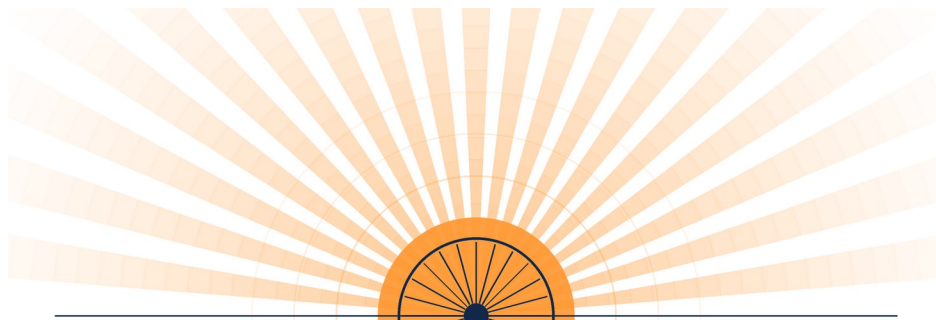




UPSC DARPAN

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

"As the ends of such a partnership cannot be obtained in many generations, it becomes a partnership not only between those who are living, but between those who are living, those who are dead, and those who are to be born."

— Edmund Burke, Reflections on the Revolution in France (1790)

The Indian Express (Delhi Edition) — 15 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 · 15 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 law, in its majestic equality, forbids the rich and poor alike to sleep under bridges, to beg in the streets, and to steal bread.”

— **Anatole France** · *Le Lys rouge (The Red Lily)*, 1894, chapter 7

Use in: Today's Supreme Court order (6 October, reported 14 October) that from 27 October every ticket sold at a railway counter must carry insurance “in the same manner as tickets purchased online”, with the Railway Board directly answerable if it does not. The passenger who pays ₹30 in cash was free, on paper, to buy ₹10 lakh of cover for under 50 paise; in practice the option lived only on the IRCTC app, so the poorest traveller was the one left uninsured. Use it in GS2 answers on equality before law and the duty of the State to make rights real, and in essays on formal versus substantive equality. Balance it: France was mocking a law that treats unequal people as if they were equal; the remedy here was not to abolish the rule but to extend it, and a court directing a board on a 27 October deadline raises its own separation-of-powers question (the next hearing is 16 November).

“The important thing for government is not to do things which individuals are doing already, and to do them a little better or a little worse; but to do those things which at present are not done at all.”

— **John Maynard Keynes** · *The End of Laissez-Faire (1926)*, Part IV

Use in: Today's Cabinet decision to sell 60.72% of IDBI Bank to Fairfax Financial for ₹52,878 crore, the Government and LIC each selling about 30% and keeping 15% and 19%, with the buyer bound by RBI conditions: capital locked in for five years and a glide path down to 26% over 15 years. Use it in GS3 answers on disinvestment and the PSE policy of 2021 (which keeps a bare minimum of public enterprises in strategic sectors) and in essays on the role of the State: Keynes, no free-marketeer, argued that the State's job is the work no one else will do, not running what private hands already run. Balance it: a bank is not a biscuit factory; depositors' money and credit to priority sectors are public concerns whatever the ownership, which is why the RBI, not DIPAM, sets the lock-in and the glide path, and why unions call the price (₹81 a share against ₹70.38 before bids) too low.

“In the terrible history of famines in the world, no substantial famine has ever occurred in any independent and democratic country with a relatively free press.”

— **Amartya Sen** · “Democracy as a Universal Value”, *Journal of Democracy*, vol. 10, no. 3 (July 1999)

Use in: Today's announcement by Maharashtra that it will transfer ₹5,000 each to an estimated 1.25 to 1.45 crore farmers before Diwali, with drought declared in 305 of 358 tehsils and the Centre's package, with its “rules, stages and dates”, not due before December. Sen's point is exactly this mechanism: a free press reports the dry tehsils and the tankers in Marathwada, farmers' unions and the opposition press, and a government moves before the file does. Use it in GS2 answers on democracy and accountability, in GS3 on drought management (Drought Manual 2016, SDRF norms), and in essays on freedom and development. Balance it: Sen spoke of famine, not of distress; democracies prevent mass death far better than they prevent chronic hunger or farm debt, and the All India Kisan Sabha's warning that past advances quietly became the final package shows that pressure can produce a headline without producing relief.

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Everything in today's edition, card by card · Reading time: about 1 h 45 min.

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- 1.2 Supreme Court quashes police notice to X for a journalist's account data as 'overkill'
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- 11.1 A treaty is a promise made to people not yet born.

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	Supreme Court orders insurance on counter-bought train tickets; Board answerable Why it matters: GS2 separation of powers: Railways Act s.124/124A for Prelims; continuing mandamus versus overreach for Mains.
2.1	Cabinet clears sale of 60.72% of IDBI Bank to Fairfax Why it matters: GS3 resource mobilisation, bank regulation: BR Act s.12B, IWG 2020 for Prelims; foreign ownership, depositor safety for Mains.
3.1	Maharashtra pays ₹5,000 to 1.45 crore farmers; drought in 305 tehsils Why it matters: GS3 disaster management, federalism: DM Act ss.46/48, Drought Manual triggers for Prelims; speed versus fairness for Mains.
4.1	India signs the US-led excess-capacity statement as Section 301 nears Why it matters: GS2 bilateral/multilateral forums: Section 301, GATT I/XXIV, G20 for Prelims; strategic autonomy in trade for Mains.
5.1	Kigali at 10: India freezes HFCs in 2028, cuts 85% by 2047 Why it matters: GS3 environment treaties: Vienna–Montreal–Kigali family, Group 2 schedule, ICAP for Prelims; cooling paradox 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

Three courts, three gaps the executive left open. The Supreme Court closed the hole that a digital-first insurance scheme had cut around the counter passenger and told the Railway Board it would answer for the rest; the same court cut down a police demand for a journalist's data as more than any investigation needed; and the Allahabad High Court refused to let a pending commission report postpone Uttar Pradesh's panchayat vote. In each, the question is who acts when the duty-bearer waits.

1.1 Supreme Court orders insurance on counter-bought train tickets from 27 October; Railway Board answerable

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — Developmental issue touching the common citizen: Crores who buy a ₹30 counter ticket had no cover while an app booking got it for 49 paise; the court closed that gap and asked who answers for safety.

ISSUE THREAD Rail safety and accountability (new thread) **LENS** Liberty and order · Independence and accountability

STORY SO FAR A plea after the June 2023 Odisha train accident sought an inquiry and faster Kavach rollout; the court widened it to fencing, over-bridges and insurance. On 11 May the Centre said a decision on offline tickets 'has been taken'.

THE NEWS New Delhi. A passenger who pays cash at a station window for a ₹30 ticket travels uninsured; one who books on the IRCTC app can buy ₹10 lakh of cover for under 50 paise. On 6 October a bench of Justices Ahsanuddin Amanullah and R. Mahadevan ended that difference: "with effect from October 27, 2026, all tickets sold over the counter at all railway stations shall also be covered by insurance in the same manner as tickets purchased online", to be "implemented mandatorily, failing which responsibility shall be directly upon the Railway Board". The order, reported on 14 October, records "utter disappointment and displeasure" at the Ministry's officers: assurances "remained largely on paper" and budgeted safety money was not fully used. Next hearing: 16 November.

FIRST, UNDERSTAND (BACKGROUND)

- 1. What cover an online passenger has had since 2016 —** IRCTC began optional travel insurance on 1 September 2016 for e-tickets only. Per a Lok Sabha reply of 6 February 2019, the premium was 49 paise per trip for ₹10 lakh on death, with no plan for counter tickets.
- 2. What the Railways already owe when a train crashes —** The Railways Act makes the railway pay compensation after an accident even if nobody was at fault. But that money comes only after a claim before the Railway Claims Tribunal, with proof of being a genuine passenger, and can take years. Insurance pays quickly, on top.

KEY TERMS

- **Railway Claims Tribunal** — A statutory tribunal deciding compensation claims after railway accidents and untoward incidents.
- **Untoward incident** — Under the Railways Act, a terrorist act, robbery, riot or a passenger's accidental fall from a train.
- **Kavach** — India's indigenous automatic train protection system, which brakes a train that passes a signal at danger.
- **Continuing mandamus** — A court order keeping a case open until the government carries out its directions.

App-only scheme leaves cash tickets uninsured → counter passengers travel without cover → after an accident families litigate before the Claims Tribunal → court finds assurances on paper and safety budgets unspent → cover ordered on every counter ticket from 27 October

STATIC SYLLABUS LINKAGE	1. The Railways Act, 1989 fixes no-fault liability for accidents — Section 124 makes the railway administration liable to pay compensation for death or injury in a train accident whether or not there was any wrongful act, neglect or default on its part. Section 124A (1994) extends this to untoward incidents; claims go to the Railway Claims Tribunal (1987 Act). 2. The Board, the Ministry and the safety watchdog are three bodies — The Railway Board, constituted under the Indian Railway Board Act, 1905, functions as the Ministry of Railways; the Railways (Amendment) Act, 2025 moves it into the Railways Act, 1989 (new section 2A) and repeals the 1905 Act. Accidents are inquired into by the Commission of Railway Safety, under the Ministry of Civil Aviation.
WHY UPSC LOVES THIS (TREND)	1. When the executive decides but does not act, is a court's deadline oversight or overreach? — GS2: "Government policies and interventions for development in various sectors and issues arising out of their design and implementation"; "Separation of powers between various organs". Dimensions: a design that excluded the poorest user, judicial monitoring of unspent safety budgets.
PRELIMS NUGGETS	- Under section 124 of the Railways Act, 1989, the railway is liable for death or injury in a train accident irrespective of any wrongful act, neglect or default on its part; section 124A covers untoward incidents. - The Railway Board was constituted under the Indian Railway Board Act, 1905; the Railways (Amendment) Act, 2025 brings it into the Railways Act, 1989 as section 2A. The Commission of Railway Safety works under the Ministry of Civil Aviation. - IRCTC's optional travel insurance (2016) applied only to e-tickets (Lok Sabha reply, 2019).
ANALYSIS	1. Counter tickets were left out because the scheme was built for a screen, not for a passenger — A policy needs a name, a nominee and a number sent by SMS; an e-ticket has all three, a cash ticket none. The court names who this hurt: 'economically disadvantaged passengers, who often buy tickets at railway reservation counters'. The other view, that an anonymous ticket cannot carry a named policy, holds only partly: the ticket number defines the risk, and the Centre said on 11 May the decision was taken. 2. Lens — Independence and accountability: the court is enforcing a promise made to it, not designing a scheme — The order fixes a date and names a body; the Railways choose the insurer and terms. What drove it: assurances 'remained largely on paper', and per the order text (LiveLaw, 13 October) fencing targets were missed by almost a third every year, so the bench may ask whether the Board 'as currently constituted' should continue. The other view is separation of powers: a court weighing a Board's fitness is close to running it. That has force on Kavach and fencing, little on insurance, already decided and merely delayed. 3. The money is small; the question is who carries it and what it adds to the law's own liability — At 49 paise per trip, cover for crores of counter journeys costs a few crore rupees a year against ₹10 lakh per death. It cannot be collected in cash, so the Railways must load it into fares or carry a group policy from the safety budget the court found unspent. Section 124 compensation is no substitute: the Tribunal route demands proof and takes years; a policy pays fast, and the ticket is the proof.

