



CLARITY 4 SURE

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CURRENT AFFAIRS

September 2026

Every daily post of the month, in full · 20 days · 493 items

For NABARD Grade A · RBI Grade B · SEBI Grade A · IRDAI · SIDBI

Big themes · Misc GA 162 · Banking and Finance 90 · Agriculture 56

Most mentioned · New Delhi · RBI · UPI · Tamil Nadu · Indian Army



GIANT KILLERS

NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

 1 188.75 SURAJ RAVINDRA	 2 185 LOKESH CHANDRAN	 3 185 VIVEK	 4 184.50 KAPIL PATLYA	 5 183.75 SIDDHANT KHESARWANI	 6 182 LALIT KUMAR
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EXPERT GUIDANCE | COMPLETE SYLLABUS | DAILY TEST & MCQ PRACTICE | DESCRIPTIVE ANSWER WRITING | INTERVIEW PREPARATION

RIGHT GUIDANCE. SMART STRATEGY. REMARKABLE RESULTS.

BE NEXT. BE A TOPPER !

**6 OF THE
TOP 10**

Six of the ten highest scorers in NABARD Grade A 2026 came from this classroom — 32 final selections in one batch. The same mentors compile this book every day.

Contents

Every daily post of September 2026 in full, day by day — 20 days, 493 items. Every line is linked; so is every bookmark in your PDF reader.

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THE MONTH IN NUMBERS

September 2026 at a glance

20 daily compilations, 493 items across 23 topics — Misc GA weighed the most. Read the charts first: they tell you where this month's questions will come from.

20

daily compilations

493

items covered

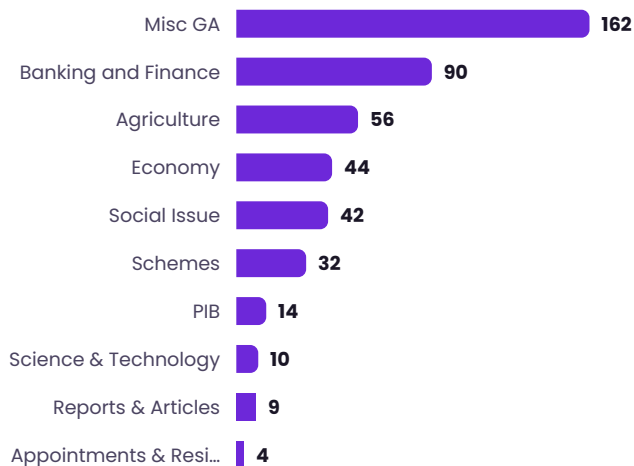
23

topics

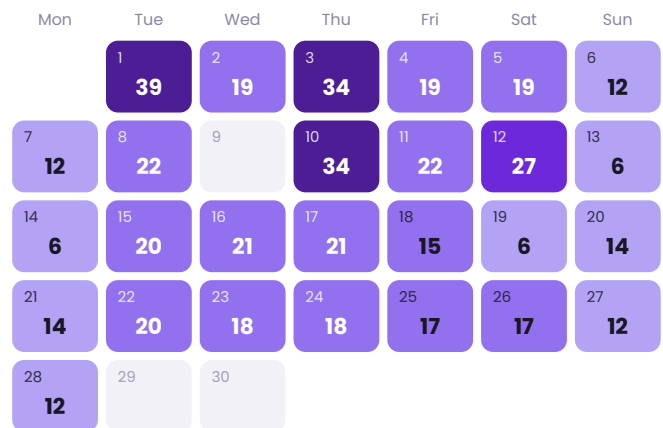
16

data tables

Items by topic



Items per day



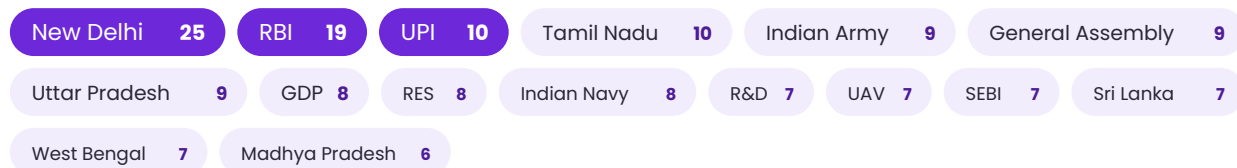
Darker = a heavier day. Two-day posts are split across their days.

