and water storage, confirmed on the ground.
- Input subsidy — Fixed per-hectare relief for farmers whose crop loss crosses a threshold.
- Distress-year sharing — Cutting each State's share of a river's water in proportion when total flow falls below normal.

Weakest monsoon since 2015 → 35% deficit in Karnataka → 217 of 240 taluks drought-hit → ₹11,000 crore sought from NDRF → wait for IMCT and High Level Committee → less Cauvery water for Tamil Nadu

STATIC SYLLABUS LINKAGE	1. The Disaster Management Act, 2005 creates both funds — Section 46 creates the National Disaster Response Fund and Section 48 obliges each State to create a State Disaster Response Fund. The Finance Commission fixes SDRF allocations; the Centre pays 75% (90% for North-Eastern and Himalayan States), a ratio the Sixteenth Finance Commission (2026-31) kept. In <i>Swaraj Abhiyan v Union of India</i> (2016) the Supreme Court ordered the drought manual updated. 2. The Cauvery is shared under a 2018 judgment and an Authority — Under Article 262 and the Inter-State River Water Disputes Act, 1956, tribunals decide river disputes. The Supreme Court modified the Cauvery Tribunal's 2007 award in February 2018, cutting Karnataka's release at Biligundlu from 192 to 177.25 tmc ft in a normal year and directing the Centre to frame a scheme; the Cauvery Water Management Authority, set up under it in 2018, enforces the releases.
WHY UPSC LOVES THIS (TREND)	1. Does India's drought relief reach farmers in time, and who decides how much? — GS3 lists "Disaster and disaster management" and GS2 "Issues and challenges pertaining to the federal structure". Expect three dimensions: declaration, Centre-State relief finance, and water-sharing in scarcity.
PRELIMS NUGGETS	• The NDRF is constituted under Section 46 and the SDRF under Section 48 of the Disaster Management Act, 2005. • Drought is declared by the State government, using the Centre's Manual for Drought Management. • The Cauvery Water Management Authority was set up in 2018 following the Supreme Court's February 2018 Cauvery judgment.
ANALYSIS	1. Lens — Federalism: States read the NDRF as a right, the Centre as a reserve, and the delay lives in between — To a State, the NDRF is money held for exactly this; to the Centre, it is a national reserve that must treat every State alike, hence norms and an IMCT visit. Each step is sensible, and the Drought Manual even sets timelines (an IMCT within a week, a Central decision within a month of its report), but nothing follows when they slip. In 2024 Karnataka went to the Supreme Court before the Centre released ₹3,454 crore against a demand of over ₹18,000 crore. The Centre's best answer: declarations were once "sometimes exaggerated to maximise state support" (<i>The Hindu</i>), and 217 of 240 taluks is nine in ten. Checking is fair; checking on a clock nobody enforces is not. 2. Lens — Equity: relief by land record misses the people who lose most — Input subsidy is paid per hectare to the owner on record, for losses above a threshold. A tenant who borrowed to sow red gram on leased land is often outside it, and so is the farm labourer who loses wages. The <i>Hindu's</i> editorial asks the States to extend relief "beyond land ownership" and to ease indebtedness. The other view is administrative: land records are the only verifiable list, and cash to unrecorded tenants invites fraud. That argues for registering tenancies, not for leaving tenants out. 3. Scarcity turns sharing into conflict, and drinking water wins — In a drought the Cauvery dispute is about water that does not exist. Karnataka says it needs about 45 of its 57 tmc ft for drinking water; Tamil Nadu says its Samba crop is starved of 11.719 tmc ft. The Supreme Court's 2018 judgment had already put drinking water first. Tamil Nadu's counter, through Mukul Rohatgi, is sound in principle: "In a distress year... there has to be a proportionate reduction", not one State bearing it all. A transparent distress formula is fairer than a backlog fight.

BOTH SIDES	• + For: Karnataka and The Hindu: the drought is real, the SDRF cannot carry it, and aid delayed past rabi sowing pushes farmers into debt. • + For: Federal fairness: the NDRF exists for severe calamities, and a fixed timetable would remove the suspicion that politics decides speed. • – Against: The Centre: norms and verification protect a national fund from inflated claims; Karnataka must first show its SDRF spending. • – Against: Long-term critics: relief without water discipline rewards waste; States advise micro-irrigation but impose no binding limits (The Hindu).
WAY FORWARD	1. Make the NDRF clock binding — The Union Home and Agriculture Ministries should keep to the Manual's own timelines from memorandum to decision, report delays, and publish IMCT findings, as The Hindu asks. 2. Pay those who actually farm — States should register tenants and sharecroppers so that input subsidy and crop insurance reach them. 3. Make water discipline binding — Karnataka and Andhra Pradesh should move from advisories to limits on groundwater use, which the editorial prefers to waiting for river-linking.
POSSIBLE MAINS QUESTION	Examine how far India's drought-relief framework delivers timely help to farmers, with reference to Karnataka's 2026 request for NDRF assistance. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Probe how the system works and where it fails; end with a verdict. 2. Introduction — a severe drought meets a slow process — Sample: After a near-35% rainfall deficit, Karnataka has declared 217 of 240 taluks drought-hit and sought ₹11,000 crore from the NDRF, testing India's relief framework. 3. Body — declaration is now evidence-based and verifiable — Indicators plus ground-truthing; cite Swaraj Abhiyan (2016). 4. Body — the two-tier funding is sound but slow — Draw a flowchart: declaration → SDRF → memorandum → IMCT → High Level Committee → NDRF release, marking the waits. Karnataka 2024: ₹3,454 crore after a court case. 5. Body — norms reach owners, not tenants or labourers — Per-hectare input subsidy tied to land records; tenants and wage losses fall outside. 6. Body — scarcity spills into inter-State water conflict — Cauvery: 11.719 tmc ft claimed against Karnataka's drinking-water needs. 7. Conclusion — a deadline at the Centre, a tenant register in the States — Sample: The Union Home Ministry should decide NDRF claims within the Manual's own timelines and Karnataka should pay those who actually farm, because relief that misses the sowing is no relief.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Deputy Commissioner of a drought-declared taluk, what do you do in the first 30 days, before any NDRF money arrives? Approach: I can wait for the NDRF or act with what the district has. Waiting costs drinking water and the rabi season, so I act. First, drinking water: tankers and borewell repairs from the SDRF and village-wise water plans. Second, more MGNREGA works so labourers need not migrate, and fodder banks for cattle. Third, a crop-loss survey with geotagged photographs, including tenants and sharecroppers, so the State's memorandum stands up before the IMCT. The stakeholders are small farmers, tenants, labourers and cattle owners. The deciding principle is that the first rupee goes to the

	most urgent need, not the most visible one.
KARMA YOGI TEST (THE THREE A'S)	Austerity — Spending scarce SDRF money on tankers and fodder before any inauguration-friendly project, and running the survey from the villages, not from the district headquarters.

4. International Relations

A trade agreement is not a ribbon-cutting; it is a tool that works only when a weaver in Tirupur or an engineering firm in the Midlands actually picks it up. Three months after the India–UK pact took effect, the two governments have stopped celebrating and started measuring. That shift, from signing to using, is the real story of India’s new run of trade deals.

4.1 First India–UK trade committee since CETA sets annual data exchange and 2030 goal

DEEP READ — the day’s big issue

RV SIR’S FILTER · Cat 1 — International event with an impact on India: A trade pact only helps a weaver or a software firm if it is used; this meeting starts measuring that use.

ISSUE THREAD India–UK trade pact (CETA) (new thread) **LENS** Market and State · Strategic autonomy and partnership

STORY SO FAR India and the UK signed a Comprehensive Economic and Trade Agreement (CETA) in July 2025; it gives most Indian exports zero-duty entry into the UK.

THE NEWS New Delhi. Commerce Minister Piyush Goyal and UK Secretary of State Jonathan Reynolds co-chaired the India–UK Joint Economic and Trade Committee (JETCO) on Monday, October 12. It was the forum’s 16th session (PIB) and the first since the CETA came into effect on July 15 (The Economic Times); both are true. The two sides agreed to exchange data every year on how the pact is used, covering firms’ claims for lower tariffs and their feedback, beginning a year after entry into force. Per PIB, they also launched committees, working groups and a joint review of utilisation. Britain announced over £1 billion in commercial deals. Goyal said the UK had opened “99.99%” of its market at zero duty, except rice and poultry, and restated the goal of doubling bilateral trade by 2030.

