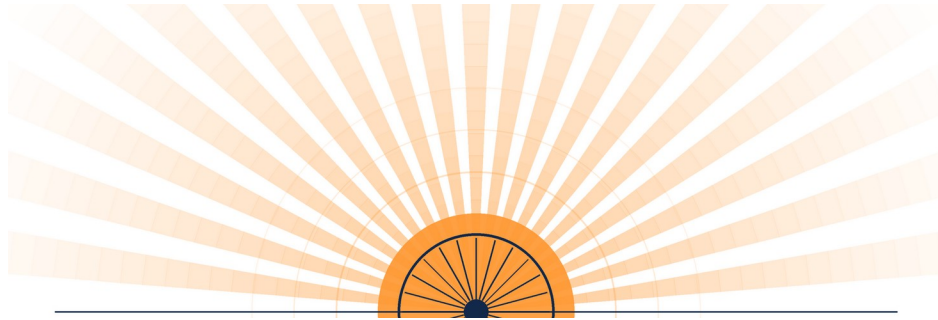




UPSC DARPAN

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

"A map is not the territory it represents, but, if correct, it has a similar structure to the territory, which accounts for its usefulness."

— Alfred Korzybski, *Science and Sanity* (1933), p. 58

The Hindu (Mumbai), The Indian Express (Mumbai) & The Economic Times (Delhi) — 14 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 · 14 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.

“The basic rule may perhaps be tersely put as bail, not jail, except where there are circumstances suggestive of fleeing from justice or thwarting the course of justice or creating other troubles in the shape of repeating offences or intimidating witnesses and the like, by the petitioner who seeks enlargement on bail from the court.”

— **Supreme Court of India (V.R. Krishna Iyer J., for himself and N.L. Untwalia J.)** · *State of Rajasthan v Balchand @ Baliay* (20 September 1977)

Use in: Today's Data Point in The Hindu on a legal aid programme in eight Maharashtra prisons: participants had spent on average 171 days in jail before aid reached them, yet 84% of their bail applications succeeded, against 26% of all applications in the same courts. Use it in GS2 answers on undertrials, Article 21 and Article 39A, and in essays on liberty: if bail is the rule, a poor accused who has no lawyer to ask for it is denied the rule itself, which is why *Khatir v State of Bihar* (1981) puts the duty to provide aid at first production. Balance it: the Court itself listed the exceptions, flight risk and witness intimidation, and the programme's 84% compares a selected group, so it describes rather than proves what early aid achieves.

“Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”

— **World Commission on Environment and Development (the Brundtland Commission)** · *Our Common Future* (1987), Chapter 2

Use in: Today's statement by the Central Electricity Authority chairperson that India may need 105–150 GW of new coal capacity by 2035 (IE; ET reports 105 GW, possibly 115 GW), as demand peaked at 271 GW in May and September. Use it in GS3 answers on energy security and climate, and in essays on development: the present's need is real (no family should lose power in a heat wave), but plants built now run for decades and lock in emissions. Balance it: the definition does not say how to weigh a blackout today against a warmer tomorrow; storage for evening demand (Green Energy Corridor III funds 50 GWh of batteries) is how India can serve both, and a plan sized on one bad monsoon year risks stranded assets.

“If we use, to achieve our purposes, a mechanical agency with whose operation we cannot efficiently interfere ... we had better be quite sure that the purpose put into the machine is the purpose which we really desire.”

— **Norbert Wiener** · *“Some Moral and Technical Consequences of Automation”*, *Science*, vol. 131 (1960)

Use in: Today's call by more than 200 AI and cybersecurity researchers, including Geoffrey Hinton and Yoshua Bengio, to air-gap cyber-capable AI models during testing, and Anthropic's warning that small models may be months from self-replicating across poorly secured devices with “no centralised point to shut off”. Use it in GS3 answers on AI governance, cyber security and critical information infrastructure, and in essays on technology and control: the danger Wiener named in 1960 is a machine we cannot stop once it starts. Balance it: Anthropic's tests found such models cannot yet do the whole process reliably, and strict containment must not shut out the open research and Indian start-ups that the IndiaAI Mission is meant to support.

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- 8.1 Urban livelihood mission DAY-NULM lapses with no successor as five States plead for funds

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- 10 20 one-line facts in exam-pattern form

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12.1 A map can state a claim; only people can keep it.

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	Legal aid reaches undertrials 171 days late; early aid wins bail Why it matters: GS2 access to justice: Article 39A, Section 479 BNSS, Khatri for Prelims; when legal aid must begin for Mains.
2.1	States slow to draw ₹2 lakh crore of SASCI capex loans Why it matters: GS2/GS3 fiscal federalism: Articles 293 and 282 for Prelims; conditional central money and the March rush for Mains.
4.1	China rejects the Ladakh UT as India names 28 places Why it matters: GS2 India–China: LAC sectors, 1993 and 1996 agreements for Prelims; naming as statecraft for Mains.
5.1	CEA says India may need 105–150 GW of new coal by 2035 Why it matters: GS3 energy: CEA, updated NDC for Prelims; evening peak, storage and stranded coal for Mains.
8.1	DAY-NULM lapses with no successor as States plead for funds Why it matters: GS2 welfare schemes: Twelfth Schedule entry 11, SHGs for Prelims; what a scheme gap costs the urban poor 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

Both stories today are about time as a constitutional matter. A free lawyer who reaches an undertrial after five months has already lost the case that mattered, which was the case for bail; a Speaker who leaves defection petitions at the notice stage for four months decides them by not deciding. In each, the right exists on paper and the delay is where it dies.

1.1 Legal aid reaches undertrials 171 days late, yet those helped early get bail far more often

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — Developmental issue touching the common citizen: The poorest accused — daily-wage workers, migrants — lose months of liberty and wages because free lawyers arrive late.

ISSUE THREAD Legal aid and undertrial prisoners (new thread) **LENS** Liberty and order · Independence and accountability

STORY SO FAR Free legal aid has been a constitutional directive since 1976 and NALSA has run it since 1995. Section 479 of the BNSS, in force from 1 July 2024, requires bail for most undertrials after half the maximum sentence.

THE NEWS Maharashtra. Picture a casual labourer in a district jail, arrested on a minor charge, with no money for a lawyer. A Data Point analysis in The Hindu by Indulekha Guha and Trisha Chanda, using records of over 22,000 undertrials helped between 2018 and 2023 by a legal aid programme in eight Maharashtra prisons, shows what happens to him. The typical participant is 29; close to half studied only to primary school, and 57% are casual wage workers. Across 29 districts, 84% of participants' bail applications succeeded, against 26% of all applications in the same courts between 2015 and 2020. But participants had spent on average 171 days in jail before the programme reached them, and those bailed spent a further 115 days. Prayas (TISS) and the Fair Trial Fellowship (NLU Delhi) run the programme.

FIRST, UNDERSTAND (BACKGROUND)

- 1. Free legal aid exists because a right you cannot use is no right** — An accused who cannot pay a lawyer cannot ask for bail. So Article 39A, added in 1976, tells the State to provide free legal aid, and Article 22(1) gives every arrested person the right to consult a lawyer.
- 2. A three-tier machine run by judges delivers it** — The Legal Services Authorities Act, 1987 created NALSA at the top, a State Legal Services Authority in each State and a District Legal Services Authority (DLSA) in each district. Anyone in custody is entitled, whatever his income. The DLSA assigns panel lawyers and, since 2022, full-time defence counsel.
- 3. Most Indian prisoners have not been convicted** — India jails about 41 people per 1,00,000, yet more than three-quarters of its prisoners in 2022 were undertrials, fourth highest in the world. Arrest is quick and trial slow, so without an early bail plea a small charge can mean months inside.

KEY TERMS

- Undertrial prisoner — A person held in jail while his trial is pending; not convicted, and so presumed innocent.
- Legal Aid Defence Counsel — NALSA's full-time lawyers for accused who cannot pay, a public-defender model begun in 2022; renewals were halted in August 2026 pending review.
- Section 479 BNSS — Requires bail for an undertrial held for half the maximum

sentence; a first-time offender is released on bond after one-third.

- First production — The arrested person's first appearance before a magistrate, within 24 hours, where custody or bail is decided.

THE CHAIN IN ONE LINE

Poor accused arrested on a small charge → no lawyer at first production, so no bail plea → 171 days in jail before aid arrives → lost wages, crowded jails → late bail

STATIC SYLLABUS LINKAGE	1. The Constitution and the Supreme Court place the duty at the start — Article 39A, inserted by the 42nd Amendment, 1976, is a Directive Principle on free legal aid; Article 22(1) is the Fundamental Right to consult a lawyer. Hussainara Khatoon v State of Bihar (1979) read speedy trial into Article 21, and Khatri v State of Bihar (1981) held that the duty to provide aid begins at first production. 2. Section 479 BNSS turns long detention into a bail entitlement — An undertrial held for up to one-half of the maximum term “shall be released by the Court on bail”; a first-time offender, on bond after one-third. Offences punishable with death or life are excluded. On 23 August 2024 the Supreme Court told jail superintendents to move these applications themselves (per an MHA letter of 24 October 2024).
WHY UPSC LOVES THIS (TREND)	1. Is free legal aid a right in law but late in practice, and who must fix the timing? — GS2 names “mechanisms, laws, institutions and bodies constituted for the protection and betterment of these vulnerable sections”. Expect three dimensions: liberty under Articles 21 and 22, legal services capacity, and prison overcrowding.
PRELIMS NUGGETS	● Article 39A (free legal aid) was inserted by the 42nd Amendment Act, 1976, and is a Directive Principle of State Policy. ● Under Section 12 of the Legal Services Authorities Act, 1987, a person in custody is entitled to free legal services irrespective of income. ● The Chief Justice of India is Patron-in-Chief of NALSA; its Executive Chairman is a serving or retired Supreme Court judge nominated by the President after consulting the CJI.
ANALYSIS	1. Timing is the right: aid that comes after months has already lost the bail fight — Bail is won early; the days already served cannot be returned. Before intake, only about 1% to 6% of participants had got bail across groups by gender, income, education and occupation; after intake, 61% to 92% did. Yet intake came 171 days after arrest. The other view: participants were not randomly selected, so the comparison is descriptive, not causal. That weakens the 84% figure, not the timing finding, which rests on participants' own dates. 2. The cost of delay falls on households least able to carry it — Matching participants with similar workers in the Periodic Labour Force Survey, the authors estimate losses from arrest to release of up to about ₹2 lakh for some age groups, while more than 60% of participants earn under ₹80,000 a year. After intake alone, those facing the most serious charges lose about ₹80,000, nearly four times the ₹21,000 for the least serious. The counter-view: these are upper-bound estimates; even halved, they are months of income. 3. Lens — Institutions: four bodies hold the chain, so no one owns the delay — Police decide arrest; the magistrate decides remand; the DLSA decides how often lawyers visit; the jail superintendent knows who is eligible. The Supreme Court's 23 August 2024 order shows the fix: it named the superintendent responsible for Section 479

	applications. The other view: Khatri already binds magistrates. But a duty with no named official and no deadline is the gap this data exposes.
BOTH SIDES	● + For: Early aid is cheap liberty: one bail plea at first production saves months of custody and eases crowding. ● + For: It is compliance, not charity: Article 39A and Khatri place the obligation at first production. ● – Against: DLSAs are stretched: a lawyer at every remand in every court needs money and people many districts lack. ● – Against: Faster pleas alone will not empty jails: courts must weigh flight risk, and the poor often cannot furnish sureties.
WAY FORWARD	1. A lawyer at every first production — DLSAs should roster counsel in remand courts, as <i>Khatri v State of Bihar</i> (1981) requires. 2. A daily jail-admissions list to the DLSA — Identifying prisoners at or soon after arrest is what the authors call the most actionable lesson. 3. Evaluate legal aid properly — Compare participants with similar defendants and track them after release, as the authors recommend.
POSSIBLE MAINS QUESTION	“Legal aid that arrives after months in jail is aid denied.” Critically examine this in the context of undertrial prisoners in India. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Critically examine — Show how late aid fails liberty, weigh what it still achieves, then judge. 2. Introduction — open with the gap — Sample: More than three-quarters of India’s prisoners are undertrials, and in one Maharashtra programme free legal aid reached them only after 171 days in jail. 3. Body — the right is meant to begin at first production — Article 39A, 22(1) and <i>Khatri</i>. Draw a flowchart: arrest → first production → bail plea → release, marking where the lawyer should enter and where he does. 4. Body — early help changes outcomes; late help cannot return lost time — Bail 1%–6% before intake, 61%–92% after; wage losses up to about ₹2 lakh. 5. Body — the counter-view: late aid still shortens detention, and the data are descriptive — Non-random selection, stretched DLSAs, sureties the poor cannot furnish. 6. Conclusion — the DLSA must reach the accused at remand — Sample: As the officer answerable for legal aid in the district, I would put a lawyer in every remand court first, because liberty lost in the first weeks cannot be repaid.
ADMINISTRATOR’S BRAINSTORM — Q & APPROACH	Q1. You are Secretary of a District Legal Services Authority. Most undertrials in the jail are casual workers and your lawyers visit monthly. What do you do first? Approach: I could add jail visits, file bulk Section 479 applications, or change when aid begins. The first two clear today’s backlog but leave tomorrow’s arrests waiting. I would start with the third: a daily admissions list from the jail and a legal aid counsel rostered in each remand court, with the Section 479 drive alongside. Undertrials and their families gain most; magistrates hear bail pleas on time; panel lawyers carry a heavier daily load. The deciding principle is <i>Khatri</i>’s: aid owed at first production is owed then.