Where the items sat



Most mentioned this month

How many items each name appeared in. Know these cold.



"What feels hard today is the easy question next month."

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FIGURES THE PAPER LOVES

September 2026 by the numbers

The month's biggest figures with the line they came from. Say each one with its scheme or report before you turn the page.

₹20,050 crore

Launched in 2020 with an outlay of ₹20,050 crore, it aims to promote sustainable and responsible fisheries development.

PM Matsya Sampada Yojana Completes Six Years · 15 September 2026

₹25,000

The Expenditure Finance Committee cleared the hike to ₹25,000 in June 2026

The EPFO Wage Ceiling · 19 September 2026

3%

The IMF's latest SSBIG report estimates medium-term G20 growth at only 3%, close to its weakest level since the frame...

IMF G20 Report on Strong, Sustainable, Balanced and Inclusive Growth · 8 September 2026

64.5%

Global Gender Gap Index 2026: India ranked 131st, with 64.5% parity.

UN Gender Snapshot 2026 · 25 & 26 September 2026

₹6,003.65 crore

NQM has an outlay of ₹6,003.65 crore for 2023–24 to 2030–31.

IISc Establishes FQCI under National Quantum Mission · 2 September 2026

₹5,070 crore

Related: PM Surya Ghar Muft Bijli Yojana (rooftop solar), PM Surya Sarovar Yojana (floating solar, ₹5,070 crore, 5,00...

PM-KUSUM 2.0 Likely to Be Announced Soon · 10 September 2026

₹500 crore

The Chhattisgarh Cabinet approved the Chief Minister's Startup and NIPUN Mission with a budget of ₹500 crore for five...

Chhattisgarh Approves ₹500 Crore NIPUN Mission · 10 September 2026

₹20,804 crore

The Cabinet Committee on Economic Affairs (CCEA) approved eight railway multitracking projects costing ₹20,804 crore.

CCEA Approves Eight Railway Multitracking Projects Worth ₹20,804 Crore · 11 September 2026

₹565.50 crore

Union Minister Shivraj Singh Chouhan, Ministry of Rural Development, launched the Operational Guidelines for DILRMP 3...

DILRMP 3.0 Launched · 12 September 2026

₹2,400 crore

RGM outlay: realigned for 2021–22 to 2025–26 with ₹2,400 crore, enhanced by ₹1,000 crore in March 2025, taking the to...

Assisted Reproductive Technologies in Bovine Breeding · 13 & 14 September 2026

READ IT THE WAY TOPPERS DO

How to use this book

One day a sitting. Read the day, then close the book and say the **Five to remember** out loud before you look. That single habit is the difference between reading current affairs and scoring from them.

1

Read the day

Every item, source and table. Underline the bold facts: they are the exam.

2

Say the five

Close the book. Recite the day's *Five to remember*. Only then check.

3

Take the quiz

Each day ends with its ten-question quiz. Note every wrong answer.

4

Come back

Tick the tracker. Recall the day again on day 3 and day 7, then use the revision sheet.

Your revision tracker

Tick as you go. Day 3 and day 7 recalls are what move a fact from short-term to exam-day memory.