FIRST, UNDERSTAND (BACKGROUND)

- 1. A trade pact cuts duties and sets shared rules** — A free trade agreement (FTA) removes or lowers customs duties on most goods two countries trade. A “comprehensive” pact like CETA also opens some services, eases business travel and sets common rules on customs and standards.
- 2. The lower duty must be claimed, and claiming has a cost** — The cut is a preference, not automatic. An exporter must prove the goods “originate” in India, meaning enough of the value or processing happened here, and prove it at the UK border. If the paperwork costs more than the duty saved, the firm simply pays the normal duty.
- 3. Use, not signature, is the real test** — Large firms with trade lawyers use FTAs; small firms often do not know which rule applies to them. So governments now track how much eligible trade claims the cut.

KEY TERMS

- CETA — Comprehensive Economic and Trade Agreement: the India–UK pact on goods, services and trade rules.
- Rules of origin — Conditions a product must meet to count as made in a partner country, so third-country goods cannot claim the lower duty.
- FTA utilisation rate — The share of exports eligible for a pact’s lower duty that actually claim it.
- JETCO — Joint Economic and Trade Committee: the India–UK ministerial trade forum.

THE CHAIN IN ONE LINE

CETA in force → duty cuts reach only firms that claim them → small firms skip claims over origin paperwork → annual data shows where use lags → targeted help raises use

STATIC SYLLABUS LINKAGE

- 1. The CETA was signed in 2025 with a social security pact alongside** — India and the UK signed the CETA on 24 July 2025. A Double Contribution Convention was negotiated alongside it: workers posted temporarily to the other country pay social security only

	at home, for up to three years. The UK left the EU on 31 January 2020 and has run its own trade policy since the transition period ended on 31 December 2020. 2. India's new generation of trade pacts — After leaving the RCEP talks in 2019, India brought the India-UAE CEPA and the India-Australia ECTA into force in 2022. The India-EFTA TEPA entered into force on 1 October 2025 with a commitment of \$100 billion in investment over 15 years.
WHY UPSC LOVES THIS (TREND)	1. Does a trade agreement succeed when it is signed, or when it is used? — GS2 asks for “bilateral, regional and global groupings and agreements involving India and/or affecting India's interests”. Expect three dimensions: why small exporters under-use FTAs, the services and mobility bargain, and carbon border taxes that can erode tariff gains.
PRELIMS NUGGETS	● Rules of origin in an FTA prevent trade deflection: routing a third country's goods through a partner to claim the lower duty. ● A Double Contribution Convention is a social security agreement that spares temporarily posted workers from paying contributions in both countries. ● EFTA's four members are Switzerland, Norway, Iceland and Liechtenstein; the India-EFTA TEPA entered into force on 1 October 2025.
ANALYSIS	1. The annual data exchange is the first honest measure of whether CETA reaches small firms — Origin paperwork is routine for a large exporter and costly for a small one, so a pact can look generous yet reach few MSMEs. Per PIB, Reynolds singled out MSMEs and first-time exporters as needing help with rules of origin and customs, and Goyal asked for plain-language guides, in Tamil where relevant, for units such as one in Tirupur. The other view: low use is not always failure. Where the UK's normal duty was already near zero, skipping the claim is rational, so the data must be read product by product. 2. A UK carbon border tax from 2027 could claw back tariff gains on steel and aluminium — A carbon border tax charges importers for the emissions embedded in goods such as steel. India's steel is coal-heavy, so a zero tariff can be offset by a carbon charge. The EU's levy already applies from January 2026, and the UK plans its own from January 2027. The other view: such levies are climate measures, not trade barriers, and reward Indian firms that adopt green steel, but only if the UK accepts India's carbon accounting. 3. Lens — Strategic autonomy and partnership: India opened its market in chosen steps, not wholesale — On cars Goyal said India accepts only expensive British models, £80,000 and above, in numbers of “100, 200, 500”, and expects makers to produce in India once sales grow. The UK, in turn, kept rice and poultry out of zero duty. The objection: every pact adds binding rules that narrow later choices, and a partner's domestic levy can undo concessions. Autonomy is kept in the text; it is tested in implementation.
BOTH SIDES	● + For: Commerce Ministry and exporters: zero duty on almost the whole UK market gives labour-intensive sectors such as textiles and leather a real edge. ● + For: UK government and investors: over £1 billion in deals turn a legal text into contracts and jobs. ● – Against: MSME bodies: without help on rules of origin, the gains go to large firms that can already afford compliance. ● – Against: Critics of the deal: services gains depend on visas the UK will not promise, and a UK carbon levy can cancel tariff savings on metals.

WAY FORWARD	1. Publish utilisation data product by product — The Commerce Ministry should publish the annual CETA data by product and State, showing export councils which clusters pay avoidable duty. 2. Take origin help to the clusters — Regional-language guides and help desks, as both ministers urged at JETCO, should reach district export hubs; the new committees can press for UK recognition of India's carbon accounting.
POSSIBLE MAINS QUESTION	"CETA is the floor, not the ceiling." Examine the factors that will decide whether the India-UK trade agreement benefits Indian exporters, especially MSMEs. (10 marks, 150 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Probe what helps and hinders the pact's use, with evidence, and judge what decides its success. 2. Introduction — the pact is in force; its use is the test — Sample: Three months after the India-UK CETA took effect, the two sides agreed to exchange data annually on its use, a sign that utilisation, not signature, will decide its value. 3. Body — the duty cut helps only firms that can claim it — Origin paperwork deters MSMEs; value addition: Reynolds' JETCO call to help MSMEs and first-time exporters. Draw a flowchart: duty cut on paper → origin proof → claim at the UK border → actual saving, marking where small firms drop off. 4. Body — carbon border taxes can erode tariff gains on metals — A UK levy planned from 2027 meets India's coal-heavy steel. 5. Body — India opened in calibrated steps — Expensive cars only, in small numbers, to pull production into India. 6. Conclusion — measure, then help the firms that lag — Sample: The Commerce Ministry must first use the CETA data to find clusters paying duty they need not, and take origin help to them in their own language.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Joint Secretary in the Commerce Ministry, you have one year to raise CETA use among MSMEs before the first data exchange. What do you do? Approach: My options are a national publicity campaign, a subsidy for origin certificates, or targeted help where use is lowest. A campaign reaches firms that may never export to the UK; a subsidy pays for paperwork without fixing confusion. I would start with customs data: find UK-bound products that still pay full duty, map them to clusters such as Tirupur, and send export councils and DGFT regional offices there with regional-language guides. The stakeholders are small exporters, councils, customs and UK buyers. The deciding principle is effectiveness: effort goes where the gap is measured, not assumed.
KARMA YOGI TEST (THE THREE A'S)	Ability — Reading customs data to find which UK-bound products still pay full duty, before designing any outreach, rather than launching a campaign first.

5. Environment & Ecology

Both of today's stories are fights over evidence before they are fights over policy. At Addis Ababa, governments argue about when the world's climate science should be ready and whose research it will contain; in the Western Ghats, six States argue about whether satellite maps can tell a forest from a farm. In each case the side that controls the evidence will shape the rule.

5.1 IPCC members deadlocked at Addis Ababa over deadlines for the next climate assessments

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 1 — **International event with an impact on India:** The world's climate decisions — and India's monsoon planning — rest on the IPCC's reports; a delay changes what governments must answer for.

ISSUE THREAD **IPCC's seventh assessment cycle** (new thread) **LENS** National interest and global commons · Strategic autonomy and partnership

STORY SO FAR The IPCC's sixth cycle ended in March 2023, feeding that year's first global stocktake. For nearly three years members have argued over when the seventh cycle's reports should appear.

THE NEWS Addis Ababa. Representatives of the IPCC's 195 member states were expected to convene in Ethiopia's capital on October 12 for a plenary that many see as the last chance to fix publication dates before the UN climate talks of November 2028, when governments assess progress towards the Paris goals, The Hindu reports (from Reuters). The deadlock is "unprecedented". The scientists chairing the work propose approving all three reports, on the causes of warming, on vulnerability and adaptation, and on ways to curb warming, by September 2028; co-chair Robert Vautard says this follows workload, not the summit. Opponents want the second and third pushed into 2029. India, Kenya, Saudi Arabia, Russia and China seek more time so scientists from less-resourced countries can contribute. The United States, the IPCC's biggest funder, quit in January. India's representative Thiagarajan Jayaraman called tying the reports to 2028 "short-sighted".