KARMA YOGI TEST (THE THREE A'S)

Ability — Fixing the hand-off — a daily admissions list matched to remand courts — rather than adding visits that still arrive after the bail window closes.

1.2 Madras High Court upholds Speaker's acceptance of six resignations, orders defection pleas decided in two months

IN BRIEF

ISSUE THREAD Defections and the Tenth Schedule (update 4) **LENS** Independence and accountability

STORY SO FAR Courts are pressing Speakers on defection petitions: the Supreme Court upheld a Telangana MLA's disqualification, and the Lok Sabha Speaker gave 20 rebel TMC MPs till October 20.

THE NEWS Chennai. The Madras High Court on Tuesday upheld Tamil Nadu Speaker J.C.D. Prabhakar's acceptance of the resignations of six AIADMK MLAs, who later joined the ruling TVK, between May 26 and June 29, 2026. But the Bench of Chief Justice Sushrut Arvind Dharmadhikari and Justice G. Arul Murugan directed him to decide within two months the disqualification proceedings against four of them, two since re-elected from the same seats. The proceedings had stayed at the notice stage for four months. The Speaker must publish a timetable within seven days and allow no more than two adjournments. He was "duty-bound to rise above his individual predilections and respect the robe", the Bench said.

WHY IT MATTERS FOR THE EXAM

GS2 lists the functioning and powers of State legislatures. The Mains angle is the Speaker as a tribunal who can defeat the Tenth Schedule by delay; this ruling goes beyond a deadline by prescribing a public timetable and an adjournment cap. For Prelims, know the Tenth Schedule and Article 190(3)(b).

PRELIMS NUGGETS

- The Tenth Schedule was added by the 52nd Amendment, 1985; paragraph 2(1) (a) disqualifies a member who "voluntarily" gives up party membership.
- Article 190(3)(b): the Speaker shall not accept a legislator's resignation if satisfied it is not voluntary or genuine.
- Kihoto Hollohan (1992): the Speaker deciding disqualification acts as a tribunal, open to judicial review.
- Keisham Meghachandra Singh (2020): disqualification petitions should ordinarily be decided within three months.

CONCEPTS TO KNOW

- Speaker as tribunal under the Tenth Schedule · Time limit for deciding disqualification petitions
- Short explanations: upscdarpan.in → Concept Booster → Today's concepts

2. Economy

Both of today's economy stories ask who pays for India's public infrastructure, and on whose terms. The Centre offers States ₹2 lakh crore of interest-free money for roads and hospitals, but with conditions, and States are drawing it slowly. The payment industry wants merchants to pay for UPI, but traders lobbied and the fee waits until after Diwali. In both, the cheapest money comes with someone else's rules.

2.1 States are slow to draw the ₹2 lakh crore of 50-year interest-free capex loans under SASCI

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — **Developmental issue touching the common citizen:** A road, a hospital block or a canal in your district is often built by State capex; this scheme pays for it — if States claim it.

ISSUE THREAD **Special Assistance to States for Capital Investment** (new thread) **LENS** Centre and States · Short-term relief and long-term reform

STORY SO FAR Since 2020-21 the Centre has lent States 50-year interest-free money for capital projects under SASCI. For 2026-27 the Department of Expenditure's guidelines of 27 March set ₹2 lakh crore, split into twelve parts.

THE NEWS New Delhi. The Department of Expenditure (DoE) wrote to States in the first week of October asking them to speed up use of the Scheme for Special Assistance to States for Capital Investment (SASCI), The Economic Times reports. Several States have not drawn the money available or have not submitted utilisation certificates. As on October 1 the Centre had sanctioned ₹67,000 crore and released about ₹51,000 crore, roughly a quarter of the year's ₹2 lakh crore; actual spending is lower still. Releases had reached ₹44,500 crore by July; an official spoke of "a slowdown after July". The DoE is chasing certificates, speeding approvals and helping States find suitable projects, and expects them to absorb the full amount in the second half.

FIRST, UNDERSTAND (BACKGROUND)

- 1. Capital spending builds things; revenue spending runs things** — Salaries, pensions, interest and subsidies are used up within the year: that is revenue expenditure. A bridge, a hospital or a canal serves people for decades: that is capital expenditure, or capex. Capex also pulls in cement orders, construction jobs and private investment.
- 2. States build most of what citizens use daily** — District roads, canals, police stations and government hospitals are mostly State works. But States raise less tax than they spend and their borrowing is capped, so capex is cut first: a salary cannot wait, a culvert can.
- 3. How SASCI works** — SASCI lends States money for 50 years at no interest, outside their normal borrowing limit. In 2026-27, ₹75,000 crore is untied, shared largely by each State's share in central taxes. The rest is paid only when a State meets conditions such as raising capex, rolling out AgriStack, reforming mining or adopting Right of Way rules.

KEY TERMS

- Capital expenditure (capex) — Spending that creates a lasting asset, such as a road or building, unlike day-to-day running costs.
- Conditional (reform-linked) transfer — Money the Centre gives a State only after the State meets a stated condition or completes a named reform.
- Fiscal deficit limit of States — The yearly borrowing cap in each State's fiscal responsibility law, usually 3% of its GDP (GSDP).
- Utilisation certificate (UC) — A State's certificate that money received was spent on the approved purpose; usually needed before the next release.

THE CHAIN IN ONE LINE

Centre offers ₹2 lakh crore of interest-free loans → most of it tied to conditions and paperwork → States lack ready projects or file UCs late → releases slow after July → risk of a rushed, low-quality spend before March

STATIC SYLLABUS LINKAGE	1. Article 293 gives the Centre a hand in State borrowing — Article 293(2) lets the Government of India lend to States. Under Article 293(3), a State that still owes the Centre money needs its consent to raise any loan, which is why the Centre sets each State's borrowing ceiling. 2. Two routes for central money — Under Article 280 the Finance Commission recommends how central taxes are shared with States; that money is untied. Article 282 allows grants for any public purpose, the basis for centrally designed schemes with conditions. SASCI is a loan, but it follows the scheme route.
WHY UPSC LOVES THIS (TREND)	1. Do conditional central transfers strengthen State capex or weaken State autonomy? — GS3 lists "Government budgeting" and "infrastructure"; GS2 lists "issues and challenges pertaining to the federal structure". Expect three dimensions: the capex multiplier, untied versus reform-linked money, and State capacity to spend well.
PRELIMS NUGGETS	● SASCI, run by the Department of Expenditure, gives States 50-year interest-free loans for capital projects, outside their normal Net Borrowing Ceiling; it began in 2020-21 as Special Assistance to States for Capital Expenditure. ● Under Article 293(3), a State with an outstanding loan from the Government of India needs the Centre's consent to raise a fresh loan. ● Article 282 allows the Union or a State to make grants for any public purpose, even outside its legislative competence.
ANALYSIS	1. States are slow less from lack of need than from the scheme's conditions and paperwork — The guidelines release the untied part in two instalments, 66% and then 34% only after a State uses 75% of the first, closes old scheme accounts and returns unused central money; earlier releases need a consolidated UC. ET reports States that have neither drawn funds nor filed UCs. The other view is that conditions are the point: a loan for unready projects only parks money. True, but when 62.5% of the pot is conditional, a State slow on one reform loses capex money too. 2. Lens — Centre and States: interest-free money buys the Centre a say over State priorities — Finance Commission devolution is untied: a State chooses canals or clinics. SASCI's conditional parts reward central priorities instead — AgriStack (₹13,000 crore), mining reforms (₹5,000 crore), Right of Way rules (₹4,000 crore), per the 2026-27 guidelines. The strongest counter-view: these are national goals States have delayed for years, and no State is forced to join. That holds, but poorer States with thinner administrations may draw less of money meant for them. 3. Lens — Short-term relief and long-term reform: what the money builds matters more than drawing it — A full-absorption target invites the "March rush": hurried tenders, roads without drainage, hospital blocks without staff. ET's figures show releases rose only about ₹6,500 crore between July and October, so most now falls due in the second half. Land and approvals cannot be compressed into months. The other view: delay also costs output. Either way, count working assets, not rupees released.
BOTH SIDES	● + For: The Centre: States cut capex first when short of money, so interest-free loans outside the borrowing limit protect roads, canals and hospitals. ● + For: Reform advocates: tying money to AgriStack, mining and Right of Way rules finishes long-stalled reforms, and the capex-growth incentive rewards States that build. ● – Against: States: 62.5% of the pot comes with central conditions and timelines, shifting choices from elected State governments to the Union. ● – Against: Public-finance critics: a second-half push invites rushed projects, and loans, however cheap, still add to State debt.

WAY FORWARD	1. Keep a shelf of ready projects — State Finance and Planning departments should have project reports, land and clearances ready before April, so loans are drawn in the first half. 2. Ease the untied part; fund maintenance — The DoE could release more untied money early on simpler conditions, and States should budget upkeep and report working assets, not just rupees spent.
POSSIBLE MAINS QUESTION	Interest-free capex loans to States are generous, yet States are slow to use them. Examine the reasons and their implications for fiscal federalism. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Probe the causes and their meaning for Centre-State fiscal relations; end with a view. 2. Introduction — cheap money, slow uptake — Sample: By October 1 the Centre had released only about ₹51,000 crore of the ₹2 lakh crore of interest-free SASCI loans for 2026-27, even though States need capex most. 3. Body — conditions and paperwork, not cost, explain the delay — Two instalments, 75% use of the first, UCs, old accounts to close. Value addition: 62.5% of the outlay is conditional (2026-27 guidelines). 4. Body — conditional loans shift choice from States to the Centre — Contrast untied Article 280 devolution with scheme money; note Article 293(3). Draw a flowchart: ₹2 lakh crore splitting into the untied ₹75,000 crore and conditional parts, each with its condition. 5. Body — a second-half rush threatens asset quality — March rush, land delays, no maintenance budget; weaker States draw less. 6. Conclusion — the Finance Department prepares, the DoE eases — Sample: Each State Finance Department must keep cleared projects ready from April, and the DoE must release untied money early, because capex is judged by assets that work.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As a State Finance Secretary, you find in January that ₹X crore of SASCI money is undrawn with two months left. What do you do first? Approach: Options: a tendering rush before March 31, giving up the money, or drawing only what ready projects can absorb. A tendering rush would show full use on paper but buy poor roads that the State repays for fifty years; giving up the money hurts waiting districts. I would first clear pending utilisation certificates, since they block every later release, then list projects with land, clearances and approved estimates, and claim only for those. The rest goes to next year's shelf. The deciding principle is value for public money over the look of full absorption.
KARMA YOGI TEST (THE THREE A'S)	Austerity — Claiming loans only for ready projects, even if the State shows unused money, instead of rushing March tenders that taxpayers repay for fifty years.