BOTH SIDES	● + For: Passengers: the poorest travellers were the only ones uninsured, and the Centre had itself decided on 11 May to cover them. ● + For: The court: naming the officers who control unspent safety money is the only lever short of contempt. ● – Against: The Railways: a cash ticket carries no identity, insurers need enrolment data, and a bench-fixed date leaves no room to tender. ● – Against: Separation of powers: premiums and safety priorities are executive policy, not a bench's.
WAY FORWARD	1. Attach a group policy to the ticket number, not to the person — IRCTC should tender a cover that runs on the journey printed on the ticket, with the ticket as proof of claim, so no enrolment is needed at the window. 2. File the affidavit head by head, then publish it yearly — Route-wise Kavach, foot over-bridge and fencing progress against budget by 16 November, and the same numbers in every year's accounts.
POSSIBLE MAINS QUESTION	The Supreme Court's order on insurance for counter-bought train tickets shows judicial oversight filling a gap the executive had left open. Critically examine. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Critically examine — Weigh both sides of the court's intervention and reach a judgement. 2. Introduction — the gap in one sentence — Sample: Since 2016 an online passenger could insure a journey for 49 paise while the counter passenger could not; on 6 October the Supreme Court ordered that gap closed. 3. Body — the exclusion was a design choice, not a legal bar — E-ticket-only scheme; the 2019 Lok Sabha reply; the 11 May assurance. Flowchart: online booking → policy; counter booking → no cover → accident → Claims Tribunal. 4. Body — the court enforced an assurance, it did not write policy — Continuing mandamus: a date and an accountable body. Value addition: fencing targets missed by a third every year. 5. Body — the overreach objection is strongest on engineering, weakest on insurance — Kavach and fencing are priorities a bench cannot settle; insurance was a decided, costed measure. 6. Conclusion — the Board must act so the court need not — Sample: As the Railway Board, I would tender a ticket-linked cover before 27 October and file a head-wise safety-spending affidavit by 16 November; a court holds an officer's hand only when he has let go of his promise.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. You are Chairman of the Railway Board, with twelve days to insure every counter ticket. How? Approach: Options: seek more time, enrol counter passengers at the window, or buy a group policy that attaches to the ticket itself. Asking for time after a year of unkept assurances would invite the personal summons. I would choose the group policy: IRCTC's insurers quote a per-journey premium on ticket numbers, the ticket is the proof of claim, and the premium comes from the safety head the court found underspent. Stakeholders: the counter passenger, the insurers, station staff and the Finance Member. The deciding value: the common man's safety is not a modality.
KARMA YOGI TEST (THE THREE A'S)	Ability — Getting a nameless cash ticket to carry a named ₹10 lakh cover by 27 October, by tying the policy to the ticket number rather than asking for time.

1.2 Supreme Court quashes police notice to X for a journalist's account data as 'overkill'

IN BRIEF

ISSUE THREAD Digital evidence and privacy (new thread) **LENS** Liberty and order

STORY SO FAR Ghaziabad police registered a road-rage FIR against journalist Abhishek Upadhyay, who says it was staged after his reports on Ram temple donations; the Supreme Court gave him interim protection.

THE NEWS New Delhi. On 14 October a bench of Chief Justice Surya Kant and Justice Joymalya Bagchi quashed a notice that Ghaziabad police had sent to X seeking about three months of the journalist's account data from before the incident: login IPs, email, IMEI and registration logs (Abhishek Upadhyay v. State of UP, per LiveLaw). The court held that no personal information for the period before the incident could be sought; even after the FIR, such data may be asked for only if other means of tracing or arresting the accused are inadequate; and anything already obtained 'shall not be utilized against the petitioner'. Justice Bagchi called the demand 'an overkill'. The report does not name the provision used.

WHY IT MATTERS FOR THE EXAM	GS2, 'fundamental rights'. A production order for digital records is a privacy intrusion that must pass the Puttaswamy proportionality test; the court has applied that test to the scope, in time and in kind, of what police may demand from a platform.
PRELIMS NUGGETS	- Section 94 of the Bharatiya Nagarik Suraksha Sanhita, 2023 lets a court or officer in charge of a police station summon production of a document, electronic communication or device; it replaces section 91 CrPC. - Under the IT Act, 2000, section 69 permits interception, monitoring or decryption of information on the direction of the Central or a State Government (or its specially authorised officer); section 69A permits the Central Government to block public access. Both are executive, not judicial, orders. - K.S. Puttaswamy (2017): a State intrusion into privacy must have a legal basis, a legitimate aim and be proportionate to it.
CONCEPTS TO KNOW	- Section 94 BNSS production orders · Proportionality test for privacy intrusion - Short explanations: upscdarpan.in → Concept Booster → Today's concepts

1.3 Allahabad High Court orders UP panchayat polls within three months despite pending OBC report

IN BRIEF

ISSUE THREAD Panchayati Raj and local democracy (update 3) **LENS** Centre and States

STORY SO FAR Articles 243D(6) and 243T(6) let States reserve local-body seats for backward classes under the 2021 Gwalior triple test; on 1 October the Andhra Pradesh High Court struck down its BC quotas and ordered polls within six weeks.

THE NEWS Prayagraj. On 14 October a bench of Justices Ajit Kumar and Garima Prashad directed the Uttar Pradesh State Election Commission to hold elections to Panchayati Raj institutions within three months, completing the reservation exercise within that period, with the schedule on record before the next listing. Petitioner Dashrath Yadav had sought a time-bound schedule before the district panchayats' term expires. The State had argued that gram pradhan and gram panchayat polls could not be held until its OBC Commission reports on reservation; that report is still pending. The SEC had earlier planned three-tier polls for April to July 2026 (LiveLaw, 30 April). Assembly elections are due early next year.

WHY IT MATTERS FOR THE EXAM	GS2, 'devolution of powers and finances up to local levels and challenges therein'. The Mains angle: the tension between a State's duty to fix OBC quotas by empirical inquiry and the bar on letting a panchayat's five-year term lapse.
PRELIMS NUGGETS	Article 243E fixes a panchayat's term at five years and requires the election to be completed before that term expires.

	● Article 243K vests the superintendence, direction and control of panchayat elections in the State Election Commission; Article 243D(6) is an enabling provision for backward-class reservation. ● The triple test (Vikas Kishanrao Gawali, 2021, building on K. Krishna Murthy, 2010): a dedicated commission's empirical inquiry, local-body-wise quotas on its findings, and total SC, ST and OBC reservation not above 50%.
CONCEPTS TO KNOW	● Triple test for OBC reservation in local bodies · State Election Commission's duty to hold timely polls ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

2. Economy

Both stories today are about who buys India and who India buys from. A Canadian holding company takes control of a bank the State built in 1964, under rules the RBI wrote so that no owner can hold a bank hostage. In the gas market, the Hormuz blockade has rewritten India's supplier list, with Oman and Nigeria filling the gap Qatar left. In each case the question is security through diversification, and its price.

2.1 Cabinet clears sale of 60.72% of IDBI Bank to Fairfax for ₹52,878 crore

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — **Developmental issue touching the common citizen:** A bank with crores of depositors and government origins changes hands; the price, safeguards and precedent for other PSBs touch every taxpayer.

ISSUE THREAD Who may own India's banks (update 2) **LENS** Market and State · Independence and accountability

STORY SO FAR Buying 5% or more of an Indian bank needs the RBI's prior approval and a fit-and-proper owner. On October 1 the RBI let mutual funds, insurers and pension funds hold up to 10% in aggregate.

THE NEWS New Delhi, October 14. The Cabinet Committee on Economic Affairs on Wednesday chose Toronto-based Fairfax Financial Holdings (Prem Watsa) as buyer of 60.72% of IDBI Bank for ₹52,878 crore, The Indian Express reports; completion is expected by March 2027. The Government sells 30.48% and LIC 30.24%, keeping 15% and 19%; Finance Minister Nirmala Sitharaman called it "not a disinvestment, but a restructuring". Fairfax bid ₹81 a share against ₹70.38 on the last trading day before 'best offer bids' were invited on May 18. It must keep the bank's name for three years, lock in its capital for five, fall to 26% over 15 years on an RBI-settled glide path, and within two years merge or exit CSB Bank, of which it owns 40%. Unions call it under-priced.

FIRST, UNDERSTAND (BACKGROUND)

- 1. How IDBI became a private bank** — Parliament set up IDBI in 1964 to lend long-term to factories when no commercial bank would; it became an ordinary bank in 2004. Bad loans put it under the RBI's Prompt Corrective Action in 2017; in 2019 LIC bought a majority and the RBI reclassified it as private-sector.
- 2. Why the Government sells** — The 2021 public-sector enterprise policy keeps a bare minimum of government companies in four strategic sectors and sells the rest; the 2021-22 Budget promised to privatise two public-sector banks. Sale money is a non-debt capital receipt.
- 3. What the RBI's ownership rules protect** — A bank lends depositors' money, so the RBI decides who may own one. Its rules, reviewed by a 2020 Internal Working Group, make promoters hold at least 40% for five years, so they cannot flip the bank, then fall to 26% within 15 years, so nobody runs it as a family firm.

KEY TERMS

- **Strategic disinvestment** — Sale of a large government stake with management control, not just shares.
- **Promoter glide path** — The timetable over which a bank's controlling owner must fall to the RBI's cap.
- **Fit-and-proper test** — The RBI's check of a would-be bank owner's integrity, soundness and source of funds.
- **Lock-in period** — Years during which the buyer may not sell the shares bought; here five.

THE CHAIN IN ONE LINE

Bad loans put IDBI under PCA (2017) → LIC takes majority; bank turns private (2019) → CCEA approves strategic sale (2021) → reserve price fails; best-offer bids (2026) → Fairfax wins at ₹81 → RBI's fit-and-proper review and glide path decide control

STATIC SYLLABUS LINKAGE	1. Section 12B of the Banking Regulation Act, 1949 makes the RBI the gatekeeper — No person may acquire shares or voting rights of 5% or more in a banking company without the RBI's prior approval, and must be fit and proper; section 12B(4) and the RBI's 2023 Directions let it attach conditions to the approval, such as a five-year lock-in and a dilution timetable. 2. The IDBI statute and the nationalisation Acts — The Industrial Development Bank (Transfer of Undertaking and Repeal) Act, 2003 turned the 1964 statutory body into a company and a bank (from 1 October 2004), so no nationalisation law blocked this sale. Nationalised banks sit under the Banking Companies (Acquisition and Transfer of Undertakings) Acts of 1970 and 1980, whose section 3(2B) keeps the Centre at 51% or more.
WHY UPSC LOVES THIS (TREND)	1. Does selling a bank of public origin to a foreign strategic investor mobilise resources without weakening depositor safeguards? — GS3 lists “mobilization of resources” and “effects of liberalization on the economy”. Dimensions: the fiscal case, the RBI's ownership regime, the PSB precedent.
PRELIMS NUGGETS	- Under Section 12B of the Banking Regulation Act, 1949, acquiring 5% or more of the shares or voting rights of a banking company needs the RBI's prior approval. - The RBI's Internal Working Group on private bank ownership (2020, chair P.K. Mohanty) recommended raising the long-run (15-year) promoter cap from 15% to 26%, keeping the 40% minimum promoter holding for the first five years. - Disinvestment proceeds are non-debt capital receipts; DIPAM (Ministry of Finance) runs strategic sales after CCEA in-principle approval.
ANALYSIS	1. The price is below the failed reserve price, but the process, not the number, defends it — Per the Government statement, a reserve price of ₹94.42 drew no acceptable bid in FY26, so sealed best-offer bids were invited; the fair-value benchmark was ₹75.99, averaging a market-multiple and an asset valuation, and ₹81 cleared it. The unions cite Wednesday's close of ₹90.39; but that rose 9% in a day on speculation, and a control price is judged on the undisturbed ₹70.38, which the bid beats by 15%. 2. Lens — market: a foreign owner brings capital, but depositor trust is held by the regulator, not the owner — A bank is a promise to repay deposits on demand from money lent out long. What makes the promise credible is supervision, deposit insurance and the power to replace management, not the owner's passport; the fit-and-proper review, the lock-in and the RBI's refusal to let one promoter run two banks, forcing a decision on CSB, are the instruments. The honest counter-view: a foreign parent under stress at home can starve its Indian bank of capital, which is why the IWG wanted a long glide path, not a quick exit. 3. IDBI is a precedent for method, not for the harder PSB privatisations — IDBI was already private in the RBI's books, so no nationalisation Act had to be amended; the public-sector banks promised in 2021 still need Parliament to change the 1970 and 1980 Acts. It also shows a clean process takes five years. The other view: fiscal need will shorten the next one; a finance ministry official told the paper “we can't stop”, with fertiliser subsidy 60% spent by August. Need explains urgency; it does not replace process.
BOTH SIDES	+ For: The Government: ₹52,878 crore takes receipts past the FY27 target of ₹80,000 crore. + For: The regulator: a fit-and-proper owner, locked in five years and diluting to 26%, is committed without being dominant. – Against: The unions: ₹81 is below Wednesday's close of ₹90.39 and the

	Government's own ₹94.42 reserve price. – Against: Depositors: a foreign holding company answers first to its own shareholders; in a crisis the Indian bank is the easier asset to sell.
WAY FORWARD	1. Settle the glide path and CSB before closing — The RBI and Fairfax should fix both in the closing roadmap the Government statement requires. 2. Publish the valuation after completion — DIPAM should table the valuation report before the Standing Committee on Finance.
POSSIBLE MAINS QUESTION	Examine whether the sale of IDBI Bank to a foreign strategic investor advances resource mobilisation without weakening the safeguards that protect depositors. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Lay out the mechanism on both counts and judge whether they conflict. 2. Introduction — a control sale under the RBI's gate — Sample: The CCEA's approval of Fairfax's ₹52,878 crore purchase of 60.72% of IDBI Bank closes a sale begun in 2021 and tests whether the RBI's ownership rules can absorb India's largest financial-sector FDI. 3. Body — the receipt is real and timely — Non-debt capital receipt; FY27 target of ₹80,000 crore met. Value addition: fertiliser subsidy 60% spent by August. 4. Body — the safeguards sit with the RBI, not the seller — Section 12B, fit-and-proper review, lock-in, glide path, the CSB decision; reserve price ₹94.42 failed, ₹81 is 15% over the undisturbed ₹70.38. Flowchart: CCEA approval → DIPAM bids → RBI fit-and-proper → closing → lock-in → 26%. 5. Body — the precedent is for method, not for nationalised banks — No amendment of the 1970 and 1980 Acts was needed; the promised PSB sales will need one. 6. Conclusion — the owner changes, the gatekeeper does not — Sample: As the regulator I would make the glide path and the CSB decision conditions of closing, so depositors gain a committed owner, not a dominant one.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Secretary, DIPAM, before the Standing Committee on Finance, you are asked why ₹81 was accepted after the ₹94.42 reserve price failed. What do you say? Approach: My options: defend the number with the headline of India's largest financial-sector FDI, decline to discuss price until closing, or explain the method in full. One invites the next question; the other looks like concealment. I would explain: ₹94.42 drew no acceptable bid, the ₹75.99 benchmark averaged two valuation methods, and ₹81 is 15% above the undisturbed price. I would table the reserve-price history and bidder count, and say which safeguards sit in the agreement and which with the RBI. Stakeholders: depositors, employees, LIC's policyholders, taxpayers. The deciding value is transparency of process: a price defended by its method survives; one defended by its size does not.
KARMA YOGI TEST (THE THREE A'S)	Ability — Carrying the valuation method, the failed reserve price and the bidder count into the committee room already understood, so no answer needs a note passed from behind.