FIRST, UNDERSTAND (BACKGROUND)

- 1. The IPCC reviews science; it does not produce it** — The Intergovernmental Panel on Climate Change runs no experiments of its own. Every few years volunteer scientists read the published research and assess what is known, how confidently, and what is uncertain. Countries negotiate climate treaties on this shared factual base.
- 2. Three working groups, and a summary that governments sign off** — Working Group I covers the physical science of warming, Group II impacts, adaptation and vulnerability, and Group III mitigation, that is, cutting emissions. Each report has a short Summary for Policymakers that government delegates approve line by line with the authors. That makes it authoritative, and also political.
- 3. Why the calendar matters** — Under the Paris Agreement, countries take stock of their collective progress every five years. The next stocktake concludes in 2028. A report that misses it leaves negotiators working from the older sixth-cycle science.

KEY TERMS

- **Assessment cycle** — The six-to-eight-year period in which the IPCC prepares its full set of working group reports and a synthesis.
- **Summary for Policymakers (SPM)** — The short summary of an IPCC report, approved line by line by member governments.
- **Global stocktake** — The five-yearly review under the Paris Agreement of collective progress towards its goals.
- **CBDR-RC** — Common but differentiated responsibilities and respective capabilities: all countries act on climate, but richer, historically larger emitters do more.

Poorer countries' scientists publish less and later → India and others seek 2029 for two reports → consensus rule stalls the co-chairs' 2028 plan → 2028 stocktake may proceed without fresh IPCC findings

STATIC SYLLABUS LINKAGE	1. The IPCC is a body of governments, set up in 1988 — The World Meteorological Organization and the UN Environment Programme set up the IPCC in 1988. It has 195 member states and shared the 2007 Nobel Peace Prize with Al Gore. 2. Paris Article 14 and the equity principle — Article 14 of the Paris Agreement (2015) provides for a global stocktake every five years, informed by the best available science; the first concluded at COP28 in Dubai in 2023. The UNFCCC (1992) rests duties on common but differentiated responsibilities and respective capabilities, which Paris qualifies “in the light of different national circumstances”.
WHY UPSC LOVES THIS (TREND)	1. Who shapes the climate science that shapes climate obligations? — GS2 asks for “important international institutions, agencies and fora — their structure, mandate”; GS3 for “conservation, environmental pollution and degradation”. Expect three dimensions: equity in who produces knowledge, the timing of science against negotiations, and the funding of multilateral bodies after a major member leaves.
PRELIMS NUGGETS	• The IPCC was established in 1988 by the WMO and UNEP; it assesses published literature and does not conduct original research. • IPCC Working Group I assesses the physical science basis, Group II impacts, adaptation and vulnerability, and Group III mitigation. • The global stocktake is provided for in Article 14 of the Paris Agreement and is held every five years.
ANALYSIS	1. India's demand for time is about who writes the evidence, not about delay for its own sake — An assessment can cite only research already published. If scientists from poorer countries publish less and later, their regions' floods, heat and farm losses are thinly covered, and a tight deadline locks that gap in. The Hindu's report notes such scientists struggle to publish in time or take leave for unpaid IPCC work; Jayaraman says equity and inclusivity are “simply ducked”. The other view: an extra year does not create literature that does not exist. Time helps only if paired with funding for authors from the Global South. 2. Speed matters most to those already suffering, but only part of the science is in dispute — Vulnerable countries want fresh adaptation science before 2028, because the stocktake guides climate finance and national targets, and a coalition pushing stronger action is alarmed at slippage. Yet opponents seek to move only the second and third reports to 2029. The physical-science report could still reach the stocktake. The objection: adaptation and mitigation are exactly what negotiators argue over. A split timeline is a compromise, not a solution. 3. Lens — National interest and global commons: shared science must be seen as everyone's — A global commons such as the climate needs one agreed evidence base, or each country picks its own facts. That base is legitimate only if every region sees itself in it. The US, the biggest funder, has quit, and governments critical of climate policy press the panel, so the IPCC is poorer and more exposed. The strongest objection to India's stand: some members seeking delay, such as oil producers, may want weaker findings, and India risks standing with them. India must show its aim is inclusion, not dilution.
BOTH SIDES	• + For: India, Kenya and others: more time lets scientists from less-resourced countries contribute, so the reports reflect the regions hit hardest. • + For: Jayaraman's argument: the IPCC's value does not rest on one summit; a

	rushed report that ducks equity serves no one. – Against: The co-chairs: the September 2028 plan follows the workload, and report timelines are usually approved in minutes. – Against: Countries pushing stronger action: without fresh reports, the 2028 stocktake that guides finance and new targets rests on older science.
WAY FORWARD	1. Split the difference by report, with conditions — Members could approve the physical-science report for 2028 and set firm 2029 dates for the other two, with interim inputs to the stocktake. 2. Fund the authors, not just the meetings — Contributing governments, India among them, could fund author time and research support for Global South scientists, so extra time yields more voices.
POSSIBLE MAINS QUESTION	To what extent is the dispute over the timing of the IPCC's next assessment reports a question of climate equity? (10 marks, 150 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — To what extent — Judge how far the dispute is about equity and how far about other interests. 2. Introduction — the deadlock and the 2028 deadline — Sample: IPCC members met at Addis Ababa on October 12 still divided over whether the next assessments should be ready for the 2028 global stocktake. 3. Body — largely equity: whose research enters the assessment — Less-resourced scientists publish less and later; value addition: India's IPCC representative says equity and inclusivity are "simply ducked". 4. Body — partly urgency: the stocktake guides finance and targets — Draw a timeline: IPCC reports → 2028 stocktake → next national targets, marking where a 2029 report falls outside. 5. Body — partly politics: some seeking delay may want weaker findings — Pressure from governments critical of climate policy, and the US exit. 6. Conclusion — inclusion paid for, not delay alone — Sample: India should back a split timeline and fund Global South authors, so that extra time buys a fairer report, not merely a later one.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. You are India's lead negotiator at the Addis Ababa plenary. What position do you take, and what are your red lines? Approach: My options are to block any 2028 date, to accept the co-chairs' plan, or to propose a split. Blocking puts India beside members who want weaker science; accepting drops a real equity concern. I would propose the physical-science report for 2028 and firm 2029 dates for the other two, with interim inputs to the stocktake and funded support for Global South authors. My red lines: no timeline that shuts out developing-country literature, and no Summary language that drops equity. The stakeholders are Indian scientists, vulnerable countries and India's standing. The deciding principle is the integrity of shared science: it binds all only if all are in it.
KARMA YOGI TEST (THE THREE A'S)	Anonymity — Letting the compromise go forward under the co-chairs' or a group's name, so India's aim succeeds without an 'India blocks report' headline.

5.2 Western Ghats seventh ESA draft of 56,825.7 sq km meets resistance from six States

IN BRIEF

ISSUE THREAD Western Ghats eco-sensitive area (update 3) **LENS** Development and environment

STORY SO FAR The draft proposes 20,668 sq km of eco-sensitive area in ten Karnataka districts; Karnataka held a special legislative session against it, and Kerala sought to cut its share to 8,590.69 sq km.

THE NEWS New Delhi. The 60-day objection period on the Centre's seventh draft notification, issued on July 27, 2026 under the Environment (Protection) Act, 1986, has ended, and the expert committee examining objections has been given until July 2027, per Down To Earth (October 12). The draft would declare 56,825.7 sq km across Gujarat, Maharashtra, Goa, Karnataka, Kerala and Tamil Nadu an Ecologically Sensitive Area: a zone where damaging activities are restricted. It bans new mining, quarrying and sand mining, phasing out existing mines within five years, as well as new thermal plants, red-category (most polluting) industries and buildings of 20,000 sq m or more. It acquires no private land and bans no farming. Karnataka's legislature rejected it unanimously on September 22; Maharashtra and Goa seek exclusions, and Tamil Nadu questions boundaries.