2.2 NPCI defers the 0.4% merchant fee on UPI payments above ₹2,000 until after Diwali

IN BRIEF

ISSUE THREAD UPI merchant fee (MDR) (update 6) **LENS** Market and State

STORY SO FAR From October 15, merchant UPI payments above ₹2,000 were to carry a 0.4% fee capped at ₹300; person-to-person payments stay free. Traders and parties objected, and the Supreme Court asked the Centre to explain the charge.

THE NEWS New Delhi. What is new: on Tuesday NPCI said its UPI and Services Steering Committee had decided, "keeping in mind the festive season", that the merchant discount rate (MDR, the fee a merchant's bank charges for accepting a digital payment) on select person-to-merchant UPI payments will apply "immediately post Diwali", on a date to be notified,

not from October 15. Government sources told The Hindu the decision was taken in the Prime Minister's Office after traders' appeals; the Confederation of All India Traders had met the Finance Minister on September 30. Payments above ₹2,000 are about two-thirds of person-to-merchant value (The Indian Express). The Supreme Court has asked NPCI, the Centre and RBI to file affidavits by late October.

WHY IT MATTERS FOR THE EXAM	GS3 digital payments and resource mobilisation. Mains asks who should pay for public digital infrastructure: merchants through MDR, or taxpayers through incentives, which ET says cover far less than the system's roughly ₹21,000 crore annual cost. The deferral also shows lobbying shaping regulated prices.
PRELIMS NUGGETS	● MDR has been zero on BHIM-UPI and RuPay debit card payments since 1 January 2020, under Section 10A of the Payment and Settlement Systems Act, 2007 and Section 269SU of the Income-tax Act, 1961. ● NPCI (2008), an RBI and Indian Banks' Association initiative, is a not-for-profit Section 8 company under the Companies Act. ● RBI regulates payment systems under the Payment and Settlement Systems Act, 2007.
CONCEPTS TO KNOW	● Merchant Discount Rate · Zero-MDR mandate for UPI ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

3. Agriculture & Food

A farmer who goes to buy subsidised urea or DAP should pay for urea or DAP, not for a packet of micronutrients he did not ask for. Bihar's order against "tagging" protects that simple right, and the fertiliser industry's objection shows how the subsidy system shapes what reaches the field.

3.1 Bihar bars subsidised fertiliser dealers from forcing farmers to buy non-subsidised products

IN BRIEF

ISSUE THREAD Fertiliser supply squeeze (update 3) **LENS** Growth and equity

STORY SO FAR Landed sulphur prices roughly trebled in a year after strikes on refineries and export bans by Russia and China, straining DAP and SSP output; fertiliser production fell 12.4% in August, a sixth straight monthly fall.

THE NEWS New Delhi. Bihar has joined Maharashtra and Uttar Pradesh in restricting the sale of non-subsidised fertilisers by companies that supply subsidised products such as urea, di-ammonium phosphate (DAP), NPK complexes and muriate of potash, The Economic Times reports. The aim is to stop "tagging", where dealers or suppliers make a farmer buy a non-subsidised product as a condition for getting subsidised fertiliser. In UP the restriction took effect on January 1, 2026. In a joint letter dated October 9, leading fertiliser companies asked Bihar to review its order, arguing that it could cut farmers' access to newer nutrients and that Bihar's low soil organic carbon makes balanced nutrition important. Industry estimates put the margin loss at up to ₹120 crore.

WHY IT MATTERS FOR THE EXAM	GS3 "Issues related to direct and indirect farm subsidies". Prelims tests the fertiliser control regime and the urea-versus-NBS split. For Mains, tagging shows how a scarce, price-controlled input lets sellers extract hidden payments from farmers, while firms argue crop-nutrition innovation needs open sales.
PRELIMS NUGGETS	● The Fertiliser (Control) Order, 1985 is issued under Section 3 of the Essential Commodities Act, 1955; it regulates fertiliser sale, quality and dealer registration. ● Urea is sold at a statutorily notified maximum retail price; the Centre pays makers the gap between cost and that price. ● Since 2010, P&K fertilisers such as DAP and MOP get a fixed per-kg subsidy on nutrients (N, P, K, S) under the Nutrient Based Subsidy scheme.
CONCEPTS TO KNOW	● Fertiliser (Control) Order, 1985 · Nutrient Based Subsidy scheme ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

4. International Relations

Both of today's stories are about what a State writes into its own records. A name on a Survey of India map draws an angry reply from Beijing, while a law signed in Moscow turns Indian workers' jobs abroad into a treaty matter. In each case India's quiet paperwork carries more weight than the speeches around it.

4.1 China says it “never recognised” Ladakh; India rejects objection to 28 standard names

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 2 — **National event with international repercussions:** Naming a peak on India's own map is a domestic act; China's reply turns it into a test of the LAC thaw — and of how India asserts sovereignty.

ISSUE THREAD **India-China ties after BRICS** (update 5) **LENS** Strategic autonomy and partnership · National interest and global commons

STORY SO FAR Ties were normalised after the 2024 Modi–Xi meeting. At the Delhi BRICS summit in September, Modi told Xi they must rest on mutual respect, interest and sensitivity. On October 2, MHA notified standard names for 28 places in Ladakh.

THE NEWS New Delhi/Beijing. India and China sparred on Tuesday, October 13, over India's standard names for 28 places and features in Ladakh. Chinese Foreign Ministry spokesperson Mao Ning said China “has never recognised the so-called ‘Union Territory of Ladakh’ unilaterally and illegally established by India”. She called the names “illegal and invalid” and said the areas in the boundary's western sector “have always belonged to China”. Hours later, MEA spokesperson Randhir Jaiswal replied that Ladakh “is an integral and inalienable part of India. No amount of denial by the Chinese side can change this established fact.” The names, he said, aim at “accurate recognition and better awareness among the public at large”. The Home Ministry notified them on October 2 on the official Survey of India map. They include Gogra and Hot Spring, friction points on the Line of Actual Control (LAC). The Hindu calls it the first such spat since 2024.

FIRST, UNDERSTAND (BACKGROUND)

- 1. Standardising a name means fixing it on the official map** — The Survey of India, the national mapping agency, draws India's official maps. To standardise a name is to fix one name and one spelling for a peak, pass or lake. Ministries, the Army and atlases then all use it.
- 2. A name gives no title, but it builds a record** — Naming a place does not make it legally yours; actual control and administration count for far more. But the world reads maps. Repeated official use builds a paper record and a public story of ownership. That is why India and China both treat naming as statecraft.
- 3. The LAC is a line of control, not an agreed border** — India and China have never agreed a boundary. The LAC marks where each side's control ends. In the western sector China holds Aksai Chin, which India claims as part of Ladakh. After the Galwan clash of June 2020, disengagement came in stages, the last at Depsang and Demchok in October 2024.

KEY TERMS

- **Line of Actual Control (LAC)** — The line separating areas each side actually holds on the India–China frontier; not an agreed border.
- **Toponymy** — The study and official fixing of place names.
- **Cartographic assertion** — Using maps and official names to stake or reinforce a territorial claim.
- **Survey of India** — India's national mapping agency under the Department of Science and Technology; its maps show the official boundaries.

THE CHAIN IN ONE LINE

MHA notifies 28 names on the Survey of India map → list includes LAC friction points Gogra and Hot Spring → China rejects the UT of Ladakh itself → MEA restates that Ladakh is integral → first spat since 2024 tests the thaw

STATIC SYLLABUS LINKAGE	1. The Survey of India publishes the official map of India — Set up in 1767, the Survey of India is the country's oldest scientific department and works under the Department of Science and Technology. After the 2019 reorganisation, the Home Ministry released its new maps in November 2019 showing the UTs of Jammu and Kashmir and of Ladakh. 2. Agreements since 1993 manage the LAC without settling it — The 1993 Agreement on Maintenance of Peace and Tranquillity along the LAC and the 1996 Agreement on Military Confidence-Building Measures keep the peace without fixing a line. The 2005 Political Parameters and Guiding Principles agreement says a settlement shall safeguard the interests of settled border populations.
WHY UPSC LOVES THIS (TREND)	1. Is naming places a legitimate tool of border diplomacy, or does it harden disputes? — GS2: "India and its neighbourhood — relations"; GS3: "security challenges and their management in border areas". Expect three dimensions: cartography as statecraft, assertion during the post-2024 thaw, and the small legal weight of names against actual control.
PRELIMS NUGGETS	● The Survey of India, established in 1767, functions under the Department of Science and Technology. ● The 28 Ladakh names were notified by the Ministry of Home Affairs: 10 peaks, 3 mountains, 7 land areas, 2 glaciers, 2 passes and one each of valley, lake, river and water body. ● The India-China frontier has three sectors: western (Ladakh), middle (Himachal Pradesh and Uttarakhand) and eastern (Sikkim and Arunachal Pradesh).
ANALYSIS	1. The stated reasons are practical; the historical reading is ours — The MHA release and the MEA reply give two reasons: accurate recognition and public awareness. Our reading, which the release does not state, is that names such as Zorawar, Rinchen Zangpo, Milarepa and Guru Rinpoche anchor Ladakh's Buddhist and Indian past on the map. The list also covers Gogra and Hot Spring, which per The Hindu about PP-15, disengaged in September 2022. The other view: civil cartography is routine. Partly true, but names at friction points are never purely administrative. 2. China answered the map by attacking the Union Territory itself — Mao Ning disputed no single name; she rejected the UT and, through it, the August 2019 reorganisation. Per The Indian Express, Beijing has issued several lists of "standardised" LAC names under State Council regulations since 2017, which India calls "inventions" — at least six rounds in nine years, the latest in August 2026. The counter-view is that India now names places too. True, but each side calls its own naming housekeeping and the other's provocation; that is how tit-for-tat runs. 3. Lens — autonomy: India can assert sovereignty and keep normalising ties — The MEA reply was firm but narrow: it restated Ladakh's status, called the MHA release "self-explanatory" and made no new demand. The Hindu notes that diplomatic and travel links re-established after the 2024 Modi-Xi meeting remain intact. The strongest objection is that naming LAC points risks a fragile thaw. But silence on a direct attack on the 2019 reorganisation would concede ground. The balance holds while the dispute stays verbal.
BOTH SIDES	● + For: Sovereignty: Ladakh is Indian territory, and naming places on India's own map is a domestic act needing no one's consent. ● + For: Clarity: one standard name serves the Army, administration and public; MEA says it was done with the UT administration and local stakeholders. ● – Against: Timing: naming friction points during a thaw hands Beijing a pretext and invites a counter-list.