2.2 Oman and Nigeria overtake the US as India's top LNG suppliers as Europe bids away American cargoes

IN BRIEF

ISSUE THREAD West Asia war's bill for India (update 10) **LENS** National interest and global commons

STORY SO FAR Hormuz has been blockaded since March; oil companies lost about ₹530 crore a day with pump prices frozen, and on October 2 the G7 agreed to release 100 million barrels via the IEA.

THE NEWS New Delhi, October 14. India's LNG supplier list was reshuffled in September, The Indian Express reports from Kpler vessel-tracking data. Oman and Nigeria topped the list and the US, top supplier in recent months, slipped to third as European importers bought American cargoes before winter. US volumes fell 60.7% month-on-month to 0.34 million tonnes; Oman rose 11.6% to 0.59; Qatar was 88.5% below a year earlier. Over May–September imports rose 17.8% to 11.87 million tonnes: the US supplied 28.7%, Oman nearly a fifth, Nigeria 18.5%, the UAE 9.3% and Qatar 3.4%, down 90.2%. India meets about half its gas need through LNG; about 60% of that came through Hormuz before the war, while Oman's exports do not depend on the strait.

WHY IT MATTERS FOR THE EXAM	GS3 lists “infrastructure: energy”. Prelims: the geography of supply, Hormuz as a chokepoint, the Petronet–Qatar contract. Mains: diversification, why a long-term contract did not deliver once the route closed, and paying spot prices to keep fertiliser and power running.
PRELIMS NUGGETS	● Petronet LNG's 1999 contract with Qatar supplies about 7.5 million tonnes a year, roughly 35% of India's LNG imports, and was renewed in February 2024 for 2028–2048 (per Petronet LNG). ● Petronet LNG was incorporated in 1998 with GAIL, ONGC, IOCL and BPCL at 12.5% each; the national target is gas at 15% of primary energy by 2030. ● PPAC, under the Petroleum Ministry, publishes India's official gas import data.
CONCEPTS TO KNOW	● Long-term LNG contracts versus spot cargoes · Energy diversification and chokepoint risk ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

3. Agriculture & Food

Two kinds of farmer today. One is the Maharashtra cultivator who lost a kharif to a failed monsoon and will get ₹5,000 before Diwali because the Centre's drought machinery cannot pay in time. The other is one man in Wayanad who, on three acres, kept 55 rice varieties alive that the seed market had written off. Relief keeps a farmer going for a season; seeds kept by farmers keep agriculture going for centuries.

3.1 Maharashtra to pay ₹5,000 to up to 1.45 crore farmers before Diwali; drought in 305 of 358 tehsils

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 3 — Developmental issue touching the common citizen: A farmer who sowed on borrowed money and lost the kharif gets ₹5,000; whether it reaches him in time, and who pays, is disaster governance.

ISSUE THREAD Drought and the rabi season (update 8) **LENS** Centre and States · Growth and equity

STORY SO FAR Maharashtra had declared drought in 265 of 358 talukas, Andhra Pradesh in 388 of 688 mandals, Karnataka in 217 of 240 taluks, seeking ₹11,000 crore from the NDRF.

THE NEWS Mumbai, October 14. With drought declared in 305 of Maharashtra's 358 tehsils, 40 added on Wednesday, Chief Minister Devendra Fadnavis announced after the Cabinet meeting that the State will transfer ₹5,000 each into the bank accounts of an estimated 1.25 to 1.45 crore farmers before Diwali, The Indian Express reports. Cost: ₹6,000–7,000 crore; eligibility is not final. The State treats it as an advance against the pending central package: the Centre's "rules, stages and dates", Fadnavis said, cannot be completed before Diwali, so the State is not waiting for the usual December payment. The monsoon withdrew early and Marathwada is on tankers. The All India Kisan Sabha called it a "cruel joke": past advances became the final package. It is the third State this month, after Andhra Pradesh and Karnataka, to declare drought over most of its area.

FIRST, UNDERSTAND (BACKGROUND)

- 1. How drought is declared** — Under the Manual for Drought Management, 2016, the State checks Trigger 1, rainfall deviation with a long dry spell, then Trigger 2, three of four impact signs: sown area, satellite greenness, soil moisture, water levels. Crop loss of 33% or more qualifies; above 50% is severe.
- 2. Who pays, how much** — Relief comes first from the SDRF, filled by Centre and State, as an input subsidy towards the next sowing, not compensation: ₹8,500 a hectare for rainfed and ₹17,000 for assured-irrigation land under the 2022 norms, capped at two hectares a farmer. The Centre's NDRF adds money only for severe drought.
- 3. Why a flat ₹5,000 is different** — Per-hectare relief needs land records and crop-cutting. A flat sum needs only a list of farmers and bank accounts, which PM-KISAN holds, so it is paid in weeks and treats a two-acre and a twenty-acre farmer alike.

KEY TERMS

- SDRF — State Disaster Response Fund under Section 48 of the Disaster Management Act, 2005.
- Input subsidy — Relief paid per hectare towards the next sowing after a crop loss.
- Drought Manual 2016 trigger — A measurable sign, such as rainfall deviation or soil moisture, that must cross a threshold before declaration.
- Crop-cutting experiment — Harvesting a marked sample plot to measure actual yield; the basis of loss estimates.

THE CHAIN IN ONE LINE

Monsoon withdraws early → State applies the Manual's triggers; 305 tehsils declared → central package needs memorandum, central team, committee → State pays ₹5,000 flat as an advance → Centre's money arrives later and is set off → farmer has cash at Diwali; fairness later

STATIC SYLLABUS LINKAGE	1. The Disaster Management Act, 2005 creates both funds — Section 46 constitutes the National Disaster Response Fund and Section 48 the State Disaster Response Fund. The Centre fills the SDRF 75:25 for general States and 90:10 for North-Eastern and Himalayan States, a pattern the 15th and 16th Finance Commissions kept; NDRF releases need a High Level Committee chaired by the Union Home Minister. 2. The Manual for Drought Management, 2016 sets the procedure — It lays down the two triggers, the moderate and severe categories, deadlines of October 30 for kharif and March 31 for rabi, and NDRF help only for severe drought after a memorandum and a central team's visit. Over 75% irrigation lets a State lower the category one rank.
WHY UPSC LOVES THIS (TREND)	1. Is flat cash relief paid first by the State better than per-hectare norms paid later by the Centre? — GS3 lists "disaster and disaster management"; GS2 lists "issues and challenges pertaining to the federal structure, devolution of powers and finances". Dimensions: speed against fairness, the funding sequence, relief against drought-proofing.
PRELIMS NUGGETS	• The National and State Disaster Response Funds are constituted under Sections 46 and 48 of the Disaster Management Act, 2005. • Under the Manual for Drought Management, 2016, Trigger 1 is rainfall deviation and Trigger 2 is any three of sown area, vegetation index, soil moisture and hydrology. • NDRF help for drought comes only for the severe category after an Inter-Ministerial Central Team's report; the Additional Secretary, Agriculture, is the Central Drought Relief Commissioner.
ANALYSIS	1. A flat ₹5,000 buys speed by giving up fairness; the farmer with more land pays for it — Relief that varies with loss must first measure loss through crop-cutting and land records, which takes until December; a flat sum skips the measurement. The price shows in the norms: at ₹8,500 a hectare, a two-hectare rainfed farmer is due ₹17,000 under the SDRF scale against ₹5,000 now, and the Kisan Sabha fears the advance becomes the final payment. The counter-view: most farmers are small, and they get nearly the scale amount two months earlier. Speed is fair only if the balance is paid. 2. Lens — federal: the State pays first because the Centre decides later — The Manual's sequence, declaration, memorandum, central team, committee, exists so the Centre pays only for verified drought. The same sequence means NDRF money cannot reach a farmer before Diwali, so a State fronts the cash and nets it off later; Karnataka asked the NDRF for ₹11,000 crore and must wait. The counter-view: verification stops States declaring drought generously to draw central money. The remedy is a clock on each step, not removing the steps. 3. Drought every year in Marathwada makes relief the expensive option; the Manual already says so — Relief is paid again each failed season; irrigation and crop choice are paid once. The Manual rewards resilience: a State with more than 75% irrigation may lower its drought category by one rank. The honest objection: watershed and micro-irrigation take years; a farmer with a dead crop needs cash now. Resilience replaces relief only next season, and only if funded now.
BOTH SIDES	• + For: The State: the central procedure cannot finish before Diwali; an advance puts money in hand when loans fall due. • + For: The administrator: a flat amount by bank transfer reaches over a crore farmers in weeks, with no tehsildar able to inflate a loss. • – Against: Farm organisations: ₹5,000 is far below a kharif investment; past advances became the final package.

	– Against: The equity view: a flat sum pays a two-acre and a twenty-acre farmer the same, which per-hectare norms exist to avoid.
WAY FORWARD	1. Put a clock on the central sequence — The Centre should fix time limits in the Manual for the central team's visit and the committee's decision. 2. Pay the per-hectare balance automatically — After crop-cutting, the State should pay each farmer the SDRF scale minus ₹5,000 and post the list at the gram panchayat.
POSSIBLE MAINS QUESTION	Flat cash relief paid by the State before the Centre decides is faster but not fairer. Critically examine with reference to Maharashtra's drought advance. (15 marks, 250 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Critically examine — Weigh speed against fairness from both sides and judge the design. 2. Introduction — an advance against a package that has not arrived — Sample: Maharashtra's ₹5,000 to up to 1.45 crore farmers in 305 drought-hit tehsils is an advance from State funds against a central package that cannot arrive before Diwali. 3. Body — speed is real because measurement is skipped — A flat sum needs only a list and bank accounts; per-hectare relief needs crop-cutting. Value addition: ₹8,500 a hectare would give a two-hectare rainfed farmer ₹17,000. 4. Body — the federal sequence explains the advance — Flowchart: triggers → State declaration → memorandum → central team → High Level Committee → NDRF release; mark Diwali. 5. Body — relief every year is the costliest design — The Manual's 75% irrigation clause rewards resilience. 6. Conclusion — pay now, settle by scale, buy water with the package — Sample: As the State I would pay ₹5,000 by Diwali, pay the per-hectare balance after crop-cutting, and put the central package into irrigation so relief is not needed next year.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Divisional Commissioner, Marathwada, you have ten days to clean the ₹5,000 beneficiary list; Collectors report duplicates and dead holders in PM-KISAN. What do you do? Approach: My options: send the PM-KISAN list raw and correct later, hold the transfer until every tehsil certifies, or clean in parallel. Sending it raw pays dead and duplicate entries and brings recovery notices to the poorest; holding misses Diwali. I would clean in parallel: match the list against 7/12 land records and Aadhaar-seeded bank accounts, pay matched names at once, post unmatched names at each gram panchayat for three days of claims, then rerun, with a reason and an appeal for every exclusion. Stakeholders: farmers, tehsil staff, the treasury, the Centre. The deciding value: public money reaches the right hand on time; both halves bind.
KARMA YOGI TEST (THE THREE A'S)	Austerity — Ten days spent matching names to land records and bank seeding so ₹6,000 crore reaches cultivators, not duplicates; time is public money too.