WHY IT MATTERS FOR THE EXAM	GS3 lists "conservation, environmental pollution and degradation, environmental impact assessment". Mains asks how to protect a fragile mountain range without hurting livelihoods, and why six earlier drafts lapsed under State opposition. Prelims tests the parent Act, the two expert panels and the six States.
PRELIMS NUGGETS	● Eco-sensitive areas are notified by the Centre under Section 3 of the Environment (Protection) Act, 1986, read with Rule 5 of the Environment (Protection) Rules, 1986. ● The Gadgil panel (Western Ghats Ecology Expert Panel, 2011) favoured protecting the whole range; the Kasturirangan High-Level Working Group (2013) proposed about 37% as eco-sensitive. ● The Western Ghats were inscribed as a UNESCO World Heritage Site in 2012.
CONCEPTS TO KNOW	● Ecologically Sensitive Areas under the Environment (Protection) Act · Gadgil vs Kasturirangan reports ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

6. Health & Life Sciences

The price of care is moving from courtrooms into rules. The Supreme Court no longer asks only why cancer drugs cost so much; it asks why a margin rule should stop at one disease. The Centre, for its part, is reminding States that patients must see a hospital's rates before they are billed.

6.1 Supreme Court asks why every medicine's MRP cannot sit within a 16% retailer margin

IN BRIEF

ISSUE THREAD Cancer drug affordability (update 5) **LENS** Growth and equity

STORY SO FAR The Supreme Court called tenfold cancer-drug mark-ups "broad daylight dacoity". After the NPPA found trade mark-ups averaging about 170%, the Centre said it would cap trade margins at 30% on non-scheduled anti-cancer drugs.

THE NEWS NEW DELHI, 12 October. A Bench of Justices Vikram Nath and Sandeep Mehta called the Centre's 30% cancer-drug margin cap commendable but inadequate, and asked why all medicines and devices could not come within the 16% retailer margin under the Drugs (Prices Control) Order, 2013 — the gap between the price to retailer (what a chemist pays) and the MRP. It cited an India-made cardiac stent costing about ₹5,000 sold by hospitals for over ₹25,000. ASG Aishwarya Bhati cautioned against a uniform cap; the Centre has until 27 October to work out modalities. Separately, Health Secretary Punya Salila Srivastava asked all States to make clinical establishments display each service's rate in the local language and English.

WHY IT MATTERS FOR THE EXAM	GS2 — issues relating to health. New since the 9 October card: the court is testing whether a margin rule should cover all medicines, not one disease. Mains angle: price control against supply and innovation, and out-of-pocket spending. Prelims: the legal base of drug price control.
PRELIMS NUGGETS	• The Drugs (Prices Control) Order, 2013 is issued under the Essential Commodities Act, 1955 and enforced by the National Pharmaceutical Pricing Authority (set up in 1997). • Scheduled formulations, drawn from the National List of Essential Medicines, carry ceiling prices; non-scheduled ones may raise their MRP by at most 10% over the preceding twelve months (Paragraph 20). • Paragraph 19 of DPCO 2013 lets the government fix any drug's price or margin in extraordinary circumstances, in the public interest.
CONCEPTS TO KNOW	• Trade margin rationalisation · National List of Essential Medicines • Short explanations: upscdarpan.in → Concept Booster → Today's concepts

7. Science & Technology

Two stories, one lesson: technology policy is now about delivery, not announcements. The RDI Fund has finally put money in private hands, which tests whether patient capital can cross the gap between lab and market. Maharashtra has asked what data centres take from a city before it finishes courting them — and the honest answer begins at the power plant, not the server hall.

7.1 ₹1 lakh crore RDI Fund names its first 19 second-level fund managers

IN BRIEF

ISSUE THREAD RDI Fund and private R&D (update 2) **LENS** Innovation and safeguards

STORY SO FAR The ₹1 lakh crore RDI Fund, launched in November 2025, lends to private deep-tech firms through ANRF and private fund managers. Until now only the Technology Development Board had lent, and its money ran out in April.

THE NEWS NEW DELHI, 12 October. Per PIB, the Research, Development and Innovation (RDI) Fund has picked its first 19 second-level fund managers: an Empowered Group of Secretaries on 8 October approved 14 Alternative Investment Funds (privately pooled investment vehicles) and 5 Focused Research Organisations, with RDI commitments of ₹7,131 crore; each must raise matching private capital. The Technology Development Board also signed a ₹86 crore deal, as optionally convertible debt (a loan that may turn into equity), with Bengaluru's Peptris Technologies to take four AI-discovered drug candidates from Technology Readiness Level 4 to 6. On scale, ICMR's Kamini Walia (The Indian Express) puts India's R&D spending at about 0.64% of GDP; NITI Aayog's Abhay Karandikar puts it at about 0.84%.

WHY IT MATTERS FOR THE EXAM	GS3 — science and technology, indigenisation of technology. With money now reaching private intermediaries, the Mains question shifts from design to delivery: can matched private capital carry technologies across the “valley of death” between prototype and market, and does debt suit high-risk research?
PRELIMS NUGGETS	• The ANRF Act, 2023 created the Anusandhan National Research Foundation and repealed the Science and Engineering Research Board Act, 2008. • The RDI scheme (Cabinet approval, July 2025) has two tiers: a Special Purpose Fund within ANRF, and second-level fund managers who finance firms, mainly through long-term low- or nil-interest loans. • Technology Readiness Levels run from 1 (basic principles) to 9 (proven in operation); the RDI Fund backs TRL 4 and above.
CONCEPTS TO KNOW	• Anusandhan National Research Foundation · Gross expenditure on R&D (GERD) • Short explanations: upscdarpan.in → Concept Booster → Today's concepts

7.2 Maharashtra's Kakodkar panel to study data centres' pull on water and power

IN BRIEF

ISSUE THREAD Data centres and the grid (update 2) **LENS** Development and environment

STORY SO FAR India is courting AI data centres whose loads planners are only now estimating (about 17 GW by 2031-32, per a CEA estimate); AI demand pushed the North-East grid-control upgrade from ₹521 crore to about ₹688 crore.

THE NEWS MUMBAI, 12 October. Maharashtra has set up a 17-member committee under Dr Anil Kakodkar, former Atomic Energy Commission chairman, to study how data centres affect water, power, air quality, noise, heat emissions and local communities. A government resolution of the Industries, Investment, Services and Mining Department gives it three months to report, recommend guidelines on water reuse and alternative cooling, and draft a standard operating procedure for projects. Members include CSIR-NEERI's director and executives of Yotta and Amazon Web Services. The bigger water draw may be off site: per Bloomberg, reported in ET, about 96% of the 21 billion gallons Meta consumed in 2024 was indirect — water used at power plants generating its electricity — and only 4% was direct, mostly cooling at its data centres.

WHY IT MATTERS FOR THE EXAM	GS3 — infrastructure: energy; conservation. New since the 11 October card: a State treats data centres as a water question too. Mains angle: the water–energy nexus — siting near renewable power and treated wastewater cuts both footprints.
PRELIMS NUGGETS	● Power Usage Effectiveness (PUE) is total facility energy divided by the energy used by IT equipment; 1.0 is the ideal. ● Water Usage Effectiveness (WUE) is annual site water use in litres divided by IT equipment energy in kWh; it counts direct water only, not water used at the power plant. ● The IndiaAI Mission, approved by the Union Cabinet in March 2024 with an outlay of ₹10,371.92 crore, makes subsidised GPU compute one of its pillars.
CONCEPTS TO KNOW	● Power and water usage effectiveness of data centres ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

8. Society

India is growing old faster than its families are growing large. The joint family once did the work of a care system without being called one; today that work falls, untrained and unpaid, mostly on women. Keralam's Bill is a State's first attempt to make caregiving a regulated, certified job.

8.1 India's elderly to reach 347 million by 2050 as Keralam moves to certify caregivers

IN BRIEF

ISSUE THREAD Ageing India and elder care (new thread) **LENS** Tradition and social justice

STORY SO FAR The Budget 2026-27 announced training for 1.5 lakh caregivers under the National Skills Qualifications Framework; NITI Aayog's August 2026 report "Reimagining Care" framed caregiving as economic activity.