DAY	READ	RECALL +3	RECALL +7	QUIZ	NOTES
1 September 2026 · 39 items	☐	☐	☐	☐	
2 September 2026 · 19 items	☐	☐	☐	☐	
3 September 2026 · 34 items	☐	☐	☐	☐	
4 September 2026 · 19 items	☐	☐	☐	☐	
5 September 2026 · 19 items	☐	☐	☐	☐	
6 & 7 September 2026 · 24 items	☐	☐	☐	☐	
8 September 2026 · 22 items	☐	☐	☐	☐	
10 September 2026 · 34 items	☐	☐	☐	☐	
11 September 2026 · 22 items	☐	☐	☐	☐	
12 September 2026 · 27 items	☐	☐	☐	☐	
13 & 14 September 2026 · 12 items	☐	☐	☐	☐	
15 September 2026 · 20 items	☐	☐	☐	☐	
16 & 17 September 2026 · 41 items	☐	☐	☐	☐	
18 September 2026 · 15 items	☐	☐	☐	☐	
19 September 2026 · 6 items	☐	☐	☐	☐	
20 & 21 September 2026 · 28 items	☐	☐	☐	☐	
22 September 2026 · 20 items	☐	☐	☐	☐	
23 & 24 September 2026 · 35 items	☐	☐	☐	☐	
25 & 26 September 2026 · 34 items	☐	☐	☐	☐	
27 & 28 September 2026 · 23 items	☐	☐	☐	☐	

"Small steps, every day. That is the whole strategy."

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DAY 1 OF 20

1 September 2026

Tuesday · 39 items · 12 topics

Agriculture **3** · Schemes **2** · Reports & Articles **2** · Banking and Finance **2** · Economy **2** · Social Issue **4** · Misc GA **10** · Science & Technology **4** · International Affairs **2** · Appointments & Resignations **4** · Awards & Sports **3** · Important Days **1**

NABARD CURRENT AFFAIRS**Agriculture****1. Hanging Glaciers**

Source: Indian Express

Context A study identified **219 hanging glaciers** in **Uttarakhand's Alaknanda basin**, warning that **warming and permafrost thaw** are increasing **break-off risks** — potentially triggering **ice-rock avalanches and outburst floods**.

What a Hanging Glacier Is

- A glacier that **originates high on a mountain wall or valley flank**
- And **terminates abruptly at the edge of a steep precipice or cliff face**
- Rather than flowing down into a main valley floor
- Its **snout ends high above the valley trough**
- Routinely shedding ice through **calving, icefalls and avalanches**

Where They Are Found

Globally: high-relief alpine environments — the **European Alps, the Andes, the North American Rockies**, and the **Himalaya-Karakoram** range

In India: heavily concentrated along the steep, glaciated slopes of:

- **Garhwal and Kumaon Himalayas (Uttarakhand)**
- **Himachal Pradesh**
- **Ladakh**
- **Sikkim**

How They Form — Three Processes

- **High-altitude accumulation:** Heavy snowfall collects in steep niches, ledges and cirques → compacts into **firn** → **glacial ice**.
- **Glacial retreat:** Warming causes trunk/valley glaciers to **thin and retreat**, disconnecting smaller tributary glaciers → leaving them **perched high on mountain walls**.
- **Thermal destabilisation:** Rising temperatures thaw **permafrost and basal ice**, producing meltwater that lubricates the glacier-bedrock interface → making hanging glaciers **unstable and prone to collapse**.

2. NCDEX Launches RAINCHNNAI Weather Derivative

- **NCDEX** launched **RAINCHNNAI**, India's second rainfall-based weather derivatives contract.

"Rest is part of the plan, not a break from it."

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- It covers the **North-East/retreating monsoon** during **September–December**.
- Uses IMD stations at **Meenambakkam and Nungambakkam** in Chennai.

3. ICAR–IIOR National Consultation on Oilseed Technology

- **ICAR–Indian Institute of Oilseeds Research (ICAR–IIOR), Hyderabad** will organise a national consultation on **10 September 2026**.
- Focus is on **commercialisation of oilseed technologies**.
- Important for **oilseed productivity, technology transfer and agricultural R&D**.

Schemes

1. Fisheries Infrastructure Projects under PMMSY

- Fisheries infrastructure projects worth **₹36.49 crore** will be launched in **Puducherry**.
- Projects are under **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**.
- Focus on **sustainable livelihoods, fisheries infrastructure and value-chain efficiency**.

2. Cooperative–led Seaweed Farming

- A **Multi-Dimensional Capacity Building Conclave** will promote **cooperative-led seaweed farming**.
- It is linked with the **Blue Economy**.
- Focus: sustainable coastal livelihoods and strengthening the **seaweed value chain**.