3.2 Cheruvayal Raman, the Kurichiya farmer who kept 55 native rice varieties alive on three acres, dies at 76

IN BRIEF

ISSUE THREAD Seeds, farmers' rights and biodiversity (new thread) **LENS** Tradition and social justice

THE NEWS Thiruvananthapuram, October 14. Cheruvayal Raman, the Kurichiya tribal farmer of Wayanad known as 'Nella achan', father of rice, died on Wednesday at 76 at Kozhikode Medical College, The Indian Express reports. He began in

paddy fields at ten and studied to Class 5. Around 2000 he started collecting indigenous varieties from fields across Wayanad; by 2016 he sowed all 55 every year on his three acres, in small plots, while scientists and governments promoted high-yielding hybrids. He never sold seed: he shared it on condition that farmers return part of their harvest as seed, and kept his stock in bamboo baskets in a century-old mud house. He received the Padma Shri for agriculture in 2023 and the National Plant Genome Saviour Award of the Protection of Plant Varieties and Farmers' Rights Authority.

WHY IT MATTERS FOR THE EXAM	GS3 lists “conservation” and “cropping patterns”; GS1 lists tribal communities. Prelims: the PPV&FR Act, 2001, which treats farmers as breeders and conservers, and its rewards. Mains: in-situ conservation of agro-biodiversity by communities against the uniformity of hybrid seed.
PRELIMS NUGGETS	● Section 39 of the Protection of Plant Varieties and Farmers' Rights Act, 2001 lets a farmer save, use, sow, re-sow, exchange, share or sell seed of a protected variety, provided it is not sold as branded seed. ● The Plant Genome Saviour Farmer Reward is given under Section 39(1)(iii) of the Act with the Gene Fund Rules of 2012: ₹1.5 lakh each, at most ten a year (per the PPV&FR Authority). ● The Plant Genome Saviour Community Award is given under Section 45 of the Act, which creates the National Gene Fund.
CONCEPTS TO KNOW	● Farmers' rights under the PPV&FR Act, 2001 · Agro-biodiversity conservation by communities (in-situ conservation) ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

4. International Relations

Washington is doing two things to India at once: pulling it into a coalition against Chinese overcapacity and keeping it under the threat of its own tariff law. Delhi's answer, visible in the trade talks, in Rubio's coming visit and in the speed of the Canada reset, is to keep every door open and sign nothing that closes one.

4.1 India signs the US-led statement on excess capacity as its own Section 301 verdict nears

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 1 — **International event with an impact on India:** Every exporter in Tiruppur or Surat pays the tariff Washington sets; today's three moves decide whether India stands with the US against overcapacity or inside the probe.

ISSUE THREAD **India-US trade deal and tariffs** (update 3) **LENS** Strategic autonomy and partnership · National interest and global commons

STORY SO FAR A February 2026 India-US framework stays unsigned. On October 5 Sitharaman called the talks a "plateau"; the Graham Act of September 18 lets Washington tax buyers of Russian oil up to 100%.

THE NEWS New Delhi. Three things have moved since the "plateau", The Indian Express reports. First, after the G20 trade ministers' meeting at Milwaukee, the US said India and 13 other countries and blocs, including the EU, Australia and Japan, would take "effective actions" against structural excess capacity; the USTR release of October 7 commits the 14 to "new, dedicated sectoral platforms". Second, the US tariff on Indian goods was cut from the 12.5% proposed earlier this year to 10% after New Delhi notified a ban on imports of goods made with forced labour. Third, the Section 301 overcapacity probe, opened on March 11 against 16 economies, is weeks from its findings; the government says India has no structural excess capacity in the sectors identified. The deal stays unsigned: Greer calls it "final stages, but not imminent", Jaishankar a "landing point".

FIRST, UNDERSTAND (BACKGROUND)

- 1. Section 301 lets Washington punish on its own finding** — Under Section 301 of the US Trade Act of 1974, the Trade Representative investigates a foreign practice it calls unfair or "unreasonable", and the President may answer with tariffs without going to the WTO. The 2026 probe uses section 301(b), the discretionary limb, with a twelve-month clock.
- 2. Excess capacity is factories built for more than the world will buy** — When a country keeps adding steel, solar or EV capacity beyond demand, often with state support, the surplus is exported cheap and prices fall everywhere.

KEY TERMS

- **Section 301** — US Trade Act 1974 provision letting the USTR investigate unfair foreign practices and retaliate unilaterally with tariffs.
- **Structural excess capacity** — Capacity, often state-supported, that persistently exceeds demand and is exported cheap, depressing prices elsewhere.
- **Most-favoured-nation (MFN) tariff** — The rate a WTO member charges all other members alike (GATT Article I).
- **Forced-labour import ban** — A rule barring goods made with forced labour; the US has one under Section 307, Tariff Act 1930, and asks partners to match it.

THE CHAIN IN ONE LINE

Cheap Chinese steel, solar and EVs flood markets → US opens a Section 301 probe on 16 economies, India included → India signs the 14-economy statement → India may escape the tariff net → the deal and the Graham Act stay open

STATIC SYLLABUS LINKAGE

- 1. WTO law allows bilateral deals only if they cover substantially all trade** — GATT Article I requires every member to give its best tariff to all members (MFN). Article XXIV excepts free-trade areas and customs unions covering "substantially all the trade". A limited interim deal sits uneasily with these rules.

	2. The G20 is a forum, not a treaty body — Formed in 1999 and raised to leaders' summits in 2008, the G20 works by consensus and has no secretariat or binding power. A statement signed on its margins binds signatories only politically.
WHY UPSC LOVES THIS (TREND)	1. Should India join a US-led coalition against overcapacity while under a US probe? — GS2 lists “bilateral, regional and global groupings and agreements involving India and/or affecting India's interests”. Expect three dimensions: WTO law versus unilateral tools, autonomy, and producers' interest.
PRELIMS NUGGETS	● Section 301 of the US Trade Act of 1974 lets the USTR investigate and retaliate against foreign trade practices it finds unreasonable or discriminatory; it is a unilateral, not a WTO, remedy. ● GATT Article I sets the most-favoured-nation rule; Article XXIV excepts free-trade areas and customs unions covering substantially all trade. ● The G20 has no permanent secretariat and decides by consensus; India held the presidency in 2023, the US in 2026.
ANALYSIS	1. India signed because Chinese overcapacity hurts Indian steel and solar as much as it hurts Ohio — A glut of cheap imports squeezes a domestic maker twice, at home and abroad. The IE reports China is accused of overcapacity in EVs, batteries, chemicals, semiconductors and solar panels, sectors India is building under PLI schemes, and the government holds that India's capacity “serves both domestic and global needs”. The other view: the probe lists India as an accused, and a statement naming no sectors or remedies does not bind the USTR. The relief is a hope, not a finding. 2. Lens — Autonomy: a sectoral platform with Washington is partnership, not alliance, as long as India keeps its exit — Strategic autonomy means choosing each alignment on its merits rather than joining a bloc. Jaishankar put the limit plainly: “a strategic partnership is a partnership. It's not an alliance.” Signing alongside the EU, Japan and Korea passes that test, and India has its own grievance over a China trade balance he called “completely tilted”. The other view: GTRI's Ajay Srivastava notes that China won a tariff pause on Russian oil while India was hit with 25% in July 2025. Autonomy is measured by whether India can still buy Russian crude after signing. 3. What stays open is the deal itself, and an official argues not signing is the better bargain — The February framework offered to cut India's reciprocal tariff from 25% to 18% for concessions; once the US Supreme Court struck down that regime, the offer lost its value. An official told the IE that “suspended animation, with somewhat lower tariffs” beats “a deal involving significant concessions”, citing US curbs on Canada despite the USMCA of 2020. The other view: footwear and textile exporters report US buyers refusing large orders from any one country. Uncertainty has a price too, paid at the low-margin end.
BOTH SIDES	● + For: Commerce negotiators: the statement aligns India with the EU, Japan and Australia against a Chinese glut that hurts Indian steel too, and may keep India outside the 301 net. ● + For: Electronics and pharma exporters: the 10% rate and carve-outs work, exports to the US up 21% in August to \$8.3 billion; a deal would lock that in. ● – Against: GTRI and energy planners: a deal under the Graham Act's shadow trades energy security for temporary relief; Canada shows a signed text does not stop fresh curbs. ● – Against: Farm and dairy lobbies: the “significant concessions” would fall on agriculture, which India keeps out of every FTA.

WAY FORWARD	1. Enter the sectoral platforms with evidence — The Commerce Ministry should bring DGTR anti-dumping data on steel, solar and chemicals to the platforms, so India is treated as a victim of overcapacity. 2. Separate the trade deal from the sanctions law — Negotiators should seek a written assurance that tariff relief is not conditional on Russian-oil purchases, the concern Jaishankar raised with Rubio.
POSSIBLE MAINS QUESTION	Examine why India joined the US-led joint statement on structural excess capacity while itself facing a Section 301 investigation. (10 marks, 150 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Examine — Lay out reasons and risks, then judge. 2. Introduction — one signature, two faces of US trade policy — Sample: On October 7, India joined 13 economies in a US-led statement on excess capacity even as the USTR's Section 301 probe of 16 economies, India included, nears its findings. 3. Body — the interest is shared: Chinese overcapacity hits Indian steel, solar and EVs too — Value addition: the probe's sectors overlap India's PLI sectors. 4. Body — the signature may lift India out of the tariff net, but binds nothing — Draw a two-column flow: 'accused in 301 probe' and 'signatory to statement', meeting at 'USTR findings'. 5. Body — the risk is autonomy under the Graham Act's shadow — China got a tariff pause on Russian oil; India faced 25% in July 2025 (GTRI). 6. Conclusion — sign the platform, not the pressure — Sample: As the Commerce Ministry, I would work the sectoral platforms with DGTR evidence while refusing any clause tying tariff relief to India's energy choices.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Joint Secretary (Americas), Commerce, you brief the Minister before Rubio's visit: push to sign the interim deal now, or not? Approach: My options: sign now to lock in the 10% rate before the Section 301 findings; hold at "suspended animation"; or push conditionally, signing only with the sanctions question settled. Signing now trades unknown concessions for a rate the US can change by law tomorrow; holding keeps footwear and textile exporters in limbo. I would recommend the conditional path: seek a written exit from the 301 net, table DGTR data showing India is a victim of the glut, and keep tariff relief independent of Russian-oil purchases. The stakeholders are exporters, refiners, farmers and India's credibility at the WTO. The deciding principle is certainty: a rate without legal durability is not worth permanent concessions.
KARMA YOGI TEST (THE THREE A'S)	Ability — Reading the USTR's March 11 initiation notice and the Milwaukee statement side by side before telling the Minister that one cancels the other.

4.2 Rubio to visit India on October 20–22, the first since the Russia sanctions law

IN BRIEF

ISSUE THREAD US sanctions law and Russian oil (update 8) **LENS** National interest and global commons

STORY SO FAR Trump signed the Graham Sanctioning Russia and Iran Act on September 18, allowing tariffs of up to 100% on top buyers of Russian energy, India among them; on October 9 the US itself licensed Russian diesel imports.

THE NEWS New Delhi. US Secretary of State Marco Rubio will visit India on October 20–22, with stops expected in Mumbai and Jamnagar, on a trip that also takes in the C5+1 ministerial at Samarkand, The Indian Express reports. The State Department lists "enhanced energy cooperation" on the agenda. It is his first visit since Trump signed the Russia sanctions Bill; Jaishankar conveyed India's concerns to him at the UNGA in September. Separately, Canada's Foreign Minister Anita

Anand met Modi on October 14; the PMO stressed early conclusion of the CEPA, due “this year”, and Anand cited the uranium supply deal signed during Carney’s visit and the listing of the Bishnoi gang as a terrorist entity under Canadian law.