THE NEWS THIRUVANANTHAPURAM, 12 October. Keralam is to table the Senior Citizens (Care and Protection) Bill, 2026 on 13 October. It would register and regulate elder-care centres, set up a State Senior Citizen Protection Unit and a protection forum in each district, create a "Keralam Geriatric Care Certification Framework" for caregivers, and moot a "State Register of Caregivers", on the principle of ageing in place (growing old at home). In The Hindu, former LIC officers T.C. Suseel Kumar and R. Sudhakar call 1.5 lakh trainees a drop in the ocean: by their figures India's 60-plus population, about 149 million in 2022, will reach 347 million by 2050. NSO data they cite show women spend 299 minutes a day on unpaid domestic and care work, men 97.

WHY IT MATTERS FOR THE EXAM	GS1 — population issues, role of women; GS2 — welfare of vulnerable sections. Mains angle: the care economy — is caregiving welfare or skilled work, who pays, and can training family carers share the load between genders?
PRELIMS NUGGETS	● The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 lets parents and senior citizens claim maintenance from children or heirs through Maintenance Tribunals, up to ₹10,000 a month. ● Article 41, a Directive Principle, asks the State to provide public assistance in cases of old age, sickness and disablement. ● The National Programme for Health Care of the Elderly (NPHCE) was launched in 2010-11.
CONCEPTS TO KNOW	● Maintenance and Welfare of Parents and Senior Citizens Act, 2007 · Demographic ageing and the care economy ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

9. Ethics & Administrator's Corner — Integrative Case Studies

These three case studies stitch together stories from today's papers into GS4-style scenarios. Work through the prompts on paper before reading the Model Approach, which is written as named points so you can compare your own structure against it, not just your conclusions.

Case 1 — A Fresh Answer Book: The Disciplinary Committee, a Distressed Student and Thirty Honest Classmates

SCENARIO The Economic Times (13 October, editorial) reports that IIT Bombay has revised its interim examination SOP after a second-year BTech student, allegedly caught copying, died by suicide. A student suspected of cheating now gets a fresh answer book and finishes the paper; the invigilator documents the incident; the student may record his version; a departmental disciplinary action committee decides; and faculty who notice stress must alert counsellors. Imagine you chair that committee at an engineering institute. A third-year student was found with handwritten notes in an end-semester exam. It is his first recorded offence. The counsellor reports that he is anxious and has not slept. His classmates have written to you: if he passes, "honesty is for fools". His father asks you to "just let it go this once".

- Q1.** What penalty, if any, will you recommend, and on what basis?
- Q2.** How will you protect the student's well-being without being unfair to the honest candidates?
- Q3.** What will you change in the process for future cases?

MODEL APPROACH

- 1. Fair hearing first** — Decide on the record: the invigilator's report, the notes found and the student's own written version. Hear him in person, with a counsellor present if he wishes. Natural justice — hearing the other side and giving reasons — protects both him and the institution.
- 2. A graded, proportionate penalty** — Cheating proved means the paper is forfeited and graded fail; that is the minimum the honest thirty are owed. As a first offence, stop there, with a letter kept on his academic record. Suspension is for serious or repeated cases. The ET edit's graded model — warning, record, then harsher steps — fits this.
- 3. Care runs alongside, not instead** — The penalty and the care are separate tracks. Inform the counsellor before the decision is communicated; let the student hear it in a private meeting, not on a notice board; tell him how to appeal and how to clear the paper. Do not discuss the case with the class. Decline the father's request politely.
- 4. Conclusion — the A it tests: Ability** — Ability here is getting the mechanism right: a penalty that holds the line for thirty honest students and a delivery that does not break one frightened one.

Case 2 — A Private Lab Report Before the Kumbh: The Pollution Control Officer and the Yellow Water of Ambad

SCENARIO The Indian Express (13 October) reports that water samples from the Nandini river system near the Ambad industrial area, Nashik, which flows into the Godavari, showed total chromium of 50.5 mg per litre, including 50.3 mg of hexavalent chromium. The BIS drinking-water limit for chromium is 0.05 mg per litre. The test was done on 3 October by a private laboratory, on samples collected by an activist and SANDRP. Residents use borewell water because municipal supply is low; they report skin ulcers and rashes. Imagine you are the Regional Officer of the State Pollution Control Board. The Environment Minister has directed action. An industry association says a private test cannot be trusted. A senior officer tells you not to "create panic" before the 2027 Kumbh.

- Q1.** Should you act on a private, activist-commissioned report or wait for official sampling?
- Q2.** What will you do in the next 72 hours, for the residents and for the industries?
- Q3.** How will you handle the pressure not to "create panic"?

MODEL APPROACH

- 1. Verify fast, but protect people now** — A private report is not proof against a particular unit, but it is enough to act on a health risk. Send your own team today to sample borewells, drains and the river under the legal chain-of-custody

procedure, at a recognised laboratory. Meanwhile, ask the municipal corporation to supply tanker water and to mark affected borewells as unfit to drink.

2. **Find the source, then use the law** — Inspect the industrial units around Ambad that use chromium and their effluent treatment. Where official results confirm discharge, use the Board's power under Section 33A of the Water (Prevention and Control of Pollution) Act, 1974 to order closure or cut power and water, with a hearing on record. Act against illegal units as firmly as licensed ones.
3. **Transparency is not panic** — Put the official results in the public domain, with plain advice for residents. Inform the health department so that the reported illnesses are examined. A problem hidden before the Kumbh will surface during it, in front of the pilgrims.
4. **Conclusion — the A it tests: Anonymity** — Anonymity means serving the Board's mandate, not the event's image: your sampling report may embarrass the Kumbh preparations, and it must still be signed and sent.

10. Prelims Quick-Revision Facts

These are written to the pattern UPSC Prelims actually uses — the provision, the parent Act, the appointing or administering authority, the composition, the definition, the treaty year and the threshold written into law. The news gives the hook; the permanent fact behind it is what gets asked. Transient numbers that no objective question can be built on have been left out on purpose.

TOPIC	EXAM-PATTERN FACTS
IMD's Cyclone Decision Support System — dss.imd.gov.in	On 12 October the India Meteorological Department dedicated to the nation the Cyclone Warning and Marine Weather Services Decision Support System, a WebGIS platform at dss.imd.gov.in. It shows cyclone tracks, intensity, wind, rainfall, storm surge and catchment rainfall. It was launched at the bi-annual Pre-Cyclone Exercise Meeting, held since 2008, ahead of the post-monsoon cyclone season (October–December). The date marks the landfall of Very Severe Cyclonic Storms Phailin (2013) and Hudhud (2014). IMD's Director General, M. Mohapatra, is the third Vice-President of the World Meteorological Organization (PIB, Ministry of Earth Sciences, 12 October). IMD's Regional Specialised Meteorological Centre in New Delhi issues cyclone advisories and names cyclones for the North Indian Ocean.
International Big Cat Alliance — a new headquarters in New Delhi	Environment Minister Bhupender Yadav inaugurated the new headquarters premises of the International Big Cat Alliance (IBCA) at 55 Lodhi Estate, New Delhi, on 12 October. IBCA is a treaty-based intergovernmental body for seven big cats: lion, tiger, leopard, snow leopard, cheetah, jaguar and puma. India has pledged ₹150 crore for 2023-24 to 2027-28. It has 29 members including India, 5 observers and 11 more countries that have consented to join; its Director General is S.P. Yadav (PIB, Ministry of Environment, Forest and Climate Change, 12 October). The alliance was launched by India in 2023, at the event marking 50 years of Project Tiger.
PM GatiShakti National Master Plan — five years old	The PM GatiShakti National Master Plan was launched on 13 October 2021. It is a GIS-based platform for integrated infrastructure planning that covers 58 Central ministries and departments and all 36 States and Union Territories. It rests on seven engines: roads, railways, ports, waterways, airports, mass transport and logistics infrastructure. Bharatmala, Sagarmala, inland waterways, dry and land ports and UDAN are folded into it (PIB, 12 October). Its aim is multimodal planning, last-mile connectivity and fewer clearance delays, by putting every department's project layers on one map.
SMILE-Beggary — the sub-scheme for persons engaged in begging	The SMILE-Beggary sub-scheme of the Ministry of Social Justice and Empowerment runs in 216 cities across 33 States and UTs; 45,073 persons have been identified and 13,134 rehabilitated. A 'Bhiksha Vritti Mukta Bharat — towards a Bhiksha Vritti Mukta Delhi' programme is set for 14 October at the Dr. Ambedkar International Centre (PIB, Ministry of Social Justice and Empowerment). SMILE stands for Support for Marginalized Individuals for Livelihood and Enterprise; its other sub-scheme covers the welfare of transgender persons.
CeNS Bengaluru — one methylene unit changes how a peptide packs	Scientists at the Centre for Nano and Soft Matter Sciences (CeNS), Bengaluru, an autonomous institute of the Department of Science and Technology, showed that adding a single methylene (–CH ₂ –) spacer between a peptide and a pyrene unit changes the molecules' packing, their supramolecular chirality (handedness of the assembled structure) and their fluorescence. Possible uses are in biosensing, bioimaging and photonic materials. The work appeared in the Royal Society of Chemistry journal Polymer Chemistry (PIB, Ministry of Science and Technology).
BIMSTEC — the first Home Ministers' Meeting	India hosts the first-ever BIMSTEC Home Ministers' Meeting in New Delhi on 13 October. Home Minister Amit Shah named its agenda: to "combat terrorism, transnational organized crime, narcotics radicalization, trafficking, illicit financial flows, and cyber threats" (PIB, Ministry of Home Affairs, 12 October). BIMSTEC, the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation, was set up by the Bangkok Declaration of 1997. Its seven members are Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka and Thailand; its secretariat is in Dhaka.
INS Mangrol (P82) —	The Navy commissioned INS Mangrol (P82), the third Mahe-class Anti-Submarine Warfare