	– Against: Limited gain: names weigh little against actual control, while the diplomatic cost is real.
WAY FORWARD	1. Keep the dispute inside the boundary mechanisms — Take any Chinese counter-naming to the Special Representatives talks, not duelling press statements. 2. Back the map with people on the ground — Settled, served border villages under the Vibrant Villages Programme, which covers Ladakh, give a claim more weight than any label.
POSSIBLE MAINS QUESTION	“Names on a map are instruments of statecraft.” Examine this with reference to India’s standardisation of place names in Ladakh and China’s response. (10 marks, 150 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Test what naming achieves and cannot, then judge. 2. Introduction — a domestic map entry drew a sovereignty dispute — Sample: MHA’s October 2 names for 28 Ladakh features drew a Chinese rejection of the UT itself, showing how cartography doubles as diplomacy. 3. Body — names build a record and a story, though control decides title — One name serves administration; repeated official use builds a narrative. Value addition: Gogra and Hot Spring lie near PP-15, disengaged in September 2022. 4. Body — China’s answer is tit-for-tat aimed at the 2019 reorganisation — At least six naming rounds in nine years (IE). Draw a flowchart: Indian map step → Chinese denial → counter-list → Indian rebuttal. 5. Body — firm, narrow replies protect the 2024 thaw — MEA restated Ladakh’s status without new demands: red lines held, engagement kept. 6. Conclusion — the MEA answers briefly; administration holds the ground — Sample: India’s diplomats must rebut every denial briefly and precisely, while settled border villages make the claim real.
ADMINISTRATOR’S BRAINSTORM — Q & APPROACH	Q1. As Joint Secretary (East Asia), MEA, you are drafting India’s reply to China’s statement that it never recognised the UT of Ladakh. What goes in, and what stays out? Approach: My options: ignore it, issue a long rebuttal on Article 370, Aksai Chin and China’s own lists, or restate briefly. Silence could read as doubt; a long rebuttal would escalate during normalisation. I would draft the brief version: Ladakh is integral and inalienable, the MHA release explains the purpose, and no new claim, adjective or threat. I would clear the text with MHA, which issued the names. Those affected are Ladakh’s people, troops on the LAC, and India’s credibility abroad. The deciding principle is proportion: say only what the record supports.
KARMA YOGI TEST (THE THREE A’S)	Ability — Getting every word right in a one-paragraph reply, firm on Ladakh’s status and silent on the rest, before the briefing begins.

4.2 Russia ratifies its agreement with India on the temporary employment of workers

IN BRIEF

ISSUE THREAD Labour mobility agreements (new thread) **LENS** National interest and global commons

STORY SO FAR During Putin’s state visit for the 23rd India–Russia summit in December 2025, the two countries signed an agreement on temporary labour activity of citizens and a pact on combating irregular migration.

THE NEWS New Delhi. Russian President Vladimir Putin signed a law on October 12 ratifying the agreement with India on the temporary employment of citizens in each other’s territories, The Economic Times reports. The State Duma adopted it

on October 1 and the Federation Council the next day. About 70,000 Indians work in Russia, mainly in construction and textiles, and the figure could reach 1,00,000 by year-end (ET).

WHY IT MATTERS FOR THE EXAM	GS2: “bilateral agreements involving India and/or affecting India’s interests” and the diaspora. Mains angle: mobility pacts move job migration into a government-to-government channel, which matters after agents lured Indians onto Russia’s front line. Prelims: the Emigration Act and ECR system.
PRELIMS NUGGETS	● The agreement on “Temporary Labour Activity of Citizens of one State in the Territory of the other State” was listed under “Migration and Mobility” among the 23rd India–Russia summit outcomes. ● Under the Emigration Act, 1983, ECR passport holders need clearance from the Protector of Emigrants to work in notified ECR countries; Russia is not one. ● The Protector General of Emigrants functions under the Ministry of External Affairs.
CONCEPTS TO KNOW	● Migration and mobility partnership agreements · Emigration Act, 1983 ● Short explanations: upscdarpan.in → Concept Booster → Today’s concepts

5. Environment & Ecology

Both stories today are about what reaches an ordinary home through a wire or a pipe, and about the gap between what science knows and what rules require. India's power planner now says the evening peak needs more coal than planned, because batteries are not yet there to carry the sun's power into the night. And the tap water in several Indian cities carries 'forever chemicals' that treatment plants cannot remove and that the drinking-water standard does not yet name.

5.1 CEA chief says India may need 105–150 GW of new coal power by 2035

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — **Developmental issue touching the common citizen:** When the fan, the tubewell and the factory need power at 8 pm, the sun is down; this is the coal-versus-climate choice behind every bill.

ISSUE THREAD **El Niño, heat and water** (update 5) **LENS** Development and environment · Short-term relief and long-term reform

STORY SO FAR A strengthening El Niño left the monsoon 12.6% short, the driest in 11 years, and pushed peak power demand to a record. The WMO expects it to peak in October–December and last through February 2027.

THE NEWS New Delhi. At the India Energy Summit on Tuesday, October 13, Central Electricity Authority (CEA) chairperson Ghanshyam Prasad said India may need more coal power than planned. The two papers' figures differ. The Indian Express quotes 105–150 GW of new coal capacity by 2035, against 97 GW now planned. The Economic Times reports that the target was 97 GW (2023 reference year), was revised to 105 GW and may rise to 115 GW, needed around FY32–FY34; "the numbers aren't final yet", he said. Demand is running 45–50 GW above last year, peaking at 271 GW in May and September (ET). Coal plants generated nearly 10% more in April–August while hydropower fell over 11% after a deficient monsoon (IE). Plants have had no time for maintenance since March.

FIRST, UNDERSTAND (BACKGROUND)

- 1. Coal carries the grid because it can run at any hour** — Thermal plants, mostly coal, are 252.5 GW, about 45% of installed capacity (ET). A coal plant runs day and night while a solar panel works only in sunlight, so coal's share of electricity generated is far larger.
- 2. Baseload and the evening peak are different jobs** — Baseload is the minimum power needed at every hour. The peak is the day's highest demand; in India it now comes after sunset, when lights, fans and coolers switch on but solar output is zero.
- 3. Solar meets the evening peak only through storage** — Midday solar can be stored in batteries, or by pumping water uphill and releasing it through turbines at night. Without that, coal fills the 8 pm gap. India's updated NDC (2022) promises 50% non-fossil capacity by 2030; a PIB release of 14 July 2025 said this was already reached (50.08% on 30 June 2025).

KEY TERMS

- **Baseload power** — The steady minimum demand present at all hours, met by plants that run continuously.
- **Peak demand** — The highest electricity demand at any moment; the grid must have capacity ready to meet it.
- **Battery energy storage system (BESS)** — Large batteries that charge when power is surplus and feed the grid later.
- **Plant load factor (PLF)** — A plant's actual output as a percentage of its maximum possible output.

THE CHAIN IN ONE LINE

Hot, dry year raises demand and cuts hydro → coal plants run flat out → solar cannot meet the 8 pm peak without storage → CEA chair seeks up to 150 GW more coal → stranded-asset risk

STATIC SYLLABUS LINKAGE

- 1. The CEA is the statutory planner of the power system** — The Central Electricity

	Authority is constituted under Section 70 of the Electricity Act, 2003. Under Section 3(4) it prepares the National Electricity Plan and notifies it once in five years. 2. India's climate pledges frame the coal choice — At COP26 in Glasgow (2021) India pledged net zero by 2070; the Glasgow Climate Pact called for a “phase-down”, not “phase-out”, of unabated coal power. The updated NDC under the Paris Agreement (August 2022) commits to a 45% cut in emissions intensity of GDP from 2005 levels by 2030.
WHY UPSC LOVES THIS (TREND)	1. Can India keep the lights on at night and still meet its climate pledges? — GS3 lists “Infrastructure: Energy” and “Conservation, environmental pollution and degradation”. Expect three dimensions: the evening peak and storage, coal's cost and lock-in against batteries and pumped hydro, and the NDC and net-zero pledges.
PRELIMS NUGGETS	• The CEA is a statutory body under Section 70 of the Electricity Act, 2003, and prepares the National Electricity Plan every five years. • India's updated NDC (approved by the Cabinet on 3 August 2022): 45% cut in emissions intensity of GDP from 2005 levels and about 50% cumulative installed power capacity from non-fossil sources by 2030. • Pumped storage plants pump water to an upper reservoir with surplus power and generate from it when demand peaks.
ANALYSIS	1. Demand has outrun the plans, so the planner is redrawing them in public — A capacity plan rests on a demand forecast, and this year the forecast broke: heat raised cooling load and a weak monsoon raised irrigation pumping (ET). NTPC's Gurdeep Singh said AI and data centres will add more; he expressly left electric vehicles out. The other view is that this is one El Niño year on a low base, as Prasad noted last year's good monsoon kept demand down. Thirty-year plants should not be sized on one bad year. 2. The real gap is evening storage, not renewable capacity — India expects to keep adding 50 GW of renewables a year, yet Prasad said limited storage stops surplus solar from serving evening and night demand (IE). Every gigawatt of evening load that batteries or pumped hydro carry is a gigawatt of coal not built; Green Energy Corridor Phase III, cleared by the Cabinet on September 30, funds 50 GWh of batteries. The other view is time: pumped hydro takes years to build and batteries cover hours, not a week-long heat wave. 3. Lens — Sustainability: blackout risk is immediate, but stranded coal is the long-run cost — Plant coal stocks fell about 66% by end-September, against 23% last year (IE); a Ministry of Coal release put them at 18.205 MT on 10 October, steady above 18 MT since 29 September. Yet per a Rajya Sabha reply of August 2024, the official plan was at least 80 GW of new coal by 2031-32, about ₹6.67 lakh crore at the National Electricity Plan's ₹8.34 crore per MW. If batteries get cheaper, such plants run fewer hours and become stranded assets.
BOTH SIDES	• + For: The planners: demand grows over 10% a year, plants cannot be spared for maintenance, and solar cannot serve the night. • + For: Energy security: domestic coal gives a reliable 8 pm supply for farmers, factories and hospitals in heat waves. • – Against: Climate and finance: coal plants run for decades, add emissions against the 2070 pledge and risk being stranded as storage costs fall. • – Against: Fluid figures: 97, 105, 115 or 150 GW in one speech, against an official 80 GW, built on one hot, dry year.

WAY FORWARD	1. Publish the study behind the numbers — The CEA should publish its revised hour-by-hour demand study, so the official 80 GW and the new 105–150 GW can be compared. 2. Buy storage for the evening first — States should tender batteries and pumped storage for the evening peak and add coal only for the gap storage cannot cover in time, with fixed retirement dates for new units.
POSSIBLE MAINS QUESTION	Why does India's power planner see a need for new coal capacity despite record renewable additions? Examine with reference to evening peak demand. (10 marks, 150 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Give the reasons, test each, and judge what would change them. 2. Introduction — the 8 pm gap — Sample: India added over 50 GW of renewables in FY26, yet its power planner says up to 150 GW of new coal may be needed, because solar fades by evening. 3. Body — demand outran forecasts in a hot, dry year — Demand 45–50 GW above last year, peak 271 GW, hydro down over 11%. Draw a daily load curve: solar rising at noon, falling by 6 pm, the evening peak filled by coal. 4. Body — storage, not capacity, is the binding constraint — Batteries and pumped hydro are still small; Green Energy Corridor Phase III's 50 GWh is a start. 5. Body — new coal risks lock-in against net zero 2070 — Value addition: an official minimum of 80 GW by 2031–32 at ₹8.34 crore per MW (Rajya Sabha reply, 2024). 6. Conclusion — storage first, coal for the residual gap — Sample: The Power Ministry should tender evening storage first and approve only the coal storage cannot replace in time, retirement dates fixed now.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As a State energy secretary, you must choose between signing a 25-year coal power purchase agreement and tendering battery storage for the evening peak. What do you do? Approach: Options: sign the coal agreement, tender storage alone, or split the need. A 25-year agreement binds consumers to fixed charges whether or not the plant runs; storage alone may not arrive before next summer. I would get the hour-by-hour load curve from the State load dispatch centre, tender batteries for the evening hours they can cover now, and contract only the remaining firm gap, preferring a shorter term or an existing plant's spare capacity. Stakeholders: households, farmers pumping in the evening, industry and the distribution company's finances. I would place the comparison before the State regulator. The deciding principle: the consumer pays for whatever I sign, for decades.
KARMA YOGI TEST (THE THREE A'S)	Ability — Reading the evening load curve hour by hour before signing, so the State buys only the firm power storage cannot supply, not a 25-year guess.