WHY IT MATTERS FOR THE EXAM	GS2, “bilateral, regional and global groupings and agreements involving India”. Prelims asks the architecture: C5+1, the G20 presidency, CEPA. Mains asks how India manages a partner that invites it to summits and threatens its energy buyers in the same month.
PRELIMS NUGGETS	● The Lindsey O. Graham Sanctioning Russia and Iran Act, 2026, signed on September 18, lets the US President levy tariffs of up to 100% on countries importing large quantities of Russian oil and gas. ● India and Canada are negotiating a Comprehensive Economic Partnership Agreement (CEPA), with a year-end 2026 target. ● C5+1 is the US dialogue with Uzbekistan, Kazakhstan, Tajikistan, Turkmenistan and the Kyrgyz Republic. ● The 21st G20 Leaders’ Summit is hosted by the US in Florida, December 14–15, 2026.
CONCEPTS TO KNOW	● Secondary sanctions · Comprehensive Economic Partnership Agreement (CEPA) ● Short explanations: upscdarpan.in → Concept Booster → Today’s concepts

5. Environment & Ecology

The treaty that saved the ozone layer is now being asked to cool the planet, and India is where that ask bites hardest. Every new air-conditioner sold in a hotter summer is both the problem and the market, and the Kigali schedule gives India until 2028 to decide which it will be.

5.1 Kigali at 10: India must freeze HFCs in 2028 and cut them 85% by 2047 as cooling demand doubles

DEEP READ — the day's big issue

RV SIR'S FILTER · Cat 1 — **International event with an impact on India:** The AC in a Nagpur clinic and the cold chain for a village vaccine both run on HFCs; this treaty decides what they cost and how hot the planet gets.

ISSUE THREAD HFCs, cooling and the Kigali Amendment (new thread) **LENS** Development and environment · National interest and global commons

STORY SO FAR The Montreal Protocol (1987) phased out ozone-destroying CFCs; HFCs took their place. The Kigali Amendment of 2016 brought HFCs under the Protocol; India ratified in 2021.

THE NEWS New Delhi. The Kigali Amendment to the Montreal Protocol turns ten on October 15; an Indian Express column by Durwood Zaelke and Zerín Osho sets out India's task. In force since January 2019, it binds parties to phase down hydrofluorocarbons, the refrigerants that replaced CFCs but warm the planet hundreds to thousands of times more than CO₂. India ratified in 2021 and must freeze HFC production and consumption in 2028, cut 10% below that baseline in 2032 and 85% by 2047. The Ozone Secretariat puts the gain at about 0.1°C avoided by mid-century and up to 0.5°C by 2100. Cooling already takes slightly more than a tenth of India's electricity (IEA), and demand will more than double by 2035. Per an MoEFCC memorandum of April 1, 2026, no new HFC production capacity will be cleared beyond December 31, 2027.

FIRST, UNDERSTAND (BACKGROUND)

- 1. Why an ozone treaty now governs a greenhouse gas** — The Montreal Protocol of 1987 phased out CFCs because they destroyed the ozone layer. Industry replaced them with HFCs, which spare the ozone but trap heat powerfully. Micronesia and Mauritius proposed in 2009 that the Protocol take on HFCs.
- 2. Three groups, three speeds, and India in the slowest** — Developed countries began cutting in 2019 and reach 85% by 2036. Group 1 developing countries, including China, froze in 2024 and reach 80% by 2045. Group 2, ten hot countries of West and South Asia, freeze in 2028.

KEY TERMS

- **HFC (hydrofluorocarbon)** — A synthetic refrigerant that spares the ozone layer but has a high warming effect; used in ACs, fridges and cold chains.
- **Global warming potential (GWP)** — Heat a gas traps over 100 years relative to carbon dioxide; HFC GWPs range from 12 to about 14,000.
- **Phase-down versus phase-out** — Phase-out ends use entirely, as with CFCs; phase-down cuts use to a small share of a baseline.
- **India Cooling Action Plan (ICAP)** — MoEFCC's 2019 plan to cut cooling demand, refrigerant demand and cooling energy use by 2037–38.

THE CHAIN IN ONE LINE

Hotter summers → more ACs and cold chains → more HFC leakage and coal power → more warming → Kigali caps HFCs from 2028 → industry redesigns for low-GWP gases → price and finance decide who gets cooling

STATIC SYLLABUS LINKAGE

- 1. Vienna, Montreal and Kigali are one legal family** — The Vienna Convention (1985) is the framework; the Montreal Protocol (1987) is its operating treaty; Kigali (2016, 28th Meeting of the Parties) adds HFCs. India ratified Kigali after Cabinet approval on August 18, 2021. Article 5 parties are developing countries with later schedules; the Multilateral Fund (since 1991) pays their agreed incremental costs.

	2. India regulates these gases through the ODS Rules and the EIA Notification — The Ozone Depleting Substances (Regulation and Control) Rules, 2000, under the Environment (Protection) Act, 1986, license production, import and use of controlled substances. HFC manufacture is Item 5(f) of the EIA Notification, 2006.
WHY UPSC LOVES THIS (TREND)	1. Can India meet its Kigali schedule without pricing cooling out of reach? — GS3 lists “conservation, environmental pollution and degradation”; GS2 lists “important international institutions, agencies and fora”. Expect the schedule and groups, the refrigerant-plus-efficiency transition, and Multilateral Fund finance.
PRELIMS NUGGETS	● India is an Article 5 Group 2 party: HFC freeze in 2028, cuts of 10% (2032), 20% (2037), 30% (2042) and 85% (2047) below a baseline of average 2024–26 HFC use plus 65% of 2009–10 HCFC-22 use. ● The India Cooling Action Plan (March 2019) targets cuts of 20–25% in cooling demand, 25–30% in refrigerant demand and 25–40% in cooling energy use by 2037–38. ● Under Kigali, HFCs are controlled by warming impact (CO₂-equivalent), not ozone-depleting potential.
ANALYSIS	1. The cooling paradox means India's cap is set in the years its demand grows fastest — Each hotter summer sells more machines, and each machine leaks gas and burns coal power. The IEA puts cooling at a tenth of India's electricity, doubling by 2035; and India's baseline is the average of 2024–26, the years of this surge. A high baseline makes the 2028 freeze painless and the 2047 cut harder, since the 85% is measured from it. The other view: hot countries were given time for this reason, and equipment bought before 2032 may run “well into the 2030s”. That holds for the freeze, not later cuts. 2. Lens — Sustain: the transition is affordable only if efficiency pays for the refrigerant switch — A low-GWP gas such as propane (R-290) needs a redesigned, flame-safe machine, which someone pays for. UNEP and the IEA estimate that doing the refrigerant change and the efficiency upgrade together roughly doubles the climate benefit; the electricity saved over an appliance's life pays for it. Yet efficiency is not a binding Kigali obligation (Ozone Secretariat), and the Multilateral Fund has opened only modest windows for it. The other view: performance standards already cover about 89% of global AC energy use (IEA), so the market may move ahead of the treaty. 3. India's bargain was a late schedule for finance, and the memorandum shows it is now being enforced — India held out at Kigali for the slowest group and for the Multilateral Fund to pay agreed incremental costs. The MoEFCC memorandum of April 1, 2026 is the domestic end of that bargain: cleared plants must start production by December 31, 2027, and no new HFC capacity is cleared after that, so the baseline cannot be padded. The other view, from industry: India makes HFCs and could lose that market to importers if the cut-off bites before alternatives are commercial; the 2021 Cabinet note expected low-GWP manufacturing instead.
BOTH SIDES	● + For: The Ozone Secretariat: the schedule avoids more than 80 gigatonnes of CO₂-equivalent by 2050, and India has the slowest schedule with finance. ● + For: Efficiency advocates: pairing the refrigerant change with efficiency cuts the grid burden and saves consumers money. ● – Against: Appliance makers: redesigning for flammable low-GWP gases raises unit cost before volumes are reached; a 2027 cut-off could favour imports. ● – Against: Affordability voices: cooling is a health need at 45°C, and higher prices fall hardest on clinics and the poor.

WAY FORWARD	1. Fix the 2028 quota method now and publish it — MoEFCC's Ozone Cell should amend the ODS Rules, 2000, as the 2021 Cabinet note promised, to allocate HFC quotas by GWP-weighted shares, so producers plan, not stockpile. 2. Tie efficiency standards to the refrigerant schedule — BEE should tighten star-labelling for room ACs with each Kigali step, since UNEP-IEA find combined action doubles the benefit.
POSSIBLE MAINS QUESTION	Discuss the challenge India faces in meeting its Kigali Amendment schedule while cooling demand is set to double. (10 marks, 150 words)
MODEL APPROACH TO THE MAINS QUESTION	1. Directive — Discuss — Present obligation and difficulty, then reconcile them. 2. Introduction — the treaty turns ten as India's cooling need doubles — Sample: Ten years after Kigali, India must freeze HFCs in 2028 and cut them 85% by 2047, even as its cooling demand doubles by 2035. 3. Body — the paradox: more heat, more cooling, more HFCs, and a baseline set in the boom years — Value addition: baseline = average 2024–26 HFC use plus 65% of 2009–10 HCFC-22 (MoEFCC). 4. Body — the fix is refrigerant plus efficiency together — Draw a flowchart: 'cooling warms' splitting into 'refrigerant leak' and 'electricity', merging at 'double benefit'. 5. Body — the bargain: a late Group 2 schedule, Fund finance and a 2027 cut-off on new plants — Efficiency is not a Kigali obligation; India must legislate it. 6. Conclusion — regulate the gas, reward the machine — Sample: As MoEFCC, I would notify the quota rules before 2028 and move BEE standards in step, so the cleaner machine is also cheaper to run.
ADMINISTRATOR'S BRAINSTORM — Q & APPROACH	Q1. As Joint Secretary, Ozone Cell, you must choose how to allocate India's 2028 HFC quotas. What method do you adopt? Approach: My options: allocate by historical share of the 2024–26 baseline, which rewards the fastest expanders; auction the quotas, which could price out small cold-chain users; or allocate by GWP-weighted share with a reserve for low-GWP conversion. I would adopt the third: historical shares weighted so a tonne of high-GWP gas costs more quota, a set-aside for firms that have switched to R-290, and a published register, which stops stockpiling and gives small users predictable supply. The stakeholders are producers, appliance makers, hospitals and the consumer at 45°C. The deciding principle is predictability: the rule must be known before the baseline closes.
KARMA YOGI TEST (THE THREE A'S)	Anonymity — Publishing the quota formula before any producer can lobby for it, and refusing a method that lets one firm's expansion become everyone's baseline.

6. Science & Technology

The phone in your pocket runs on chips India does not make. DRDO's scientists said this week that the gap is not a trade problem but a war-fighting one: by 2047 India must own some part of the semiconductor chain, from materials up, or fight with borrowed hardware.

6.1 DRDO: without chip self-reliance by 2047, India risks failing in future conflicts

IN BRIEF

ISSUE THREAD India's semiconductor mission (update 7) **LENS** Strategic autonomy and partnership

STORY SO FAR Five of twelve India Semiconductor Mission projects were operational by Semicon India, but fabrication and advanced packaging remain absent. IN-SPACe has urged space firms to use SCL Mohali's chips.

THE NEWS Bengaluru/New Delhi, 14 October. At Tuesday's curtain-raiser to the "Semiconductors and Next-Gen Chips" session of the Emerging Science, Technology and Innovation Conclave (ESTIC), DRDO Director General B K Das and lab heads warned that unless India can design, make and deploy its own semiconductors by 2047, it risks "failing in future conflicts" driven by AI, cyber and space power. Their figures: India produces 20 per cent of the data used for global AI but hosts 3 per cent of AI data centres; it has 20 per cent of the world's chip-design workforce, yet 90 per cent of its chip industry depends on imports. Dr Anesh Sharma, Director, Solid State Physics Laboratory, said India has "no expertise in fabrication or materials or products"; the goal: 2-nanometre chips, at least two foundries in the global top ten, and independence "from the materials itself". Early-IP domains: quantum computing, photonic circuits, neuromorphic computing.

WHY IT MATTERS FOR THE EXAM	GS3 "indigenisation of technology and developing new technology". The angle is the chain: design (India strong) → fabrication (absent) → materials (imported). Mains asks why design strength has not become manufacturing strength.
PRELIMS NUGGETS	● The India Semiconductor Mission (Cabinet, December 2021; ₹76,000 crore; MeitY) supports fabs, display fabs, compound-semiconductor and ATMP (assembly, test, mark, pack) units, and chip design. ● SCL Mohali is government-run and India's only integrated device manufacturer — it both designs and fabricates chips. ● ESTIC-2026: Bharat Mandapam, New Delhi, 27–29 October, twelve ministries under the Principal Scientific Adviser; DRDO leads the semiconductors session (PIB, 13 October).
CONCEPTS TO KNOW	● Semiconductor supply-chain dependence · Foundry vs fabless ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

7. Internal Security

Two stories about the machinery behind the uniform. One is a siren a text message can switch on — the Centre's answer to states that bought sirens in a panic after Operation Sindoor. The other is a missile-parts tender a defence PSU gave, without competition, to a company its former chief set up. Both ask: who sets the specification, and who checks it.