TOPIC	EXAM-PATTERN FACTS
commissioned at Mumbai	Shallow Water Craft (ASW-SWC), at the Naval Dockyard, Mumbai, on 12 October (carded as a quick fact on 10 October; new today is the commissioning). Built by Cochin Shipyard with more than 80% indigenous content, it carries sonar and lightweight torpedoes and will guard ports and coastal approaches. The Mahe-class craft replace the Abhay-class corvettes that entered service in 1989–91. The ship is named after the coastal town of Mangrol in Junagadh; an earlier INS Mangrol (M85) was a minesweeper (The Indian Express p. 2; The Hindu p. 14).
Strait of Hormuz — a drone strike on a tanker with Indian crew	India condemned attacks on two ships in the Strait of Hormuz region on 11 October. MT PETRO DOLPHIN was reportedly struck by a drone, and two of the 11 Indian seafarers on board are missing; the Marshall Islands-flagged MT VALTHERA caught fire after being hit by an unknown projectile, and all 11 Indians on it are safe. The Indian Embassy in Muscat is coordinating with Omani authorities. NSA Ajit Doval spoke to Mohsen Rezaei, Secretary of Iran's Supreme National Security Council (The Indian Express p. 7). The Strait links the Persian Gulf with the Gulf of Oman and the Arabian Sea.
SIR — the Opposition's joint writ petition for ECI records	Lok Sabha Leader of Opposition Rahul Gandhi, Rajya Sabha Leader of Opposition Mallikarjun Kharge and other INDIA bloc leaders filed a joint writ petition in the Supreme Court alleging "unilateral and arbitrary exercise of the collective powers" of the Election Commission during the Special Intensive Revision. They seek the Commission's files, minutes and the Election Commissioners' recorded objections; an audit of deletions by a committee headed by a retired Supreme Court judge; and booth-wise lists of deleted names with reasons. The plea does not reopen the validity of SIR, which the Court upheld on 27 May in Association for Democratic Reforms v. Election Commission of India (The Indian Express p. 7). A petition directly to the Supreme Court for enforcing fundamental rights lies under Article 32.
Article 348 — the language of the Supreme Court and High Courts	A PIL filed on 25 September asked for a commission to recommend Hindi as the Supreme Court's official language. The Bench of CJI Surya Kant and Justices Joymalya Bagchi and V. Mohana noted that language reforms are already being carried out administratively; Justice Mohana said the relief would need a constitutional amendment (The Hindu p. 9, op-ed). Article 348(1)(a): until Parliament provides otherwise by law, all proceedings in the Supreme Court and every High Court are in English; no such law has been made. Article 348(2): a Governor, with the President's prior consent, may authorise Hindi or the State's official language in High Court proceedings, but not for judgments, decrees or orders. Section 7 of the Official Languages Act, 1963 allows judgments in Hindi or a State language with an authoritative English translation. The Court's SUVAS software translates judgments into 16 languages.
IMF World Economic Outlook — India's 2026-27 forecast raised to 7%	In its latest World Economic Outlook projections, the IMF raised India's 2026-27 growth forecast to 7% from 6.4% in July, and sees world output growing 3.1% in 2026 (The Indian Express p. 13). The WEO is the IMF's flagship forecast, published twice a year, in April and October, with shorter updates in between; it sits alongside the IMF's Global Financial Stability Report and Fiscal Monitor.
FSSAI — proposed food rules for e-commerce and quick commerce	FSSAI CEO Rajit Punhani says the regulator is considering regulations specific to e-commerce, including quick-commerce firms and cloud kitchens, so that consumers see the manufacturing date, expiry date and batch number before ordering; it has begun inspecting dark stores. FSSAI has also proposed, in an affidavit in the Supreme Court, red hexagonal front-of-pack warning labels for sugar, salt and saturated fat (The Economic Times p. 8). These are proposals, not notified rules. FSSAI is a statutory body under the Food Safety and Standards Act, 2006, under the Ministry of Health and Family Welfare.
GST — B2C e-invoicing from 1 April 2027; arrest power to go	E-invoicing for business-to-consumer (B2C) transactions will be introduced from 1 April 2027, with GST Network support for States (The Indian Express p. 13). Today B2B invoices are uploaded to an Invoice Registration Portal, which issues a unique Invoice Reference Number (IRN) and a QR code. The Invoice Management System is also to become mandatory from 1 April 2027. The GST Council has recommended deleting Section 69 of the CGST Act, which provides for arrest, and raising the prosecution threshold to ₹5 crore from ₹1 crore; some changes need Parliament (The Economic Times p. 7). New today is the B2C date; e-invoicing for imported

TOPIC	EXAM-PATTERN FACTS
	services was a quick fact on 12 October.
Siang Upper Multipurpose Project — protests and a State security law	Protests continue against the proposed 11,200 MW Siang Upper Multipurpose Project in Arunachal Pradesh, still at the pre-feasibility stage, with a planned live storage of 9.2 billion cubic metres. Four protesters were detained under the Arunachal Pradesh Unlawful Activities (Prevention) Act, 2014; the indigenous Adi community fears displacement and the loss of ancestral land (carded 7 October; new today are the detentions). China approved its 60,000 MW lower Yarlung Tsangpo project in December 2024, and India and China agreed in 2002 on a mechanism for China to share flood-season hydrological data (The Indian Express p. 10). The Siang is the Yarlung Tsangpo of Tibet and becomes the Brahmaputra in Assam.
Lakshadweep — declared a 100% literate Union Territory under ULLAS	Lakshadweep was declared a 100% literate Union Territory on 11 October by Administrator Praful Patel, under ULLAS–Nav Bharat Saaksharta Karyakram, a Centrally sponsored scheme. An initial survey had found 1,113 adult non-literates; all eligible learners cleared the Foundational Literacy and Numeracy Assessment Test (FLNAT), with doorstep assessments for those who could not reach centres (The Hindu p. 7). ULLAS is the adult-literacy programme for those aged 15 and above who missed schooling.
Hexavalent chromium — the BIS limit and Nashik's groundwater	A private laboratory test of water near the Ambad industrial area, Nashik, in the Nandini river system that joins the Godavari, found total chromium of 50.5 mg per litre, including 50.3 mg of hexavalent chromium, against the Bureau of Indian Standards' drinking-water limit for chromium of 0.05 mg per litre — more than 1,000 times the limit. The Environment Minister has directed the Maharashtra Pollution Control Board to act (The Indian Express p. 5). Hexavalent chromium is a known human carcinogen. BIS sets drinking-water quality in IS 10500; State Pollution Control Boards enforce the Water (Prevention and Control of Pollution) Act, 1974.
'Bharat Rice' — the Army's MoU with the Food Corporation of India	The Indian Army launched 'Bharat Rice' for defence personnel and signed an MoU with the Food Corporation of India to use FCI's warehousing, manpower and material-handling equipment during operational contingencies. Rice meeting defence specifications will be supplied directly to Army supply depots; Defence Minister Rajnath Singh and Food Minister Pralhad Joshi launched it (The Hindu p. 14). FCI, set up under the Food Corporations Act, 1964, procures, stores and distributes foodgrains for the public distribution system.
Governors — six changes by the President	President Droupadi Murmu made changes in Governors across six States: R.V. Arlekar becomes full-time Governor of Tamil Nadu; Om Prakash Mathur moves from Sikkim to Kerala; Sudha Yadav goes to Karnataka, Braj Mohan Ram to Odisha, Dhal Singh Bisen to Uttarakhand and Dushyant Gautam to Sikkim (The Hindu p. 14; The Indian Express p. 10). Under Article 155 the President appoints a Governor by warrant under hand and seal; under Article 156 the Governor holds office during the pleasure of the President, normally for five years.
Légion d'honneur — for Sunil Bharti Mittal	Sunil Bharti Mittal is to be made a Chevalier (Knight) of the National Order of the Legion of Honour by French President Emmanuel Macron, for deepening India–France economic ties (The Indian Express p. 13). Established in 1802 by Napoleon Bonaparte, the Légion d'honneur is France's highest order of merit, for civil and military service; Chevalier is the first of its three ranks (then Officier and Commandeur), above which are two dignities (Grand officier and Grand-croix).