Reports & Articles

1. Ease of Doing R&D in India — NITI Aayog

- Nearly **80% of ANRF funding** is concentrated in IITs.
- India lacks a standardised system to track **research funding, recipients and duplicate projects**.
- Proposed **UPMS** requires robust **Persistent Digital Identifiers (PIDs)** and metadata infrastructure.

2. 4th Indo–German Environment Forum

- The **4th Indo–German Environment Forum** is being held in **New Delhi on 1 September 2026**.
- Theme: **“Together For More Resilience.”**
- Focus: bilateral cooperation on **environment and climate change**.

RBI AND NABARD CURRENT AFFAIRS

Banking and Finance

1. India’s Forex Reserves Hit Record High

- India’s foreign exchange reserves reached an all-time high of **\$729.3 billion**.
- About **\$47 billion** was added after RBI’s swap scheme announced on **5 June**.
- Reserves provide approximately **11 months of import cover**.

2. Kissht Digital Lending

- **Kissht**, an **RBI-registered NBFC**, launched a campaign promoting simplified digital lending.
- It highlights **fast, paperless and app-based loan approvals**.
- Important for **NBFCs, fintech and digital lending**

RBI AND NABARD CURRENT AFFAIRS

Economy

1. India's GDP Grows 7.8% in Q1 FY27

Source: TOI

Context India's **GDP growth stood at 7.8 per cent** in the **April–June 2026 quarter (Q1 FY27)** – **quicker than the 6.9 per cent** in Q1 of last year, but **slower than the 8.6 per cent** of the January–March 2026 quarter.

The Figures

Indicator	Q1 FY27
Real GDP growth	7.8%
Nominal GDP growth	10.3%
Real GVA growth	8.2%

Comparison: 6.9% in Q1 FY26; 8.6% in Q4 FY26

*Note that **GVA growth (8.2%) exceeds GDP growth (7.8%)**. $GDP = GVA + \text{taxes on products} - \text{subsidies}$. When GDP grows slower than GVA, it usually means **subsidies rose faster than product taxes** – consistent with the fertiliser subsidy overshoot.*

GDP — Gross Domestic Product

GDP is the **total monetary value of all final goods and services produced within a country during a specific period**, usually one year or one quarter.

Simple example

Suppose in one year India produces:

- Wheat and other agricultural products → ₹10 lakh crore
- Cars, steel, textiles etc. → ₹20 lakh crore
- Banking, IT, transport, hotels etc. → ₹70 lakh crore

Then the country's GDP would broadly represent the **₹100 lakh crore of final economic production**, after accounting for the relevant taxes and subsidies.

GDP Formula

- **$GDP = GVA + \text{Taxes on products} - \text{Subsidies on products}$**
- Where:
- **$GVA (\text{Gross Value Added}) = \text{Output} - \text{Intermediate Consumption}$**
- So, GDP measures the value created by the economy after avoiding double counting of intermediate goods.

Three major sectors

- **Agriculture, forestry & fishing**

- **Industry** — mining, manufacturing, electricity, construction etc.
- **Services** — banking, IT, trade, transport, real estate, public administration etc.

In India, **services account for the largest share of GVA**, followed by industry and agriculture.

Nominal GDP vs Real GDP

Nominal GDP

- Measured at **current prices**
- Affected by both **production and price changes/inflation**

Real GDP

- Measured at **constant prices**
- Removes the effect of price changes
- Therefore, it is more useful for measuring **actual economic growth**

Example:

If GDP rises 10%, but prices have increased 6%, the economy's real output has not necessarily grown by 10%.

GDP vs GVA

- **GVA** → measures value added by producers/sectors.
- **GDP** → GVA **plus net product taxes**.
- Therefore: **$GDP = \sum GVA + \text{taxes on products} - \text{subsidies on products}$** .

GDP vs NDP

- **$NDP = GDP - \text{depreciation (Consumption of Fixed Capital)}$** .