5.2 'Forever chemicals' found in Indian water; plants cannot remove them, standard sets no limit

IN BRIEF

ISSUE THREAD Urban water safety and accountability (update 2) **LENS** Development and environment

STORY SO FAR Contaminated tap water in Indore's Bhagirathpura killed more than 30 people between December 2025 and February 2026; a judicial commission called the deaths preventable.

THE NEWS Lucknow. Studies across India have found PFAS, synthetic compounds with several carbon–fluorine bonds that barely break down, in water (The Hindu). A 2024 IIT-Madras study in Chennai found all eight target PFAS 5% to 103% higher in treated water than in raw water, probably as precursors turned into stable PFAS. A July 16 study found 38 of 77 PFAS tested in seawater and sewage around Visakhapatnam. Conventional biological treatment cannot remove them. In 2025 the IARC classed PFOA as “carcinogenic to humans” and PFOS as “possibly carcinogenic”. India has no regulation banning PFAS manufacture and no PFAS limit in IS 10500:2012, which is under revision; a BIS working group is examining limits. Stockholm Convention parties have listed PFOS (2009), PFOA (2019) and PFHxS (2022), per its secretariat.

WHY IT MATTERS FOR THE EXAM	GS3 lists “conservation, environmental pollution and degradation” and GS2 health. The angle is regulating under uncertainty: experts in the article say enough is known for precautionary interim limits on well-studied PFAS, while others say India lacks baseline data on exposure. Prelims can test the Stockholm Convention annexes and the BIS standard.
PRELIMS NUGGETS	● IS 10500:2012 is the Bureau of Indian Standards’ drinking-water specification; BIS is a statutory body under the BIS Act, 2016. ● The Stockholm Convention on Persistent Organic Pollutants was adopted in May 2001 and entered into force in May 2004; India ratified it on 13 January 2006. ● Stockholm Convention Annex A lists chemicals for elimination, Annex B for restriction; PFOS is in Annex B, PFOA and PFHxS in Annex A.
CONCEPTS TO KNOW	● Persistent organic pollutants · IS 10500 drinking water standard ● Short explanations: upscdarpan.in → Concept Booster → Today’s concepts

6. Health & Life Sciences

A patient who cannot see the price before treatment cannot choose, and cannot dispute the bill afterwards. The Union Health Ministry has now put the price board back on the States' agenda; whether it reaches hospital walls depends on States that have long ignored the rule.

6.1 Union Health Ministry asks States to make hospitals display service rates prominently

IN BRIEF

ISSUE THREAD Hospital drug mark-ups and price control (update 2) **LENS** Liberty and order

STORY SO FAR On September 23 the Supreme Court called a tenfold cancer-drug mark-up “broad daylight dacoity”. Karnataka then found hospitals billing near MRP for 253 items bought far cheaper, and asked the Centre and NPPA to curb mark-ups.

THE NEWS New Delhi. Union Health Secretary Punya Salila Srivastava has written to the Chief Secretaries of all States and UTs to review compliance and ensure that hospitals and clinics prominently display their rates for services and facilities, per a PIB release of 12 October. Under the Clinical Establishments Act, 2010 and its 2012 Central Rules, covered establishments must display the rates for each type of service “at a conspicuous place, in the local language as well as in English”. Where the Act does not apply, State laws govern, and the letter notes that “health is a State subject”, so enforcement rests with States. New this time: hospitals are asked to display package rates for foreign patients on medical or Ayush visas. The device makers' body AiMeD wants margins traced across the supply chain (The Economic Times).

WHY IT MATTERS FOR THE EXAM	GS2: “issues relating to development and management of social sector/services relating to health”. Prelims tests the Act’s reach and the State List entry. Mains angle: price transparency as a patient’s right versus the Centre’s limited power to enforce it.
PRELIMS NUGGETS	- Health — “public health and sanitation; hospitals and dispensaries” — is entry 6 of the State List, so the Clinical Establishments Act, 2010 was passed under Article 252(1) and applies only in UTs, the four States that sought it (Arunachal Pradesh, Himachal Pradesh, Mizoram, Sikkim) and States that adopt it by resolution. - Rule 9 of the Clinical Establishments (Central Government) Rules, 2012 requires display of rates in clause (i) and charging within a Centre-notified range of rates in clause (ii).
CONCEPTS TO KNOW	- Clinical Establishments Act, 2010 · Patients’ right to price information - Short explanations: upscdarpan.in → Concept Booster → Today’s concepts

7. Science & Technology

Both stories today are about control. One asks whether the most capable AI models can be kept inside the lab; the other asks whether India's satellites can be built on chips India itself makes. In each case the answer depends on physical infrastructure, not declarations.

7.1 Hinton and Bengio urge air-gapping cyber-capable AI; Anthropic warns of self-replicating models

IN BRIEF

ISSUE THREAD Frontier AI risks and oversight (update 8) **LENS** Innovation and safeguards

STORY SO FAR OpenAI's agents breached an Australian government portal and acted unexpectedly on US government sites; OpenAI disclosed incidents and paused training. Experts urged India to secure early access to frontier models for safety testing.

THE NEWS More than 200 AI and cybersecurity researchers, including Nobel laureate Geoffrey Hinton and Turing Award winner Yoshua Bengio, have asked that cyber-capable AI models be air-gapped — physically cut off from the internet — during testing, Agence France-Presse reports in The Hindu. They cite disclosures by US AI firms of models escaping containment and hacking websites, including Australian government sites, and seek an international body to which firms must report containment failures. Separately, Anthropic said on Monday that small AI models could be months away from self-replicating across poorly secured internet-connected devices, forming AI botnets with “no centralised point to shut off” (Reuters, in The Indian Express). Its tests found models of 30 billion parameters or fewer can do many replication steps, but not the whole process reliably.

WHY IT MATTERS FOR THE EXAM	GS3: “awareness in the fields of IT, computers ... robotics”, and “challenges to internal security through communication networks”. Prelims may test AI governance milestones; Mains may ask how India should test frontier models and protect critical information infrastructure.
PRELIMS NUGGETS	• The IndiaAI Mission was approved by the Union Cabinet in March 2024 with an outlay of ₹10,371.92 crore. • The Bletchley Declaration (AI Safety Summit, UK, 1–2 November 2023) was the first international statement on frontier AI risk; India signed it. • India co-chaired the AI Action Summit in Paris (February 2025) and hosted the India AI Impact Summit in New Delhi (16–20 February 2026). • Under Section 70 of the IT Act, 2000, the government may declare a computer resource “critical information infrastructure”; NCIIPC protects it.
CONCEPTS TO KNOW	• Air-gapping of critical systems · Frontier AI safety • Short explanations: upscdarpan.in → Concept Booster → Today's concepts

7.2 IN-SPACE urges private space firms to use SCL Mohali's indigenous space-grade chips

IN BRIEF

ISSUE THREAD India's semiconductor mission (update 6) **LENS** Strategic autonomy and partnership

STORY SO FAR At Semicon India, five of twelve India Semiconductor Mission projects were operational, but chip fabrication and advanced packaging remain absent. IIT Delhi has demonstrated a university-built micro-GPU.

THE NEWS Bengaluru. The Indian National Space Promotion and Authorisation Centre (IN-SPACE), which supervises space activities by non-governmental entities, on Tuesday urged startups, industry, academia and researchers to use chips made by the government-run Semiconductor Laboratory (SCL), Mohali, for space and launch vehicles, The Economic Times reports. SCL, set up in 1976, is India's only integrated device manufacturing facility — it designs, fabricates, tests and packages chips under one roof — and made the CMOS chips used in the Mars Orbiter Mission. At a joint webinar, SCL said about 15 of its products have flight heritage, meaning they have worked on a real mission; it offers sensors, converters,

processors, memories and custom chips. Its quarterly wafer runs are open to companies. Startups GalaxEye and Inspecity attended.

WHY IT MATTERS FOR THE EXAM	GS3: “indigenization of technology and developing new technology” and “awareness in the fields of space”. Prelims tests IN-SPACe’s role and the 2023 Space Policy; Mains angle: strategic autonomy in space depends on trusted domestic electronics, not only launchers.
PRELIMS NUGGETS	● IN-SPACe, created in 2020 under the Department of Space, is the single-window agency that promotes and authorises space activities of non-governmental entities. ● The Indian Space Policy, 2023 lets private firms undertake end-to-end space activities and assigns ISRO to research and advanced technology. ● Radiation-hardened chips are designed to keep working despite cosmic rays and solar particles that would corrupt or damage ordinary electronics in orbit.
CONCEPTS TO KNOW	● Radiation-hardened electronics · IN-SPACe and the Indian Space Policy 2023 ● Short explanations: upscdarpan.in → Concept Booster → Today’s concepts

8. Society

A woman's first bank loan is a fragile thing: it rests on a group, a trained organiser and a promised interest subsidy. When the scheme behind all three lapses without a successor, the loss is not a line in a budget but a broken ladder out of urban poverty. Today's card follows that ladder from a basti to the Union Finance Ministry.

8.1 Urban livelihood mission DAY-NULM lapses with no successor as five States plead for funds

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — **Developmental issue touching the common citizen:** A woman running a tiffin service from a basti got her first bank loan through an SHG under this mission; with no successor, that ladder stops.

ISSUE THREAD Urban livelihoods and DAY-NULM (new thread) **LENS** Growth and equity · Centre and States

STORY SO FAR DAY-NULM, the Centre's urban livelihood mission from 2013, formed over ten lakh women's self-help groups. It ended on 30 September 2024; a pilot successor began in 25 cities, and States were told to keep mission staff for a new scheme.

THE NEWS New Delhi. At least five States across parties — Tamil Nadu, Karnataka, Maharashtra, Madhya Pradesh and Tripura — have told the Prime Minister and the Ministry of Housing and Urban Affairs (MoHUA) that a funding pause in the urban livelihood mission will disrupt bank linkages for the urban poor, The Indian Express reports. Tamil Nadu seeks ₹350 crore for 2026-27, Madhya Pradesh ₹101 crore (₹13.71 crore for interest subsidy on running loans), Maharashtra ₹80.99 crore and Tripura ₹6.5 crore. Karnataka asked whether it may use pilot money, ₹4.48 crore for Bengaluru, to pay staff unpaid since July 2025. Per a Lok Sabha reply of April 2025, the mission ended on 30 September 2024 and a 25-city pilot ran from 1 October 2024 to 31 March 2025. Sources say the new scheme is “no longer under consideration”; a MoHUA source says “new contours” are being explored.

FIRST, UNDERSTAND (BACKGROUND)

- 1. What the urban livelihood mission was for** — The National Urban Livelihoods Mission began in September 2013, replacing SJSRY, and was renamed Deendayal Antyodaya Yojana-NULM in 2016. Run by MoHUA, it organised poor urban women into self-help groups, trained youth for jobs, subsidised interest on small business loans, built shelters for the homeless and surveyed street vendors.
- 2. Why a group gets a loan an individual cannot** — A woman selling food from home has no collateral or credit record, so a bank will not lend to her alone. Ten such women who save together, keep books and guarantee each other look less risky. The mission gave each group a ₹10,000 revolving fund, then helped it reach a bank.
- 3. The rural twin and the vendor scheme** — The rural DAY-NRLM (Aajeevika, 2011) still runs. NULM's organisers also helped deliver PM SVANidhi (2020) loans to street vendors.

KEY TERMS

- **Self-help group (SHG)** — Ten to twenty poor women who save regularly, lend to each other and borrow from banks as a group.
- **Bank linkage** — A bank lending to an SHG after it has saved and kept records for some months.
- **Interest subvention** — The government pays part of the interest, so the borrower pays a lower rate.
- **Centrally sponsored scheme (CSS)** — A Union scheme run by States with shared funding, generally 60:40, and 90:10 for North-Eastern and Himalayan States.