Source note: All items are drawn from *The Hindu* (Mumbai), *The Indian Express* (Mumbai) & *The Economic Times* (Mumbai) — 13 October 2026, supplemented where indicated by official releases and PRS Legislative Research. Facts, figures and quotes are reproduced as reported on that date; verify currency (ongoing legal proceedings, evolving numbers) before using in an answer.

11. Answer Writing, GS1, Map, Ethics & CSAT

The daily part the newspapers do not give you: one fully written model answer, one GS1 static topic, map practice, one GS4 theory term and CSAT practice.

11.1 Model answer of the day — Card 2.1 (15 marks, 250 words)

To what extent can monetary policy contain inflation driven by food supply shocks? Illustrate with India's September 2026 CPI data. (15 marks, 250 words)

Introduction — Retail inflation rose to 5.54% in September 2026 from 4.83% in August, the fourth month above the RBI's 4% target. Food inflation jumped to 7.74%, onion prices 108%. The data show both the limits and the use of the repo rate.

- 1. The repo rate cannot cure a supply shock** — Food gave 62 of the 71 basis points of the rise (ICRA). The cause is a weak monsoon and old onion stocks running out before the new crop. Dearer loans reduce demand; they cannot grow an onion.
- 2. But it can stop the shock spreading** — Core inflation rose from 4.1% to 4.3%, 11 of 12 categories accelerated, and restaurant inflation reached 9.39% on costlier cooking gas. Once firms reprice, a food shock becomes general inflation. The October hike to 5.50% targets this second round and guards expectations, the point Woodford's Nobel-winning work makes.
- 3. Rates also have costs** — Policy works with lags; over-tightening hurts borrowers and growth. Rural inflation (6.08%) above urban (4.88%) shows the poor bear food inflation whatever the repo rate.
- 4. Supply tools must do the rest** — Buffer onions under the Price Stabilisation Fund, predictable trade policy, and storage and processing under Operation Greens address the cause, not the symptom.

Conclusion — Monetary policy can contain food-led inflation only partly: it cannot lower food prices, but it can keep them from becoming a habit. Under flexible inflation targeting the MPC should watch core inflation and expectations, while the Centre and States fix supply, because the poor cannot wait for a rate cycle.

Draw this: Beside the first point, a flowchart: weak monsoon → lower supply → dearer food → (repo rate acts here) second-round effects on core prices.

(249 words)

11.2 GS1 corner — History: Jantar Mantar, Delhi: Sawai Jai Singh II's observatory of masonry instruments

Today's peg: 1.2

- 1. Built by a Rajput astronomer-king under the Mughals** — Maharaja Sawai Jai Singh II of Jaipur (1699–1743) studied Indian and western astronomy. Tradition gives 1710, but the ASI prefers 1724: Jai Singh said he built it on the order of Emperor Muhammad Shah, enthroned in 1719.
- 2. Instruments, not telescopes** — Brick-and-lime instruments served naked-eye observation of the sun, moon and planets. The Samrat Yantra is an equinoctial dial with a triangular gnomon; the Jai Prakash has two concave hemispheres; the Ram Yantra reads altitude and azimuth; the Misra Yantra combines four instruments in one (ASI).
- 3. One of five, now a protest landmark** — Jai Singh also built observatories at Jaipur, Ujjain, Varanasi and Mathura; Mathura's no longer survives. The Jaipur Jantar Mantar became a UNESCO World Heritage Site in 2010. The road beside the Delhi observatory became the capital's best-known protest site, now denotified.

Prelims facts

- Sawai Jai Singh II built observatories at Delhi, Jaipur, Ujjain, Varanasi and Mathura (ASI).
- The Jantar Mantar at Jaipur was inscribed as a UNESCO World Heritage Site in 2010.
- The Samrat Yantra is an equinoctial sundial with a triangular gnomon.

11.3 Places in news — mark them on your atlas

Place	Where it is	Why in news	Prelims fact
Addis Ababa	Capital of landlocked Ethiopia, Horn of Africa, on the Ethiopian Highlands; neighbours include Eritrea, Djibouti, Somalia, Kenya and Sudan.	IPCC member states met there for a plenary deadlocked over the seventh assessment timeline (5.1).	Addis Ababa hosts the headquarters of the African Union.
Biligundlu	On the Cauvery at the Karnataka–Tamil Nadu border, upstream of Tamil Nadu's Mettur dam.	Tamil Nadu told the Supreme Court Karnataka owed it 11.719 tmc ft of Cauvery water at Biligundlu up to October 6 (3.1).	The Supreme Court's 2018 Cauvery judgment fixed Karnataka's release at Biligundlu at 177.25 tmc ft in a normal year.
Tirupur	Western Tamil Nadu, east of Coimbatore, on the Noyyal river, a tributary of the Cauvery.	Goyal cited units in Tirupur while asking for plain-language rules-of-origin guides under CETA (4.1).	Tirupur is India's leading cluster for knitwear and cotton hosiery exports.
Nashik	Northern Maharashtra, on the Godavari, near its source at Trimbakeshwar in the Western Ghats.	Case 2: polluted water near the Ambad industrial area before the Kumbh.	Nashik is one of the four Kumbh Mela sites, with Prayagraj, Haridwar and Ujjain.

11.4 Ethics term of the day (GS4 Section A): Impartiality tempered by compassion

Meaning — Impartiality applies the same rule to everyone, without favour; compassion cares for the person who suffers under it. They conflict only when compassion changes the verdict instead of how it is delivered.

In today's news — Case 1: a committee must fail a student caught copying, for the sake of thirty honest classmates, while a counsellor stands by and the decision is given privately, not on a notice board.

Use in an answer — Discipline or welfare case studies: state the rule applied equally, then show care shaping the delivery.

11.5 CSAT practice (Paper II)

The passage below is original, written on the theme of one of today's editorials. Choose your answers first; the key is at the end.

When rain fails, governments usually measure the damage field by field. An officer records the crop lost on each plot, and relief is paid to the person whose name appears in the land record. The method is orderly, and it is hard to cheat, because every rupee can be traced to a registered piece of land.

Yet a land record shows who owns a field, not who works it. In many villages the person who ploughed, borrowed for seed and watched the crop wither is a tenant on an oral lease. Another person loses not a crop but a season of wages, because there is nothing to harvest. Neither appears in the register, so neither is paid, though both may have lost more than the owner.

The usual defence is that paying people without records invites fraud. That concern is real. A government that hands out cash on mere claims will soon pay for droughts that never happened. But the defence proves less than it seems. It shows that relief needs a verifiable list; it does not show that the land record is the only possible list. Tenancies can be registered, and work done under rural employment schemes is already recorded.