7.1 C-DOT tests a text-triggered, geo-fenced air-raid siren after states bought sirens “without specifications”

IN BRIEF

ISSUE THREAD Civil defence and warning systems (new thread) **LENS** Innovation and safeguards

STORY SO FAR After Operation Sindoor (May 2025), MHA ordered civil-defence mock drills in 244 districts; many sirens had fallen silent. C-DOT's Cell Broadcast System went nationwide on 2 May 2026.

THE NEWS Mumbai, 14 October. Sirens sounded from the Old Secretariat in Mumbai's Fort area on 8–9 October after a civic note told citizens not to panic. It was a trial of a prototype “centralised siren triggering” device, tested earlier at Jaisalmer (30 September) and in Bihar (6 October); the team is from C-DOT, under the Department of Telecommunications, with the Director General, Civil Defence (MHA). The device uses C-DOT's cell broadcast technology, launched for disaster alerts on 2 May 2026: a text message flips the siren switch, and geo-fencing limits activation to a chosen area. A Maharashtra Civil Defence note recorded “real-time, centralised and geo-targeted dissemination”. In Mumbai, towers block a third-floor siren. The aim is one national specification, after states bought sirens “without any specifications” post-Sindoor.

WHY IT MATTERS FOR THE EXAM	GS3 “Disaster and disaster management” and internal security. The angle: the same cell-broadcast layer serves floods and air raids, and standardising after a panic purchase is an administrative lesson.
PRELIMS NUGGETS	- Cell broadcast sends one message to every handset on a chosen cell tower at once, as a priority pop-up with a loud tone; SMS goes to individual numbers and can be delayed by congestion (News on AIR, 2 May 2026). - C-DOT (Centre for Development of Telematics), set up in 1984, is the telecom R&D body under the Department of Telecommunications. - The Civil Defence Act, 1968 is the legal basis for civil defence; the Director General, Civil Defence works under the Ministry of Home Affairs.
CONCEPTS TO KNOW	- Cell broadcast alerting · Civil defence under the Civil Defence Act, 1968 - Short explanations: upscdarpan.in → Concept Booster → Today's concepts

7.2 Bharat Dynamics gives a single tender for 300 missile sights to a firm set up by its ex-CMD

IN BRIEF

ISSUE THREAD Probity in defence procurement (new thread) **LENS** Independence and accountability

STORY SO FAR BDL bought the same optical sights in 2024 and 2025 through competitive, public-sector-only tenders; India Optel Ltd, a Mini Ratna under the Ministry of Defence, won both.

THE NEWS New Delhi/Hyderabad, 14 October. An Indian Express investigation reports that in May 2026 Bharat Dynamics Ltd (BDL), the Hyderabad defence PSU, issued a “single tender” — one invited vendor — citing “urgency” to Aindri Defence Advisory Pvt Ltd for 300 optical sights for anti-tank guided missiles. Aindri has cleared technical evaluation and quoted ₹56.8 crore; financial evaluation is under way (GeM data). Aindri was incorporated in May 2024 by Siddharth Mishra, BDL's CMD from March 2019 to March 2023, and his wife Shambhavi, 50:50; Mishra exited in January 2025 on becoming Member (Technical), NCLT Kolkata, and Shambhavi now holds 95 per cent. FY25 filings show revenue of ₹44.43 lakh, no plant; its Hyderabad office was found locked. The tender says urgency was placed on record but gives no reasons. Mishra, Shambhavi, Aindri and BDL did not respond.

WHY IT MATTERS FOR THE EXAM	GS2 “Transparency and accountability” and GS4 “Probity in governance; conflict of interest”. The angle: single-tender rules exist for real emergencies; the test is whether the recorded reasons can be read and challenged.
PRELIMS NUGGETS	● Bharat Dynamics Ltd, incorporated in 1970 at Hyderabad, is a Defence PSU under the Ministry of Defence making guided missiles, including the Konkurs-M ATGM under Russian licence. ● GFR 2017 allows a Single Tender Enquiry only when one manufacturer can supply, in an emergency with recorded reasons and competent-authority approval, or for standardised spares (Startup India FAQ).
CONCEPTS TO KNOW	● Single-tender procurement and its safeguards · Conflict of interest in public procurement ● Short explanations: upscdarpan.in → Concept Booster → Today's concepts

8. 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 Single Tender on the Desk: The Procurement Officer and the Chief Who Retired

SCENARIO You are the Deputy General Manager (Procurement) at a defence public sector undertaking. A single-tender proposal for 300 optical sights for an anti-tank missile reaches you for the urgency certificate. The last two tenders for the item were competitive and won by a Ministry of Defence company; this one drops competition. The chosen vendor was set up two years ago by the undertaking's former chairman and his wife; he has since moved to a quasi-judicial post and she holds almost all the shares. The firm's last balance sheet shows consulting income under ₹50 lakh, no plant and no staff; its registered office is locked. The note says the Army's order is urgent and the file has been "discussed with the Director (Production)".

- Q1.** Will you sign the urgency certificate? What must the file show before you do?
- Q2.** The former chairman is not on the firm's papers today. Does a conflict of interest still exist, and whose duty is it to declare it?
- Q3.** What would you put in writing, and to whom, if the proposal is pressed?

MODEL APPROACH

- Urgency is a fact to be proved, not a word to be used** — A single tender enquiry under the General Financial Rules, 2017 is allowed when only one maker exists or the need is an emergency, with reasons recorded and approved by the competent authority. Ask the file to show the Army's delivery date, why the open route cannot meet it, and why a firm with no plant can. No answers, no certificate.
- The conflict belongs to the institution, not to one signature** — A conflict of interest does not end when a name leaves the shareholding; the firm was built on the chairman's standing and his access to the undertaking's suppliers. Record the link, ask the vendor for a written disclosure of past and present association, and check the DPE's one-year cooling-off: a retired Board-level CPSE executive needs Government approval for private employment within a year. The Prevention of Corruption Act, 1988 (Sections 7 and 13) is the outer wall; your record, the inner.
- Protect the order and the process at once** — The Army's need is real, so do not merely refuse. Propose a limited tender to the known makers, including last time's public-sector supplier, with a short bid window and staggered delivery. Copy your note to the Chief Vigilance Officer and the Director (Finance), so no single desk can sit on it.
- Conclusion — the A it tests: Ability** — Ability here is knowing the rule well enough to tell a real emergency from a convenient one, and building a lawful route that meets the Army's date.

Case 2 — The Raj Bhavan Diary: A Governor's Secretary and a Request for Party Outreach

SCENARIO You are an IAS officer posted as Secretary to the Governor of a State. The new Governor, a former MP of the party that governs both the State and the Union, has said in a press interview that he will work to bring his party more votes among Scheduled Caste communities. A week later the Governor's personal staff bring you a draft tour programme: visits to six districts with large Scheduled Caste populations, a public meeting in each arranged by the party's district unit, Raj Bhavan car and protocol for a party office-bearer travelling with the Governor, and a Raj Bhavan press release praising a State scheme in the party's campaign words. The Governor has not spoken to you directly; the first visit is in four days.

- Q1.** Which parts of this programme can you process, and which can you not? Give the rule for each.
- Q2.** How do you advise the Governor without commenting on his politics?
- Q3.** What do you do if the programme goes ahead unchanged?

MODEL APPROACH

1. **Separate the office from the man** — Under Article 159 the Governor swears to preserve, protect and defend the Constitution; a Governor may tour districts, meet citizens and review schemes. What Raj Bhavan cannot do is lend its car, staff, crest and press machinery to a party unit. Process the district visits as official reviews with the Collector as host; strike the party office-bearer from the protocol list and the campaign wording from the release.
2. **Advise in writing, in the language of rules** — Put a short note before the Governor: the Sarkaria and Punchhi Commissions wanted a Governor not closely tied to active politics; Rule 5 of the All India Services (Conduct) Rules, 1968 bars you, as an officer, from taking part in politics; the Raj Bhavan budget is public money. Offer the lawful version of the same tour. Say nothing about the interview or the party; your advice is about what Raj Bhavan may do.
3. **Keep the record, keep your post** — If the programme is insisted on, record your dissent on the file and inform the Chief Secretary, the head of the State's civil service and your reporting line as a cadre officer. Do not leak and do not resign on day one; an officer who leaves is replaced by one who will not object. Ask for transfer only if you are made to sign what you have declined in writing.
4. **Conclusion — the A it tests: Anonymity** — Anonymity means the Secretary stays invisible on both sides: no quotes to the press, no partisan errands, only a file that shows the constitutional office was kept clean.

9. 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
International Day of Rural Women — 15 October	The International Day of Rural Women is observed on 15 October, the day before World Food Day; the 2026 theme is “Rural Women Farmers Caring for Mother Nature”. The UN notes that women make up about 40% of the agricultural labour force but own about 15% of agricultural land, and that equal access to resources could raise farm yields by 20–30% (United Nations, un.org/observances). The day was set by the UN General Assembly in 2007 and first observed in 2008.
IRCTC’s optional travel insurance — the scheme the Supreme Court has extended	IRCTC’s optional travel insurance began on 1 September 2016 as a pilot for e-tickets only: a premium of ₹0.49 per passenger per trip (from October 2018), with cover of ₹10 lakh for death or permanent total disability, up to ₹7.5 lakh for permanent partial disability, ₹2 lakh for hospitalisation and ₹10,000 for transport of mortal remains, from actual departure to actual arrival. The government then declined to extend it to counter tickets (Lok Sabha Unstarred Question 690, 6 February 2019, Ministry of Railways). The Supreme Court’s order of 6 October 2026 makes insurance mandatory on counter tickets from 27 October 2026 (today’s card).
Manual for Drought Management, 2016 — the triggers	A State declares drought, not the Centre. Trigger 1 (mandatory) is rainfall deviation or the Standardised Precipitation Index with a dry spell; Trigger 2 needs any three of four impact indicators — sown area, remote sensing (NDVI/VCI), soil moisture, and hydrology (stream flow, reservoir storage, groundwater). Drought is “severe” if all three indicators are severe and “moderate” if two are; crop loss of 33% or more qualifies for relief. Kharif drought must be declared by 30 October and rabi by 31 March; relief comes first from the State Disaster Response Fund, and the NDRF only for severe drought after the State’s memorandum and an Inter-Ministerial Central Team visit (Manual for Drought Management, Department of Agriculture, Cooperation and Farmers Welfare, December 2016).
Section 301 of the US Trade Act, 1974 — the ‘structural excess capacity’ probe	Section 301 lets the US Trade Representative investigate and act against foreign practices it judges unfair, without a WTO ruling. On 11 March 2026 the USTR opened a Section 301(b) investigation into “structural excess capacity” in 16 economies, including India, Japan, the EU, Korea, Taiwan, Vietnam and Bangladesh, with a 12-month statutory limit. On 7 October 2026, on the margins of the OECD Trade Committee and after the G20 Trade Ministerial in Milwaukee, 14 economies including India, the EU, Japan, Australia and Canada signed a Joint Ministerial Statement with the US committing to “effective actions” on excess capacity through sectoral platforms (USTR press release, 7 October 2026).
RBI’s Internal Working Group on bank ownership (2020) — the numbers behind the IDBI terms	The RBI’s Internal Working Group on ownership and corporate structure of private banks, chaired by P.K. Mohanty, reported on 20 November 2020. Its main numbers: the existing rule that promoters hold at least 40% of paid-up voting equity for the first five years (the lock-in) stays; the long-run (15-year) promoter ceiling rises from 15% to 26%; non-promoter shareholders are capped at 15%; a new universal bank needs ₹1,000 crore of capital and a small finance bank ₹300 crore; a Non-Operative Financial Holding Company stays the preferred structure where the promoter has other group entities (RBI, Report of the Internal Working Group, November 2020). Under Section 12B of the Banking Regulation Act, 1949, acquiring 5% or more of a bank needs the RBI’s prior approval.
Petronet LNG and Qatar — the contract that anchors India’s gas imports	Petronet LNG, incorporated in 1998 with GAIL, ONGC, IOCL and BPCL holding 12.5% each, signed a Sale and Purchase Agreement with Qatar in July 1999 for about 7.5 million tonnes a year, delivered to Dahej, Gujarat; the contract was renewed on 6 February 2024 for 2028–2048 on a delivered basis and accounts for roughly 35% of India’s LNG imports. Petronet runs Dahej (expanding from 17.5 to 22.5 million tonnes a year) and Kochi (5 MTPA); India’s stated target is