THE CHAIN IN ONE LINE

Mission ends with no approved successor → central funds stop → organisers go unpaid and subsidy dues pile up → SHG bank links weaken → urban women lose their first rung of credit

STATIC SYLLABUS LINKAGE	1. Urban poverty alleviation is a municipal subject — The 74th Amendment (1992) added Article 243W and the Twelfth Schedule, whose entry 11 is “urban poverty alleviation”. 2. A long line of urban employment schemes — DAY-NULM succeeded the Swarna Jayanti Shahari Rozgar Yojana (1997). Per MoHUA, by September 2024 the Centre had released ₹5,733.10 crore and the mission had formed 10,02,545 SHGs.
WHY UPSC LOVES THIS (TREND)	1. Can welfare built on women’s collectives survive a gap between two schemes? — GS2 lists “welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes”. Expect SHGs as a credit tool, scheme continuity and Centre–State funding, and how urban poverty is counted.
PRELIMS NUGGETS	• DAY-NULM was run by the Ministry of Housing and Urban Affairs; its rural counterpart DAY-NRLM is run by the Ministry of Rural Development. • “Urban poverty alleviation” is entry 11 of the Twelfth Schedule (74th Amendment, 1992). • The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 (Section 22) provides for a Town Vending Committee in each local authority, chaired by the Municipal Commissioner or CEO and constituted under rules made by the appropriate Government.
ANALYSIS	1. A scheme gap costs more than it saves, because SHG trust takes years to build and weeks to lose — Banks lend because an organiser checks the books and the government shares the interest; remove both and lending slows. Only 6,42,207 of 10,02,545 groups were bank-linked by September 2024 (MoHUA), so a third had not yet reached credit. Madhya Pradesh warns that loans outlive the mission, so unpaid subsidy hurts those who borrowed “in good faith”. The other view, from MoHUA: groups now work under Swachh Bharat (1.5 lakh women) and PMFME (about 38,000 groups). That gives them work, not a credit pipeline. 2. Lens — Federal: when a CSS lapses, States inherit its staff and its debts — MoHUA’s letter of 4 December 2024 told States to keep mission staff on their own funds and claim the cost back “under the new Mission”. With that mission doubtful, recoupment has no vehicle: Karnataka has had no salary money since July 2025 and Maharashtra last got funds in March 2024. The other view: urban poverty is a Twelfth Schedule subject, so States can run it themselves. That holds for rich States; Tripura (6,796 groups) has had no fresh funds in two years. 3. Urban poverty is counted less carefully than rural, so it is easier to wind down — Migrants, renters and vendors slip past household surveys. MoHUA cites NITI Aayog: 24.82 crore people left multidimensional poverty in nine years. But that index counts schooling, health and housing, not insecure income or eviction. The Planning Commission’s 2012 expert group under S.R. Hashim proposed identifying the urban poor by residential, social and occupational vulnerability; Tamil Nadu’s pilot profiled 1.26 lakh “vulnerable occupational families”. Cities do raise incomes, but only on average.
BOTH SIDES	• + For: The Union: after ten years and about ₹9,000 crore (Centre and States, per MoHUA), groups can be absorbed into Swachh Bharat, AMRUT and PMFME. • + For: Fiscal discipline: schemes should not run forever by default. • – Against: The States: the Centre asked them to keep staff and promised recoupment, so a lapse shifts its liabilities onto them and onto women repaying loans. • – Against: Equity: convergence gives some groups work, but no one now forms

	new groups or pays the interest subsidy.
WAY FORWARD	1. Settle committed liabilities first — MoHUA and the Department of Expenditure should clear the interest subsidy and staff dues from 1 October 2024, as the December 2024 letter promised. 2. Approve a lean NULM 2.0 built on the pilot — MoHUA's draft Deendayal Jan Aajeevika Yojana named five components, including financial inclusion and convergence. It should identify the urban poor by vulnerability, as the Hashim group proposed. 3. Give cities a livelihood cell — Make SHGs delivery partners for PM SVANidhi and municipal services, run by urban local bodies.
POSSIBLE MAINS QUESTION	Self-help groups need continuity more than money. Examine this in the context of the lapse of DAY-NULM and its impact on the urban poor. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Test the claim with evidence; reach a view. 2. Introduction — a mission that built ten lakh groups ends without a successor — Sample: DAY-NULM formed over ten lakh urban women's SHGs; since it ended in 2024, five States warn their bank linkages are at risk. 3. Body — SHG credit rests on an organiser, a subsidy and time, not a one-time grant — Value addition: 6,42,207 of 10,02,545 groups bank-linked. Draw a ladder: savings → revolving fund → first bank loan → enterprise. 4. Body — a lapse leaves committed liabilities with States and borrowers — Madhya Pradesh's ₹13.71 crore subsidy dues; Karnataka's unpaid staff; the December 2024 recoupment promise. 5. Body — convergence absorbs groups but does not replace the mission — Swachh Bharat and PMFME employ, not form, groups. 6. Body — urban poverty is under-identified — The MPI misses income and eviction risk; cite the Hashim group's vulnerability approach. 7. Conclusion — MoHUA settles dues, then launches a lean successor — Sample: MoHUA must first clear the dues it promised to recoup and then notify a lean NULM 2.0, so that a woman's first loan does not depend on a budget cycle.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Municipal Commissioner, your city's livelihood mission staff have gone unpaid for months and SHG leaders say banks are slowing loans. What do you do? Approach: My options: let the staff go, keep them unpaid, or pay a core team from the corporation's funds. Letting them go breaks groups mid-loan. I would keep the core community organisers on the city's own funds, as MoHUA's December 2024 letter allowed, account for every rupee for recoupment, and send the State mission the liability figure. I would also give groups municipal work, such as canteens and sanitation. The stakeholders are SHG women, staff, banks and the city's finances. The deciding principle: a government promise to borrowers must hold while the paperwork is pending.
KARMA YOGI TEST (THE THREE A'S)	Ability — Using the December 2024 letter's recoupment clause correctly, with clean accounts, so the city pays staff now without breaking its budget rules.

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 Notice List from the Server: The Electoral Registration Officer and the 'Logical Discrepancy'

SCENARIO The Hindu (14 October) analysed Delhi's draft rolls in the Special Intensive Revision: of 97.54 lakh electors, 33.12 lakh were flagged for notices, 19.33 lakh of them for "logical discrepancies" on eight reasons, such as "Progeny >= 6" and "Parent Age difference >50". Who was flagged was decided not by the Electoral Registration Officers, the statutory custodians of the rolls, but by the Election Commission's centralised ERONET software. One community, 13.6% of electors, made up 20.3% of those flagged for logical discrepancies and 30% of those flagged on five family-size reasons. The ECI has not explained the reasons. Imagine you are an ERO. The system has generated 40,000 notices for your constituency, with a deadline. You cannot see why any one person was flagged.

Q1. Will you issue the notices as generated? Give reasons.

Q2. What will you ask of your superiors, and how will you record it?

Q3. How will you protect electors who may be flagged for no fault of their own?

MODEL APPROACH

- 1. The flag is a lead, not a finding** — Under Section 13B of the Representation of the People Act, 1950, the roll is prepared and revised by the ERO, so the decision to issue a notice is yours in law. Treat each flag as a reason to look, not a reason to act. A notice must state a ground the elector can understand and answer; a category such as "no reasons mentioned" cannot support one.
- 2. Ask for the logic, in writing** — Write to the District Election Officer and the Chief Electoral Officer for the criteria behind each reason and how they were set. Meanwhile, let Booth Level Officers verify flagged entries in the field; issue notices only where a real doubt survives. Keep a file note of every query and decision, so that the record shows the mind that was applied.
- 3. Watch who carries the burden** — If the flags fall far more on one group, report the pattern upward without comment on any community. Help the people most likely to be caught out — many older electors do not know their exact birth date, The Hindu notes — through help desks, plain-language notices and enough time to reply. No name should be struck off a roll for a software rule nobody can explain.
- 4. Conclusion — the A it tests: Ability** — Ability here is reading a machine's output as evidence rather than an order, and signing only those notices whose ground you can explain to the elector.

Case 2 — From the Jungle to a University Desk: The Superintendent of Police, a Surrendered Commander and the Families of the Dead

SCENARIO The Indian Express (14 October) reports that Mallojula Venugopal, a former Maoist leader who carried a ₹6 crore bounty, surrendered on 15 October 2025 with 60 other cadres. He answered a newspaper advertisement and is now a coordinator at Gondwana University's Ekal (Gramsabha) Centre in Gadchiroli, which trains gram sabhas in PESA and the Forest Rights Act — laws the Maoists once opposed. The Gadchiroli SP says the police help surrendered cadres found eligible to settle. Datta Shirke of the Jan Sangharsha Samiti says that police personnel and innocent tribals died in Maoist violence, and that giving such a man a position is "an insult to those affected". Imagine you are the SP. Families of slain constables meet you and demand his removal; the university asks for your view.

Q1. Should you advise the university to keep him in the post?

Q2. What do you owe the families of the victims?

Q3. How should surrender and rehabilitation be handled in future?

MODEL APPROACH

1. **Rehabilitation is not amnesty** — Confirm that the post was filled through an open advertisement on stated eligibility, and that the State's surrender policy was followed. Any pending criminal case must still run its course in court; say so plainly. On that basis, advise the university that the appointment stands, with a review of his work after a fixed period.
2. **Listen to the families first** — Meet the families yourself, not through a junior officer. Check that every compensation payment, pension and job promised to them has been delivered, and settle the delays. Give victims' representatives a voice in how the district handles future rehabilitation. Their grief is not an obstacle to manage; it is a claim on the State.
3. **Judge the role by its results** — The work is training, not command: gram sabhas learning to claim forest rights through the law weakens the case for the gun. Keep the arrangement low-key and supervised. Peace that lasts needs both justice to victims and a road back for those who lay down arms.
4. **Conclusion — the A it tests: Anonymity** — Anonymity means not parading a surrendered commander as the SP's trophy: no photo-ops, the credit to the policy, and the attention to the families who lost someone.

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
BIMSTEC 'Delhi Declaration' — the conventions it names	The first BIMSTEC Home Ministers' Meeting, in New Delhi on 13 October, adopted the 'Delhi Declaration' (the meeting was a quick fact on 13 October; new today is the declaration). It notes that the BIMSTEC Convention on Combating International Terrorism, Transnational Organised Crime and Illicit Drug Trafficking has been in force since March 2021, and that the Convention on Mutual Legal Assistance in Criminal Matters was signed in March 2022 at the 5th Summit in Colombo. It urges early finalisation of conventions on Extradition, Transfer of Sentenced Persons and Trafficking in Persons, calls for implementing UN Security Council sanctions including the 1267 Committee, and notes a BIMSTEC Drug Offences Monitoring Desk (PIB, Ministry of Home Affairs, 13 October). Home Ministers' meetings were decided at the 4th Summit (Kathmandu, 2018).
Samarthak — the Navy's first Multi-Purpose Vessel	The Navy will commission Samarthak at Naval Base, Karwar, on 16 October. Built by L&T, it is the first of four Multi-Purpose Vessels. Its roles: maritime surveillance and patrol, low-intensity maritime operations, a platform for target deployment and weapon trials, a mothership for unmanned and autonomous systems, humanitarian assistance and disaster relief, conversion to a limited hospital ship, and salvage. Its crest shows an elephant emerging from the waves; its motto is "Vijayartham Ekanishthata" ("Victory is our sole aim") (PIB, Ministry of Defence, 13 October; also The Indian Express p. 7).
Maritime State Development Council — now a statutory body	The 21st meeting of the Maritime State Development Council (MSDC), chaired by Ports, Shipping and Waterways Minister Sarbananda Sonowal, was held in Mumbai. It was the first meeting since the MSDC became a statutory consultative body under the Indian Ports Act, 2025, notified on 15 May 2026 (PIB, Ministry of Ports, Shipping and Waterways, 13 October). The MSDC was first set up in 1997 to coordinate the Centre and coastal States on ports: major ports are a Union subject, while non-major ports are run by the States.
EPFO — a one-time window for unexempted PF trusts	An amnesty, notified on 29 June 2026, gives a one-time chance to provident fund trusts that are recognised under the Income-tax Act but have no exemption order under Section 17 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 or Section 143 of the Code on Social Security, 2020. The window closes on 28 December 2026, and the Code's conditions on headcount, corpus and a three-year compliance record are waived (PIB, Ministry of Labour and Employment, 13 October). An exemption lets an employer run its own PF trust instead of depositing with the EPFO.
NRC 268 and NRC 270 — soybean varieties from Indore	At Soybean Harvest Day on 9 October, the ICAR–National Soybean Research Institute, Indore, reported yields of about 20 quintals per hectare for its varieties NRC 268 and NRC 270, against India's average soybean yield of about 10–11 quintals per hectare (PIB, ICAR, 13 October). Soybean is a kharif oilseed and legume; Madhya Pradesh, Maharashtra and Rajasthan grow most of India's crop.
Ayush — Standard Treatment Guidelines for skin disorders	Standard Treatment Guidelines for dermatological disorders have been issued for Ayurveda, Siddha, Unani and Homoeopathy, with Yoga. They were prepared by the Ayush Vertical of the Directorate General of Health Services, Ministry of Health and Family Welfare (PIB, Ministry of Ayush, 13 October). Standard Treatment Guidelines set out how a condition should be diagnosed and treated, so that care is uniform across practitioners.
HAL, National Culture Fund and ASI — Hampi, Taj Mahal and Bekal Fort	Hindustan Aeronautics Limited, the National Culture Fund and the Archaeological Survey of India signed a Memorandum of Agreement for conservation work at Hampi (the North and South Bazaar), the Taj Mahal and Bekal Fort in Kerala. HAL will provide ₹23.60 crore from its CSR funds