The deeper problem is that relief systems are designed for the convenience of those who pay, not the needs of those who suffer. A system that is easy to audit but misses the poorest is efficient only on paper. The test of drought relief is not how neatly the accounts close but whether the families who lose most can buy food and seed for the next season.

Q1. Which one of the following best expresses the central idea of the passage?

- (a) Drought relief should be abolished because it invites fraud.
- (b) Relief tied only to land records misses many who lose most, and verifiable alternatives exist.

- (c) Land owners suffer more in a drought than tenants and labourers.
- (d) Rural employment schemes should replace drought relief.

Q2. The author's response to the fear of fraud is that

- (a) fraud in drought relief is imaginary.
- (b) fraud is real, but it requires a verifiable list, not necessarily the land record.
- (c) audits should be stopped during droughts.
- (d) only owners can be trusted to report losses.

Q3. Which one of the following is an assumption made in the passage?

- (a) Every tenant has a written lease.
- (b) Tenancies can be recorded in a form the State can verify.
- (c) Land owners never suffer losses in a drought.
- (d) Relief should be paid without any checks.

Reasoning and quantitative aptitude

Q4. Inflation rose by 71 basis points in a month, of which food contributed 62 basis points. Food's share of the rise is closest to

- (a) 62%
- (b) 71%
- (c) 87%
- (d) 91%

Q5. Statements: All taluks in list P are drought-hit. Some drought-hit taluks receive relief. Conclusions: I. Some taluks in list P receive relief. II. Some drought-hit taluks do not receive relief. Which conclusion follows?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Neither I nor II

Answer key and explanations

Q1: (b) Land records exclude tenants and labourers, and other verifiable lists exist; option 4 overreaches: the schemes are cited only as records.

Q2: (b) The author calls the concern "real" but says the defence "proves less than it seems"; option 1 contradicts the author's own words.

Q3: (b) The proposed alternative works only if tenancies can be verified; option 1 contradicts the mention of oral leases.

Q4: (c) $62 \div 71 \approx 0.873$, about 87%; 62% confuses basis points with share.

Q5: (d) The relieved taluks may all lie outside P, so I fails. "Some receive relief" does not exclude all receiving it, so II fails.

12. Essays of the Day

Two essays, on prompts phrased the way the Essay paper actually sets them, written the way a top-ranked candidate writes under time. Read them for structure and for the sweep of examples — not to memorise.

ESSAY 1 · Essay · Section A · 7 min read

What people expect, they help bring about.

Themes: Expectations are not only forecasts of the future; acted upon by millions, they become one of its causes · This is why credibility is a public asset: an institution that keeps its word can steady a crowd with a sentence · Expectations cannot replace reality: words work only when backed by deeds, and the poorest cannot live on promises

In September an onion in an Indian market cost more than twice what it cost a year earlier. Retail inflation rose to 5.54%, its fourth month above the Reserve Bank's target of 4%. The cause is not mysterious: a weak monsoon, old stocks running out before the new crop. And yet the Monetary Policy Committee is now weighing a rise in interest rates in December, though no interest rate has ever grown an onion. Why act at all? Because the real danger is not today's onion but tomorrow's belief. If shopkeepers, workers and restaurant owners come to expect high prices, they will set high prices, and the expectation will have made itself true. This essay argues that what people expect, they help bring about; that this gives credibility the value of a public asset; and that expectations, for all their power, cannot be a substitute for deeds.

The idea is old in sociology. In 1928 William and Dorothy Thomas wrote a sentence that students still learn as the Thomas theorem: "If men define situations as real, they are real in their consequences." Twenty years later Robert Merton gave it a name, the self-fulfilling prophecy, and an example everyone understands. A sound bank hears a rumour that it is failing. Depositors rush to withdraw. No bank keeps all its deposits in cash, so the rush itself breaks the bank. The rumour was false when it began and true when it ended. Nobody lied; each depositor acted sensibly on what he expected others to do.

Economics took longer to take this seriously, and this week it gave the idea its highest honour. On 12 October the Economics Nobel went to Robert Hall and Michael Woodford for building models of the whole economy out of how households and firms actually decide. Hall showed that a family's spending depends almost as much on what it expects to earn as on what it earns today. Woodford showed that firms set prices looking ahead, so what they expect of future interest rates shapes inflation now. In a 2005 lecture he put it bluntly: "not only do expectations about policy matter, but, at least under current conditions, very little else matters."

Once seen, the pattern is everywhere. September's figures show it at work: the 'restaurants and cafés' index, which rose 2.73% in February, rose 9.39% in September as cooking gas grew dearer. Once menus and fares are reprinted, a food shock becomes general inflation, and core inflation has already edged up from 4.1% to 4.3%. Currencies behave the same way. When everyone expects the rupee to fall, buying dollars early is rational for each importer, and together they push the rupee down; that is why the RBI this month set a reserve requirement on large forex contracts. Classrooms show it too. In 1968 Robert Rosenthal and Lenore Jacobson reported that pupils whom teachers were led to see as 'bloomers' made larger gains. Later research found the effect smaller than first claimed, but few teachers doubt that a child who is expected to fail has one more burden to carry.

If expectations are causes, then whoever can steady them holds a quiet kind of power. This is the logic of India's inflation target. Since 2016 the RBI Act has asked the Centre, in consultation with the RBI, to fix a target every five years; it is 4% within a band of 2 to 6%, renewed this March for 2026 to 2031. A number written into law is a promise. If people believe it, a bad onion season stays a bad onion season: workers do not demand, and shopkeepers do not charge, as though high prices were permanent. A central bank that has kept its word can sometimes calm a market with a sentence. One that has not must use far heavier tools to achieve the same result, and the poor pay for the difference in lost jobs and dearer loans.

The same is true beyond economics. A government whose schemes arrive when announced finds that citizens plan around them; one whose promises lapse teaches citizens to discount every announcement. A law that raises hopes and then cannot survive in court leaves behind more bitterness than if it had never been passed; Karnataka's 2022 Act raising its quotas to 56%, struck down by the High Court this week for breaching the 50% ceiling, is a reminder that a promise must fit the Constitution before it can be kept. Credibility is built slowly, by keeping small promises when breaking them would be easy, and it is spent quickly.

There is a serious counter-argument. Expectations are not magic. No belief brought rain to a dry field, and no amount of confident talk will put onions in a market before the harvest. If the supply shock is real, the honest answer is storage, transport and imports, not speeches. Worse, the language of 'managing expectations' can become an excuse for managing the news: for dressing up bad numbers, silencing critics and mistaking optimism for policy. And it assumes a public that plans ahead. Hall's own critics note that families living hand to mouth cannot spend on tomorrow's income; they live on today's. Rural inflation, at 6.08%, is well above the urban 4.88%, and no forward guidance softens that for a landless labourer.

Each of these objections is right, and none defeats the thesis; they set its limits. Expectations shape outcomes only within what the physical world allows, which is why the slow work of warehouses and cold chains matters as much as the interest rate. Expectations are steadied by truth, not by spin: a central bank that hides bad news loses the very credibility that gave its words weight. And because the poor cannot wait for beliefs to settle, credibility must be backed by direct help, such as food buffers and transfers, when shocks fall on those with the least room to absorb them. The lesson is not 'talk instead of act', but 'act in a way that people can believe, and say plainly what you will do'.

What people expect, they help bring about. A rumour can sink a bank, a low expectation can hold back a child, and a belief that prices will keep rising can make them rise. But the same force works in the other direction. A promise kept year after year becomes a foundation on which millions of people quietly plan their lives. This year's Nobel honours economists who showed that the future is partly made of what we believe about it. The task for institutions is to deserve that belief: to say little that they cannot do, and to do what they have said.

Built from today's cards:

Aaj ka Aaina — two minutes before you close the magazine

Darpan means mirror. Before you close today's magazine, hold it up to yourself. Write the answers in your notebook — three lines are enough.

1. If you were the District Magistrate in today's lead story — "Karnataka High Court strikes down the 2022 Act that raised SC/ST quotas to 56%" — what would your first step be, and whom would you meet first?

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2. Which story did you see from the other side for the first time today? Write the strongest form of the argument you disagreed with.

.....

3. Austerity is about time too. Where did you save time today, and where did you lose it?

.....

Ability, Anonymity, Austerity — one small step every day. And we shall become, my man.