TOPIC	EXAM-PATTERN FACTS
	natural gas at 15% of primary energy by 2030 (Petronet LNG press release, 6 February 2024). The September supplier shift away from Qatar is today's Economy card.
Cell Broadcast System — launched 2 May 2026	India's Cell Broadcast System for disaster alerts was launched and tested nationwide on 2 May 2026 by the Communications Minister. Developed by C-DOT under the Department of Telecommunications with the NDMA and the Home Ministry, it sends a priority pop-up alert with a loud distinct tone to every phone connected to a chosen cell tower or cluster, in several languages, with text read aloud on supported handsets — unlike SMS, which is sent number by number (News on AIR, Ministry of Communications, 2 May 2026). C-DOT, set up in 1984, is the DoT's telecom research centre; its siren-trigger trials are today's Internal Security card.
The 'triple test' for OBC reservation in local bodies	The Allahabad High Court's order that Uttar Pradesh hold panchayat polls within three months (today's card) turns on the triple test, which was a quick fact on 8 October for Odisha. In <i>Vikas Kishanrao Gawali v. State of Maharashtra</i> (4 March 2021; Justices A.M. Khanwilkar, Indu Malhotra and Ajay Rastogi) the Supreme Court held that OBC reservation in local bodies needs (1) a dedicated commission making a contemporaneous, rigorous empirical inquiry into backwardness in local bodies, (2) the proportion of reservation fixed local-body-wise on its findings, and (3) total SC, ST and OBC reservation not above 50%. The test builds on <i>K. Krishna Murthy v. Union of India</i> (2010), where a Constitution Bench read Articles 243D(6) and 243T(6) as enabling, not mandatory, provisions.
Plant Genome Saviour Farmer Reward — PPV&FR Authority	The Plant Genome Saviour Farmer Reward is given under Section 39(1)(iii) of the Protection of Plant Varieties and Farmers' Rights Act, 2001 with the Recognition and Reward from the Gene Fund Rules, 2012: a citation, a memento and ₹1.5 lakh, to at most ten farmers a year who conserve landraces or wild relatives used as gene donors for registrable varieties; awardees deposit their seed with the Authority. The Plant Genome Saviour Community Award flows from Section 45 of the Act (PPV&FR Authority, plantaauthority.gov.in). Cheruvayal Raman of Wayanad, who received the national award for 55 rice varieties, is today's Agriculture card.
Five Ladakh projects — the Nimmu–Padum–Darcha road via Shinkun La	The Prime Minister dedicates five Ladakh projects worth about ₹3,350 crore today by video conference: a new terminal at Kushok Bakula Rimpoochee Airport, Leh, heated and cooled by geothermal energy; the 298-km Nimmu–Padum–Darcha road built by the Border Roads Organisation through the Zaskar valley and Shinkun La, a third axis into Ladakh after the Srinagar–Leh and Manali–Leh roads; the 9 MW Hanu small hydro project with a Dah–Hanu–Khalti transmission line; a petroglyph conservation park at Sindhu Ghat, Leh, described as India's first rock-art park; and 'Him Sarovar', 40 water bodies in 40 villages under Mission Amrit Sarovar (PIB, Prime Minister's Office, 14 October 2026). Shinkun La (16,558 ft, about 5,050 m, per BRO) separates Zaskar from Lahaul in Himachal Pradesh; the BRO's 4.1-km twin-tube tunnel under it will make the axis all-weather.
SE2000 — ISRO's semi-cryogenic engine at full thrust	On 5 September 2026 ISRO ran the ninth hot test of the Semi-Cryogenic Engine Power Head Test Article at the ISRO Propulsion Complex, Mahendragiri, Tamil Nadu — the first at 100% thrust (200 tonnes), held for 5 seconds in a 35-second run, after earlier tests at 47%, 60% and 88%. SE2000 is a 2,000 kN-class engine burning kerosene with liquid oxygen; the SC120 stage built on it will replace the L110 core stage of LVM3 and, with an uprated C32 upper stage, raise its payload (ISRO, isro.gov.in , 5 September 2026).
EOS-06 (Oceansat-3) — watching El Niño from orbit	Data from the Ocean Colour Monitor and scatterometer on EOS-06 (Oceansat-3) for April–June 2023–26 show a fall in surface chlorophyll-a in the equatorial Pacific in June 2026 compared with the neutral-ENSO Junes of 2024 and 2025, as winds shifted from easterlies to westerlies and upwelling weakened; the high-chlorophyll region shrank westward (ISRO/National Remote Sensing Centre, 10 September 2026). Upwelling brings nutrients to the surface; its weakening is an early sign of El Niño, which the WMO card of 9 October said will last into 2027.
Self-financing institutions — fees cannot change midstream	The Supreme Court ruled on 14 October that fees for professional courses in self-financing higher education institutions cannot be changed midstream: the regulatory regime "as contemplated in the decisions of this Court, AICTE Regulations, National Education Policy, 2020, coupled with principles of certainty" requires authorities to notify the fee for the entire course

TOPIC	EXAM-PATTERN FACTS
	before admission; variation during the course is allowed only in exceptional cases such as an unforeseen rise in expenditure (The Indian Express p. 14). Fee regulation of unaided institutions rests on T.M.A. Pai Foundation (2002), Islamic Academy (2003) and P.A. Inamdar (2005).
The 'lost' Sringeri count video — custody of election records	A bench of Justices Sanjay Kumar and Sanjeev Sachdeva told the Election Commission it would draw an "adverse inference" if the video of the 2023 Sringeri (Karnataka) count, said to be lost, is not produced: "How can the ECI say that it has lost its record?" The seat was won by 201 votes; the Karnataka High Court on 6 April ordered a recount of postal ballots and re-verification of 279 rejected ones, after which the result was reversed on 3 May 2026, an outcome the Supreme Court has stayed; next hearing 15 February 2027 (The Indian Express p. 15). Election petitions lie under Part VI of the Representation of the People Act, 1951; Rules 92–94 of the Conduct of Elections Rules, 1961 govern the custody, production and disposal of election papers.
Delhi Industrial Policy 2026 — Mukhyamantri Udyamshree Yojana	The Delhi Cabinet approved a ten-year Industrial Policy on 13 October with ₹1,000 crore for the Mukhyamantri Udyamshree Yojana from 2026–27 to 2030–31. Ten priority sectors: IT, global capability centres, data centres, healthcare, R&D, urban logistics, circular economy, precision manufacturing, skill development and MSME technological modernisation; women-led firms get higher incentive caps; 'Invest Delhi' is the single point of contact and the Delhi Udyog Mitra Portal the interface (The Indian Express p. 9). Industries are a State subject (List II, Entry 24) except those Parliament declares of public interest (List I, Entry 52).
How the government sets drug prices — scheduled and non-scheduled	Under the Drugs (Prices Control) Order, 2013, the National Pharmaceutical Pricing Authority fixes ceiling prices only for 'scheduled' drugs — those on the National List of Essential Medicines — at the simple average price of brands with at least 1% market share. For 'non-scheduled' drugs the only control is that the MRP may not rise by more than 10% a year; the 30% trade-margin cap on expensive cancer drugs (carded 9 October) applies to this second category. Paragraph 19 of the DPCO lets the government fix the price of any drug in the public interest (The Indian Express p. 6, Explained).
The Governor's oath — Article 159	The newly appointed Governor of Odisha, Braj Mohan Ram, the State's 28th, told PTI he would work to "ensure more votes" for his former party among Scheduled Castes, who are about 17% of Odisha's population; the BJD and Congress called it incompatible with a constitutional post (The Indian Express p. 14; the appointments were a quick fact on 13 October). Under Article 159 a Governor swears before the Chief Justice of the High Court to "preserve, protect and defend the Constitution and the law" and to devote himself to the service and well-being of the people of the State. The Sarkaria Commission (1988) wanted Governors to be eminent persons not too intimately connected with the local politics of the State.
Facial recognition and Section 17 of the DPDP Act, 2023	Facial recognition turns a face into a numerical 'embedding' and matches it against a database; images and templates of identifiable people are personal data under the Digital Personal Data Protection Act, 2023. Section 17, however, exempts several obligations when data is processed to prevent, detect, investigate or prosecute an offence, and the Centre may exempt notified State instrumentalities, including police forces, on grounds such as security and public order; there is no dedicated framework for police use of facial recognition (The Indian Express p. 6, Explained). The Puttaswamy judgment (2017) requires any intrusion on privacy to be lawful, necessary and proportionate.
Stone-crusher siting and silicosis — Bharatpur, Rajasthan	Behind the lynching of a former MLA at his stone-crusher in Bhonda village, Bharatpur, is a 12-year dispute over grazing land blocked by crusher traffic. A five-member government committee set up in 2015 at nearby Ghatari village reported that most crushers were operating within 500 metres of habitations, against the minimum 1,500 metres it said was stipulated for mining operations; villagers report silicosis and dust-laden crops (The Indian Express p. 21, as printed). Silicosis, a lung disease from inhaled crystalline silica, is a notified disease; village commons were protected in Jagpal Singh v. State of Punjab (2011).
Nashik chromium — what the health screening found	New since the 13 October quick fact on the BIS limit: at Dattanagar in Nashik's Ambad industrial area, the Maharashtra Pollution Control Board's own sample showed hexavalent chromium at about 45 mg per litre (about 900 times the 0.05 mg limit); the Board has closed 17 electroplating

TOPIC	EXAM-PATTERN FACTS
	units, eight borewells have been shut, groundwater use is banned and tankers supply water. Municipal camps found skin conditions, including 'chrome holes' and swollen lymph nodes, in 109 of 248 residents screened; blood and urine tests follow on 17 October (Down To Earth, 14 October 2026). Hexavalent chromium is a Group 1 human carcinogen (IARC).

Source note: All items are drawn from *The Indian Express (Delhi Edition)* — 15 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.

10. 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.

10.1 Model answer of the day — Card 1.1 (15 marks, 250 words)

The Supreme Court's order on insurance for counter-bought train tickets shows judicial oversight filling a gap the executive had left open. Critically examine. (15 marks, 250 words)

Introduction — From 1 September 2016 an IRCTC e-ticket could carry ₹10 lakh of cover for 49 paise; a cash passenger at the window had none. On 6 October the Supreme Court ordered cover on every counter ticket from 27 October 2026, the Railway Board answerable for default.

- 1. Design choice, not legal bar** — Needing a name, nominee and SMS number, the scheme was built for a screen. A 2019 Lok Sabha reply saw no plan for counter tickets; the court noted the excluded were economically disadvantaged.
- 2. Enforcing a given assurance** — On 11 May the Centre told the bench the decision was taken; by October it was still on paper, budgeted safety money unspent. A continuing mandamus with a date and a named body is enforcement, not policy-making.
- 3. Overreach has force elsewhere** — Kavach priorities, fencing targets missed by about a third yearly and the Board's fitness are executive judgments no bench can settle; insurance, already decided and costed, is its weakest ground.
- 4. Insurance adds to statutory liability** — Railways Act, 1989, s.124 imposes no-fault liability, but the Claims Tribunal route demands proof and takes years; a policy pays fast, the ticket as proof.

Conclusion — Way forward: a group policy tied to the ticket number, needing no window enrolment, and a head-wise affidavit on Kavach, fencing and over-bridges by 16 November. The court filled the gap; the Board must act so it need not again.

Draw this: Flowchart by point one: online → policy → quick payout; counter → no cover → accident → Claims Tribunal (years); mark where the 6 October order joins.

(229 words)

10.2 GS1 corner — Geography: Zaskar: the valley behind the Nimmu–Padum–Darcha road

Today's peg: Quick facts (PIB, 14 October): five Ladakh projects

- 1. A valley between two ranges** — Zaskar, in Ladakh's Kargil district, lies between the Great Himalaya (south) and the Zaskar Range (north). Its tributaries meet near Padum, the main town; the river then gorges through the Zaskar Range to the Indus near Nimmu.
- 2. Passes decide when it is open** — Pensi La links Padum to the Suru valley and Kargil; Shinkun La (16,558 ft/about 5,050 m, BRO) crosses the Great Himalaya to Darcha in Lahaul, Himachal Pradesh. Snow closes both for months; the frozen gorge, the 'Chadar', was the traditional winter exit.
- 3. A third axis into Ladakh** — The 298-km Nimmu–Padum–Darcha road (BRO) adds to Srinagar–Leh and Manali–Leh; the planned 4.1-km twin-tube tunnel under Shinkun La would make it all-weather, unlike the older two in winter.