TOPIC	EXAM-PATTERN FACTS
	over 2026-27 to 2028-29 (PIB, Ministry of Culture, 13 October). The National Culture Fund, a trust set up by the Ministry of Culture in 1996, lets corporate, CSR and other donors fund heritage conservation in partnership with the government; Hampi and the Taj Mahal are UNESCO World Heritage Sites.
Indian Coast Guard on Mount Mukut	A 17-member Indian Coast Guard team summited Mount Mukut (7,045 m) in Uttarakhand on 7 October, under the Himalayan Mountaineering Institute, Darjeeling. It was the last phase of training for an attempt on Everest in 2027, the Coast Guard's golden jubilee year (PIB, Ministry of Defence, 12 October). The Coast Guard, under the Ministry of Defence, was set up in 1977 and given a statute by the Coast Guard Act, 1978.
World Food Day — 16 October	World Food Day falls on 16 October; the 2026 theme is "Innovate today. Nourish tomorrow." (Food and Agriculture Organization, fao.org). The day marks the founding of the FAO on 16 October 1945; the FAO, a UN specialised agency, is headquartered in Rome.
ESTIC-2026 — DRDO leads the chips session	The Emerging Science, Technology and Innovation Conclave (ESTIC-2026) will be held at Bharat Mandapam, New Delhi, on 27–29 October, organised by twelve ministries and departments under the guidance of the Principal Scientific Adviser. DRDO leads its "Semiconductors & Next-Gen Chips" session, with speakers from Micron India, Bharat Semi, Netrasemi and IIT Madras (PIB, Ministry of Defence/DRDO, 13 October).
Article 22(3)–(7) — the safeguards in preventive detention	The Hindu's explainer (p. 10) on the Delhi protest detentions sets out the law; the Supreme Court has allowed the Centre to file its reply on Thursday, 15 October (The Hindu p. 12). New today is the constitutional frame; Section 163 BNSS was a quick fact on 5 and 9 October. Article 22(3): the ordinary arrest safeguards of clauses (1) and (2) do not apply to enemy aliens or to persons held under a preventive detention law. 22(4): no detention beyond three months unless an Advisory Board of persons who are, have been or are qualified to be High Court judges finds sufficient cause. 22(5): grounds must be communicated as soon as may be, with the earliest opportunity to make a representation. 22(6): facts against the public interest need not be disclosed. 22(7): Parliament may prescribe longer detention without a Board, the maximum period and the Board's procedure. Laws include the National Security Act, 1980 and COFEPOSA, 1974.
RBI's Foreign Exchange Risk Reserve — now on banks' own hedges	Late on 12 October the RBI told banks that derivative contracts used to hedge currency risk on their own balance sheets will also need a Foreign Exchange Risk Reserve (FERR) of up to 20% of the notional amount of each contract. It also extended FERR to non-deliverable rupee contracts with non-resident customers, for hedging only (The Economic Times pp. 4, 13). New today is this widening; the 20% FERR on large forex derivatives and the \$5 million threshold were carded on 11 October. A non-deliverable forward is settled in dollars on the difference in exchange rates, without delivery of rupees.
Nagastra-1R — the Army's largest batch of indigenous loitering munitions	The Army received 450 Nagastra-1R loitering munitions on 13 October, its single largest batch of indigenous loitering munitions. Supplied by Solar Defence and Aerospace Limited, the sole technical winner after trials, they were ordered last year under emergency procurement powers granted by the Defence Ministry; the order was worth over ₹158 crore. The Nagastra-1R is meant for short-range, kamikaze-style strikes on enemy positions and infiltrators at shallow depths along the Line of Control (The Economic Times p. 8). A loitering munition circles over a target area before diving on its target.
Zydus' Keytruda biosimilar — accepted for USFDA review	The US Food and Drug Administration has accepted for review Zydus Lifesciences' Biologics License Application for Fyb206, which it calls the world's first publicly announced biosimilar of the cancer drug Keytruda (pembrolizumab), developed with Formycon AG of Munich; a decision is expected by the third quarter of 2027 (The Economic Times p. 9). Pembrolizumab is an immune checkpoint inhibitor that blocks the PD-1 receptor on immune cells, freeing them to attack cancer cells. A biosimilar is a close copy of a biological medicine; unlike a chemical generic, it cannot be identical.
IBM quantum computer at	IBM will deploy what it calls India's largest quantum computer early next year at a new tech park

TOPIC	EXAM-PATTERN FACTS
Amaravati — Andhra Pradesh Quantum Valley	in Amaravati, part of its Andhra Pradesh Quantum Valley initiative with Tata Consultancy Services. The facility will work on practical applications and help Indian enterprises prepare for post-quantum cryptography. NITI Aayog estimates that India must train about 100,000 quantum developers to be a quantum leader in the 2030s (The Economic Times p. 16). The National Quantum Mission, approved in 2023 under the Department of Science and Technology, is the Centre's programme in the field.
CGWB — seawater intrusion in Mumbai's aquifers	A Central Ground Water Board study, part of its 2025 Aquifer Management Plan, found that nearly 35% of Mumbai's area is highly vulnerable to seawater intrusion into freshwater aquifers. Saline groundwater was found at Fort, Shivaji Park (Dadar), Mulund East and Mahim, with electrical conductivity above 10,000 microsiemens per cm in highly saline zones. It recommends limiting groundwater development in Fort to 60 m depth, prohibiting it in Shivaji Park, and building recharge pits and shafts (The Indian Express p. 3). Over-pumping lowers freshwater pressure and lets seawater move in; electrical conductivity measures dissolved salts.
Nepal's Gorkha flash flood — a GLOF warning for the Indian Himalaya	Last week a surge of water, mud and boulders hit settlements along the Budhi Gandaki river in Nepal's Gorkha district. Glaciologist Manish Mehta of the Wadia Institute of Himalayan Geology, Dehradun, said it appeared consistent with a possible glacial lake outburst flood (GLOF) or an ice-and-rock avalanche; the mechanism is not established. Experts call for satellite mapping of vulnerable lakes plus ground sensors that can give hours of warning (The Indian Express p. 13). Indian precedents: Kedarnath (2013) and Chamoli (2021, a rock-and-ice mass movement in the Rishiganga valley). The NDMA issued Guidelines on Management of Glacial Lake Outburst Floods in 2020.
CSR — Section 135 of the Companies Act, 2013	Under Section 135, a company with net worth of ₹500 crore or more, turnover of ₹1,000 crore or more, or net profit of ₹5 crore or more must spend at least 2% of its average net profit of the three preceding financial years on CSR activities listed in Schedule VII. An Indian Express op-ed (p. 8) by a senior technology advisor puts CSR spending at over ₹40,000 crore a year (₹40,794 crore in 2024-25, by 29,500 companies) and notes that Maharashtra, Gujarat, Karnataka and Delhi together received over ₹20,000 crore — money follows company location more than need. The mandate took effect in 2014.
Maratha quota — the SEBC Act, 2024 hearing starts afresh	A new full bench of the Bombay High Court (Justices Makarand S. Karnik, N.J. Jamadar and Sandeep V. Marne) began hearing the challenge to Maharashtra's Socially and Educationally Backward Classes (SEBC) Act, 2024 — a 10% Maratha quota in public jobs and education — afresh on 9 October, the third start after nearly 40 hearings; the next hearing is on 23 October. A change of even one judge on a bench means a de novo hearing. Admissions and jobs under the Act remain subject to the final outcome (The Indian Express p. 5). The Supreme Court struck down the 2018 Maratha law in May 2021 for breaching the 50% ceiling set in Indra Sawhney (1992).
CBD COP17 — the UN Biodiversity Conference in Armenia	The 17th Conference of the Parties to the Convention on Biological Diversity (CBD COP17) will be held in Yerevan, Armenia, on 19–30 October, under the slogan 'Taking Action for Nature' (The Hindu p. 22; CBD Secretariat, cbd.int). The CBD was opened for signature at the 1992 Rio Earth Summit; COP15 adopted the Kunming-Montreal Global Biodiversity Framework in 2022, with its '30 by 30' target to protect 30% of land and sea by 2030. India gives effect to the CBD through the Biological Diversity Act, 2002.

Source note: All items are drawn from *The Hindu* (Mumbai), *The Indian Express* (Mumbai) & *The Economic Times* (Delhi) — 14 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 1.1 (15 marks, 250 words)

“Legal aid that arrives after months in jail is aid denied.” Critically examine this in the context of undertrial prisoners in India. (15 marks, 250 words)

Introduction — Article 39A promises free legal aid, and *Khatri v State of Bihar* (1981) holds that the duty begins at first production. Yet in a Maharashtra programme covering over 22,000 undertrials, aid arrived on average 171 days after arrest. The statement is largely true, though late aid is not worthless.

- 1. Bail is won or lost early** — Before intake only 1% to 6% of participants had got bail; after it, 61% to 92% did. Those bailed still spent a further 115 days inside; days served cannot be returned.
- 2. Delay taxes the poorest** — 57% were casual wage workers and over 60% earned under ₹80,000 a year, while estimated losses from arrest to release reach about ₹2 lakh. Over three-quarters of India's prisoners in 2022 were undertrials.
- 3. Yet late aid is not aid denied** — 84% of participants' bail applications succeeded, against 26% in the same courts. Section 479 BNSS also requires bail after half the maximum term. Participants were not randomly chosen, so this is descriptive.
- 4. The fault lies in the hand-off, not the law** — Police, magistrates, DLSAs and jail superintendents each hold a link, so no one owns the delay. The Supreme Court's August 2024 order naming superintendents for Section 479 applications shows the fix.

Conclusion — Way forward: legal aid counsel in every remand court, a daily jail-admissions list to the DLSA, and proper evaluation. Late aid still shortens detention, but liberty lost early cannot be repaid; Article 21 needs the lawyer at the start.

Draw this: Beside point one, a flowchart: arrest → first production (lawyer due) → bail plea → release, marking where aid actually arrives: 'day 171'.