Prelims facts

- Zaskar river → Indus near Nimmu, west of Leh, after cutting the Zaskar Range.
- Shinkun La: Zaskar (Ladakh)–Lahaul (Himachal Pradesh); Pensi La: Zaskar–Suru valley–Kargil.
- Nimmu–Padum–Darcha (298 km, BRO): third road axis into Ladakh after Srinagar–Leh and Manali–Leh.

10.3 Places in news — mark them on your atlas

Place	Where it is	Why in news	Prelims fact
Shinkun La (Nimmu–Padum–Darcha road)	Great Himalaya pass, Lahaul (Himachal Pradesh)–Zaskar (Ladakh), on the Nimmu (Indus) → Padum → Darcha (Manali–Leh highway) road.	One of five Ladakh projects (about ₹3,350 crore) dedicated today (Quick facts; PIB 14 October).	BRO height 16,558 ft; planned 4.1-km twin-tube tunnel for an all-weather 298-km axis.
Wayanad	North Kerala hill district on the Western Ghats plateau, bordering Karnataka and Tamil Nadu; source of the Kabini, an east-flowing Cauvery tributary.	Home of Cheruvayal Raman, Kurichiya farmer who kept 55 rice varieties alive (3.2).	Its Wildlife Sanctuary is in the Nilgiri Biosphere Reserve, adjoining Bandipur, Nagarhole and Mudumalai.
Kigali	Capital of Rwanda, landlocked in East Africa's Great Lakes region; neighbours Uganda, Tanzania, Burundi, DR Congo; Lake Kivu to the west.	Kigali Amendment, adopted here at MOP-28 on 15 October 2016, turns ten (5.1).	Kigali (2016) adds HFCs to the Montreal Protocol (1987), under the Vienna Convention (1985).
Sringeri	Chikkamagaluru district, Karnataka, on the Tunga (Western Ghats); Tunga and Bhadra later form the Tungabhadra, a Krishna tributary.	Supreme Court warned the ECI of 'adverse inference' over the 'lost' 2023 count video of this 201-vote seat (Quick facts; IE p15).	Seat of the Sharada Peetham, one of four mathas traditionally attributed to Adi Shankara.
Marathwada	Chhatrapati Sambhajnagar (Aurangabad) division of central Maharashtra: eight Godavari-basin districts in the Western Ghats' rain shadow.	On tankers; Maharashtra declares drought in 305 of 358 tehsils, pays a ₹5,000 advance (3.1).	Nizam's Hyderabad State until 1948; Jayakwadi dam (Godavari, Paithan) is its main reservoir.

10.4 Ethics term of the day (GS4 Section A): Conflict of interest (and cooling-off)

Meaning — A conflict of interest exists when an official's private ties could influence, or appear to influence, a public decision. It attaches to the situation, not a signature, surviving a name leaving a shareholding; remedy: disclosure, recusal, a route restoring competition.

In today's news — Case 1 and card 7.2: BDL's single tender to a firm its former CMD founded with his wife; the DPE's one-year cooling-off for retired Board-level CPSE executives targets exactly this.

Use in an answer — Procurement/post-retirement case studies: name the conflict, cite the rule (GFR 2017 single tender; DPE cooling-off), propose a limited tender and a CVO note.

10.5 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.

A street protest is usually judged by its cause. Supporters ask whether the grievance is real; opponents whether the method is lawful. Both miss a third party: those who neither organise nor oppose it, but pay for it. When roads are blocked, the shopkeeper loses a day's sale, the daily-wage worker a day's wage, the patient an appointment. None was consulted; none can bargain with organisers.

Economists call such a cost an externality: a burden on someone outside the decision. Because organisers do not bear it, they have reason to supply more disruption than is good for society. The point is not that protest is wrong. A right to assemble is a right to be noticed, and being noticed often requires some inconvenience to others. But the inconvenience is a cost, and a cost must be weighed, not ignored.

Weighing is hard because the scale's two sides are unequal. The benefit of a protest is public and spread thin; the cost is private and concentrated on those nearby, often the poorest. A trader who bought festival stock on credit cannot wait for a policy change's long-run gains.

This suggests a rule, not a ban. A protest that carries its message with the least burden on strangers deserves more tolerance than one that makes the burden its message. Courts and police already apply versions of it when fixing places and times for assembly. Organisers could too, by asking not only whether their cause is just, but who pays for the way they press it.

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

- (a) Protests should be banned because they harm the poor.
- (b) A protest's costs to bystanders are real and must be weighed against its benefits.
- (c) Only courts and police are competent to judge a protest.
- (d) A protest is justified whenever its grievance is real.

Q2. Per the passage, why do organisers supply more disruption than is socially desirable?

- (a) Because they do not bear the cost that falls on outsiders.
- (b) Because their grievances are usually exaggerated.
- (c) Because the police permit too many assemblies.
- (d) Because bystanders encourage them to continue.

Q3. Which of the following does the author's proposed rule assume?

- (a) All protesters are indifferent to the poor.
- (b) The same message can often be delivered with differing burdens on strangers.
- (c) Policy changes never benefit traders.
- (d) Inconvenience to others can never be part of a legitimate protest.

Reasoning and quantitative aptitude

Q4. SDRF norms give a rainfed farmer ₹8,500 per hectare, capped at 2 hectares. A farmer with 3 rainfed hectares has received a ₹5,000 advance. What balance is still due?

- (a) ₹12,000
- (b) ₹20,500
- (c) ₹3,500
- (d) ₹17,000

Q5. An HFC baseline is 100 units; use must be 10% below it in 2032 and 85% below in 2047. By what percentage must use fall from 2032 to 2047, measured from the 2032 level?

- (a) 75%
- (b) 83.3%
- (c) 85%
- (d) 90%

Answer key and explanations

Q1: (b) The passage wants weighing, not a ban; option 0 contradicts "The point is not that protest is wrong"; option 3 ignores the third party.

Q2: (a) It follows from paragraph two's definition of an externality; the other options are not stated.

Q3: (b) Preferring the least-burden way presumes alternatives exist; option 3 contradicts "being noticed often requires some inconvenience".

Q4: (a) Cap: $2 \text{ ha} \times 8,500 = ₹17,000$; minus the ₹5,000 advance = ₹12,000. ₹20,500 wrongly uses all 3 hectares.

Q5: (b) 2032 level = 90; 2047 level = 15; fall = 75 of 90 = 83.3%. Option 0 (75%) measures from the baseline, not 2032.

11. 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 treaty is a promise made to people not yet born.

Themes: Some promises are made by the living on behalf of those who cannot yet speak: a treaty, a constitution, a seed-store · Such promises hold only when the present is willing to pay their cost, and when institutions carry them past the lives of those who signed · The unborn cannot bargain, so the duty to them must be fixed in schedules, laws and habits that outlast elections and markets

Ten years ago today, in Kigali, the parties to the Montreal Protocol agreed to phase down hydrofluorocarbons, the gases inside most of the world's air-conditioners and fridges. Nobody who signed that paper will be alive to see its last deadline kept. India's schedule under it runs to 2047: a freeze in 2028, a tenth off by 2032, eighty-five per cent off by 2047. The gain, the Ozone Secretariat says, is up to half a degree of warming avoided by 2100. A child born this October will be seventy-four then. She did not sign; she cannot yet vote; she will inherit whatever is kept or broken. The honest way to describe a treaty, then, is not as a deal between governments but as a promise made to people not yet born. This essay asks who pays for such a promise and what it takes to keep it when those it protects cannot hold anyone to account.

Edmund Burke, writing in 1790, gave the idea its classic form. Society, he said, is a partnership whose ends cannot be reached in a single lifetime, and so it becomes "a partnership not only between those who are living, but between those who are living, those who are dead, and those who are to be born". Burke was defending old institutions against revolution, but the sentence has outgrown its politics. Parliament inserted Article 48A and Article 51A(g) in 1976, asking the State and every citizen to protect forests, lakes and wildlife, for beneficiaries mostly not yet born. And the road to Kigali is itself a story of promises to strangers across time.

That story began with two chemists, Mario Molina and Sherwood Rowland, who in 1974 showed that chlorofluorocarbons, harmless in a kitchen, would break ozone high in the stratosphere. In 1985 British scientists in Antarctica reported a hole in the ozone layer, and theory became photograph. The Vienna Convention came that year, the Montreal Protocol in 1987, and the CFCs were phased out. The replacement gases, the HFCs, spared the ozone but trap heat hundreds to thousands of times more strongly than carbon dioxide. In 2009 Micronesia and Mauritius, two small island States with everything to lose from a warmer sea, proposed that the ozone treaty take on the new gases, and in 2016 it did. Those who banned CFCs did so for grandchildren who would otherwise grow up under thinner skies; those who wrote Kigali did so for islanders not yet born. The promise was kept not by goodwill alone but by a treaty with a secretariat, a fund, a schedule and a reporting duty, so that each generation of ministers inherited an obligation rather than a sentiment.

The hard part of any promise to the unborn is that the living pay for it. Here India's case is the sharpest in the world. Cooling already takes slightly more than a tenth of the country's electricity, and the International Energy Agency expects demand to more than double by 2035. India's baseline for the Kigali count is the average of 2024 to 2026, the very years of this surge, which makes the freeze in 2028 easy and the cut to 2047 hard. The Environment Ministry's memorandum of 1 April 2026 is the domestic edge of the bargain: no new HFC plant will be cleared after 31 December 2027. Someone pays for that: a factory that must change its line, a clinic that must afford a dearer, flame-safe machine at 45°C. The unborn child does not send a cheque. She only receives a cooler century, if the cheque is honoured.

The counter-argument deserves its full weight. Who gave the present the right to tax itself for people who do not exist? The poor of today are real; the beneficiaries of 2100 are a projection. A farmer in Marathwada waiting on a drought payment this Diwali may reasonably ask why his government signs schedules in Kigali rather than fixing the price of

cooling at home. There is a second objection, sharper still: a promise to the unborn is a promise nobody can enforce. The unborn cannot sue, strike or vote out a minister. History is full of treaties kept on paper and broken on the ground because the injured party could not appear in court. Nor does the present know the future's needs; the chemists of the 1930s thought CFCs a gift to humanity, and in a sense they were.

These objections do not defeat the thesis; they tell us how such promises must be built. First, the cost must fall mostly where the capacity to pay lies. That is why India held out at Kigali for the slowest schedule and for the Multilateral Fund to pay agreed incremental costs, and why the richer parties began cutting in 2019 while the hot countries of Group 2 wait until 2028. A promise that bankrupts the living poor will be broken at the first election. Second, the promise must be made cheaper to keep than to break. Efficiency is not a binding Kigali obligation, yet UNEP and the IEA find that changing the gas and the machine together roughly doubles the climate benefit and pays for itself in saved electricity. A promise that saves the promisor money is one that will be kept. Third, and most important, the promise must be lodged in institutions that outlive their makers: a schedule in a treaty, a rule under an Act, a star label on a machine, a reporting duty that a ministry cannot quietly drop.

India's own week offers smaller mirrors of the same principle. Cheruvayal Raman, the Kurichiya farmer of Wayanad who died yesterday at seventy-six, kept fifty-five native rice varieties alive on three acres while the State promoted hybrids. He never sold seed. He gave it on one condition: that the farmer return part of the harvest as seed. That is a treaty with people not yet born, written in bamboo baskets instead of articles. When the Cabinet cleared the sale of IDBI Bank this week, the Reserve Bank's conditions on the buyer, five years of locked capital and a fall to 26 per cent over fifteen years, were a promise to depositors who have not yet opened an account: that ownership will change slowly, under watch. Even the Supreme Court's order that every counter-bought train ticket carry insurance from 27 October is of this family. The passenger it protects is one who has not yet bought a ticket, and the Court lodged the duty with a named body, the Railway Board, so that the promise has an address.

What, then, is a treaty? It is a sentence that the living write and the unborn read. Ten years after Kigali, the test for India is not whether its ministers can recite the schedule but whether the rules are notified before the baseline closes, the efficiency standard tightens with each step, and the clinic and the family can afford the cleaner machine. The unborn cannot argue their case, so the present must argue it for them, in the only language that reaches across generations: a law that is written, funded and enforced. Burke's partnership is not a sentiment; it is a set of obligations. The measure of a State is how many of its promises are addressed to people who will never know its name.

Built from today's cards: Kigali at 10: India must freeze HFCs in 2028 and cut them 85% by 2047 as cooling demand doubles · Cheruvayal Raman, the Kurichiya farmer who kept 55 native rice varieties alive on three acres, dies at 76 · Cabinet clears sale of 60.72% of IDBI Bank to Fairfax for ₹52,878 crore

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 — "Supreme Court orders insurance on counter-bought train tickets from 27 October; Railway Board answerable" — 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.