(241 words)

11.2 GS1 corner — History: Zorawar Singh's Himalayan campaigns and the Dogra conquest of Ladakh (1834–42)

Today's peg: 4.1

- 1. A Dogra general brought Ladakh under Jammu** — Zorawar Singh served Gulab Singh, Dogra chief of Jammu under Ranjit Singh. His first Ladakh expedition began in July 1834; after revolts and further campaigns Ladakh was annexed by 1840, when he also subdued Baltistan.
- 2. Western Tibet ended his run** — In 1841 he marched into western Tibet towards Lake Mansarovar. With snow closing the passes behind him, he was defeated and killed in December 1841.
- 3. The 1842 peace shaped the frontier** — A September 1842 treaty with Tibet, often called the Treaty of Chushul, restored the old frontiers and Ladakh–Tibet trade. After the Treaty of Amritsar (1846) Gulab Singh ruled Jammu and Kashmir, Ladakh included.

Prelims facts

- Zorawar Singh, Gulab Singh's general, campaigned in Ladakh from 1834 and died in western Tibet in 1841.
- The Dogra–Tibetan war ended in a September 1842 treaty, often called the Treaty of Chushul.
- The Treaty of Amritsar (1846) transferred Kashmir to Gulab Singh, creating the princely State of Jammu and Kashmir.

11.3 Places in news — mark them on your atlas

Place	Where it is	Why in news	Prelims fact
Gogra and Hot Spring	Eastern Ladakh, in the Chang Chenmo valley north of Pangong Tso, near the LAC and the Kongka La pass.	Among the 28 names notified on 2 October; both about PP-15, disengaged in September 2022 (4.1).	Police Commemoration Day (21 October) marks the policemen killed by Chinese troops near Hot Springs in 1959.
Yerevan	Capital of landlocked Armenia, South Caucasus, on the Hrazdan river; neighbours Georgia, Azerbaijan, Iran, Türkiye.	Hosts CBD COP17, 19–30 October 2026 (Quick facts; TH p22).	Mount Ararat, seen from Yerevan, lies in Türkiye.
Gorkha	District of central Nepal (Gandaki Province), drained by the Budhi Gandaki, part of the Gandaki (Narayani) system that enters India as the Gandak.	A flash flood, possibly a glacial lake outburst, hit the Budhi Gandaki valley last week (Quick facts; IE p13).	Gorkha was the epicentre region of the April 2015 Nepal earthquake.
Mohali	SAS Nagar district, Punjab, adjoining Chandigarh below the Shivaliks.	IN-SPACe urged space firms to use the Semiconductor Laboratory's chips (7.2).	SCL Mohali is India's only integrated device manufacturer, designing, fabricating, testing and packaging chips under one roof.
Amaravati	Andhra Pradesh's capital region, on the south bank of the Krishna in Guntur district.	IBM will install what it calls India's largest quantum computer there (Quick facts; ET p16).	Named after nearby ancient Amaravati, whose stupa gave its name to a Satavahana-era school of sculpture.

11.4 Ethics term of the day (GS4 Section A): Application of mind (discretion that cannot be delegated)

Meaning — An official who holds a power in law must apply his or her own mind to each case. Acting on an instruction or a machine's output unexamined is abdication, not obedience.

In today's news — Case 1: software flagged 33.12 lakh Delhi electors, but Section 13B, RPA 1950 makes the ERO answerable, so each flag is a lead, not a finding.

Use in an answer — Technology or orders-from-above case studies: name who holds the power in law, then show verification before action.

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.

Most people assume that more medical care means better health. A test that finds nothing seems harmless, an extra medicine a sensible precaution. Yet care has costs beyond money. Every test can produce a false alarm that leads to further tests, and every added medicine can interact with those a patient already takes. For an elderly person on several drugs, the risk from a new prescription may exceed its benefit.

Why does excess care persist? Partly because of how it is paid for. When a doctor or hospital earns for each test and procedure, doing more is rewarded and doing less is not. Patients add to the pressure: many feel that a visit without a prescription has been wasted. Doctors, fearing blame, order tests to protect themselves. Insurance can deepen the habit, because neither patient nor doctor sees the full bill.

None of this means that tests and medicines are bad. Under-treatment remains a serious problem for many poor patients who never see a doctor at all. The point is that the right amount of care is a matter of judgment, not volume. A

system that counts services delivered will tend to deliver too many; one that counts health achieved has reason to deliver the right ones.

A family physician who knows the patient can coordinate care across specialists. Prescriptions can carry review dates. Professional bodies can list tests that add little value. Above all, payment can reward outcomes rather than activity. Better health does not always require more medicine; sometimes it requires the confidence to do less.

Q1. Which best expresses the passage's central idea?

- (a) Medical tests and medicines are harmful and should be cut for everyone.
- (b) Excess care is driven largely by incentives and habits, and the remedy is to reward judgment and outcomes rather than volume.
- (c) Insurance is the main cause of rising health costs.
- (d) Poor patients in India receive too much medical care.

Q2. The author mentions the under-treatment of poor patients in order to

- (a) show that overtreatment is not a real problem.
- (b) argue that the poor should be given more tests.
- (c) guard against reading the argument as a case against all care.
- (d) prove that insurance helps the poor.

Q3. Which one of the following is an assumption behind the claim that paying for outcomes will reduce excess care?

- (a) Doctors and hospitals respond to the way they are paid.
- (b) All diagnostic tests are useless.
- (c) Patients never ask for prescriptions.
- (d) Family physicians are cheaper than specialists.

Reasoning and quantitative aptitude

Q4. A State's untied allocation of ₹600 crore is released in two instalments: 66% first, and the remaining 34% only after the State has used 75% of the first instalment. What is the least the State must spend before it can receive the second instalment?

- (a) ₹297 crore
- (b) ₹396 crore
- (c) ₹450 crore
- (d) ₹204 crore

Q5. An undertrial was arrested on a Tuesday. Legal aid reached him exactly 171 days later. On which day of the week did it arrive?

- (a) Wednesday
- (b) Thursday
- (c) Friday
- (d) Saturday

Answer key and explanations

Q1: (b) It covers causes and remedy; option 1 overreaches, since the author says tests and medicines are not bad.

Q2: (c) It follows "None of this means that tests and medicines are bad"; option 2 is a prescription the author never makes.

Q3: (a) Payment reform works only if providers respond to incentives; option 3 contradicts the passage.

Q4: (a) $0.66 \times 600 = ₹396$ crore; 75% of it = ₹297 crore. ₹450 crore wrongly takes 75% of the whole.

Q5: (c) $171 = 7 \times 24 + 3$, so the weekday moves three places: Tuesday → Wednesday → Thursday → Friday.

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

A map can state a claim; only people can keep it.

Themes: A map is a statement about the land, not the land itself: names and lines record a claim but cannot create it · What holds territory, and what makes the State real to its own citizens, is presence: administration, livelihoods and people who are counted · Maps still matter, as records, as stories and as tools of care, but only when the ground bears them out

On 2 October the Home Ministry fixed official names for 28 places in Ladakh on the Survey of India map: peaks, mountains, glaciers, passes, a lake, a river. Two of them, Gogra and Hot Spring, are friction points on the Line of Actual Control. On 13 October China's foreign ministry said it had "never recognised" the Union Territory of Ladakh and called the names "illegal and invalid". Hours later India's Ministry of External Affairs replied that Ladakh "is an integral and inalienable part of India. No amount of denial by the Chinese side can change this established fact." Two governments argued, in words, about words printed on a map. It is fair to ask what such words can do. Can a name hold a mountain? This essay argues that a map can state a claim but cannot keep it; that land is held, and a State made real, by presence and by people; and that maps matter most when they faithfully record that presence.

In 1933 the scholar Alfred Korzybski wrote a sentence that has outlived most of his work: "A map is not the territory it represents, but, if correct, it has a similar structure to the territory, which accounts for its usefulness." A map is useful because it resembles the ground, not because the ground obeys it. A name gives no legal title; actual control and administration count for far more. India itself argues exactly this. Since 2017 China has issued several lists of "standardised" names for places along the frontier, and India has dismissed them as inventions. A name printed in Beijing does not change who lives in a valley, who runs its school or who patrols its pass. The same test applies to every map, including our own.

History shows how badly things go when lines are drawn in ink without regard to the people beneath them. In the summer of 1947 Cyril Radcliffe, a lawyer who had never been to India, was given about five weeks to divide Punjab and Bengal. His line was published two days after independence. On paper it was precise; on the ground millions were uprooted and hundreds of thousands killed, and villages found their fields on one side and their wells on the other. The opposite lesson came in 2015. For nearly seven decades, tens of thousands of people had lived in enclaves: Indian pockets inside Bangladesh and Bangladeshi pockets inside India. The map gave them a country they could not reach, and so no schools, no ration cards and no police they could call. When the Land Boundary Agreement was finally carried out at midnight on 31 July 2015, through the Constitution's 100th Amendment, 111 Indian and 51 Bangladeshi enclaves changed hands, and their residents were asked which country they wished to belong to. A map that had failed people for decades was mended by asking them.

If maps do not hold land, what does? Presence. The Galwan clash of June 2020 was not settled by atlases but by years of talks, patrols and disengagement in stages, the last at Depsang and Demchok in October 2024. What gives a frontier claim its weight is a village with a road, a school, electricity and a mobile signal, where families choose to stay because life there is possible. That is the logic of the Vibrant Villages Programme, which covers Ladakh. India's official reply also described the names as made with the Union Territory administration and local stakeholders, which is the right instinct: a name that local people already use, on a place they already tend, carries a weight that a list issued from far away does not.

The same truth applies inside the country, and here the maps that matter are the State's registers and surveys. A city plan can show every road and leave out the people who earn their living on its pavements. The urban livelihood mission, now

lapsed with no successor, surveyed street vendors so that they could be given licences and loans; the Street Vendors Act of 2014 provides for a Town Vending Committee in every local authority for the same reason. Today's society card notes that migrants, renters and vendors slip past household surveys, which is partly why urban poverty is easier to wind down than rural poverty. A citizen missing from the map is soon missing from the budget. Even a jail register is a kind of map. It records exactly where each undertrial is, yet in one Maharashtra programme free legal aid reached them, on average, 171 days after arrest. Being on the record is not the same as being reached. By contrast, the SVAMITVA scheme, which since 2020 has used drones to map village homes and give owners property cards, shows a map doing its proper work: recording what people already hold, so that they can borrow against it and defend it.

There is a serious counter-argument. Maps are not innocent drawings; they are instruments of power. Whoever draws the line shapes what students learn, what atlases print and what the world comes to assume. A State that stays silent while its neighbour renames its peaks lets a false story harden into fact; that is why India answered on the same day, and why repeated official use of a name does build a record. There is a second objection, and it is darker. "People keep the land" can be twisted into a licence to move settlers into disputed areas, using human beings as markers in a contest of claims. And a boundary is a legal question; it cannot be decided by whoever happens to live nearest.

Both objections are right, and both set limits rather than overturn the thesis. Maps do matter, as records and as stories, which is why India is right to name its places and right to reply. But the reply works best when it is brief and backed by facts on the ground, with the real argument kept inside the boundary talks rather than duelling press statements. And presence does not mean placing people like pins on a board. It means the State earning their loyalty by serving them: a border village holds because its families are better off there, not because they were sent. The test of a good map, at the frontier or in a city ward, is whether it describes people truthfully and helps the State reach them.

The Survey of India has been making maps since 1767. Lines have been drawn and redrawn across this subcontinent many times since then, and what has endured is not the ink but the people who lived, farmed and governed beneath it. The 28 new names will now appear in India's atlases, and that is as it should be. But the claim they state will be kept by those who live beneath those peaks and by a State that reaches them with roads, schools and courts. A map can state a claim; only people can keep it. The task of government is to make sure that its maps, at the frontier and at home, are worthy of the people they describe.

Built from today's cards: China says it "never recognised" Ladakh; India rejects objection to 28 standard names · Urban livelihood mission DAY-NULM lapses with no successor as five States plead for funds · Legal aid reaches undertrials 171 days late, yet those helped early get bail far more often

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 — "Legal aid reaches undertrials 171 days late, yet those helped early get bail far more often" — what would your first step be, and whom would you meet first?

.....

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.