2. Fiscal Deficit at 26.8% of FY27 Target

- India's fiscal deficit stood at **26.8% of the full-year Budget Estimate** by July-end.
- Absolute fiscal deficit was **₹4.55 lakh crore**.
- Net tax revenue was **₹8.45 lakh crore**, while expenditure stood at **₹17.62 lakh crore**.

Social Issue

1. National Small Industry Day

- **30 August** is observed as **National Small Industry Day** in India.
- It recognises the contribution of **small industries and MSMEs** to employment and economic development.
- The observance is linked to the **2000 policy package for Small Scale Industries**.

2. Enforced Disappearances Day

- **30 August** is observed as the **International Day of the Victims of Enforced Disappearances**.
- The day promotes **justice, truth, accountability and victims' rights**.
- Based on **UNGA Resolution A/RES/65/209**

3. Sone River Water-Sharing Pact

- **Bihar and Jharkhand** signed an MoU on sharing **Sone River water**.
- The agreement was signed in Delhi in the presence of Union Home Minister **Amit Shah** and the two

State Chief Ministers.

- Important for **inter-state water management and cooperative federalism**.

4. OIL Green Energy Waste-to-Clean Energy Projects

- OIL Green Energy signed MoUs with **Gurugram, Faridabad, Hisar and Ambala** municipalities.
- Projects will process **5,000 tonnes/day** of municipal solid waste.
- Expected output: **70–75 TPD CBG** and around **50 MW green power**

Misc GA

1. Kyrgyzstan is hosting the 26th Shanghai Cooperation Organisation (SCO)

Context Kyrgyzstan's capital **Bishkek** is hosting the **26th Shanghai Cooperation Organisation (SCO) Summit**, as the Eurasian bloc marks **25 years since its inception**.

Kyrgyzstan

- Officially the **Kyrgyz Republic**
- A **mountainous, landlocked** sovereign republic in **Central Asia**
- Formerly a union republic of the Soviet Union, known as **Kirgiziya**
- Declared independence on **31 August 1991**
- **Location:** the heart of Central Asia, dominated by the **Tien Shan mountain system**
- **Capital:** **Bishkek**, in the fertile **Chu River valley** in the north
- **Borders:** **Kazakhstan, China, Tajikistan and Uzbekistan**

About the SCO

- Founded in **2001** in **Shanghai**, from the earlier "**Shanghai Five**"
- **Founding members:** China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan
- **India and Pakistan** joined in **2017**; **Iran** in **2023**; **Belarus** in **2024**
- **Secretariat:** **Beijing**
- **RATS** — Regional Anti-Terrorist Structure — headquartered at **Tashkent**
- India hosted the **2023 summit** (virtual) and the SCO Heads of Government meeting

2. National Test House — 115th Foundation Day

- **National Test House (NTH)** celebrated its **115th Foundation Day** in Bengaluru.
- New facilities include **coal, solar water-heater and utensils testing facilities**.
- The **NTH Suvidha** mobile application was also launched.

3. Legal Metrology (Indian Standard Time) Rules, 2026

- Department of Consumer Affairs notified rules making **Indian Standard Time (IST)** the single time reference for official purposes.
- Rules aim to improve **accurate time-stamping, cybersecurity and synchronisation**.
- They will come into force **180 days after Gazette publication**.

Misc GA

1. India–USA Javelin Missile Deal

- Indian Army signed a **\$93 million** agreement for nearly **100 FGM-148 Javelin ATGMs**.
- Javelin is a **fire-and-forget, infrared-guided anti-tank missile**.
- The deal may support future **co-production in India**.

2. TASL–Javelin Co-Production MoU

- **Tata Advanced Systems Limited (TASL)** signed an MoU with the **Javelin Joint Venture**.
- The agreement explores **final assembly and component production in India**.
- Javelin can engage tanks and armoured targets at ranges of up to **5 km**.

3. India Gets Dialogue Partner Status in GCAP

- India secured **Dialogue Partner status** in the **Global Combat Air Programme (GCAP)**.
- GCAP is a **6th-generation fighter programme** of the **UK, Italy and Japan**.
- India is **not yet a builder or co-developer** under this status.

4. CISF–DFI Counter-Drone MoU

- **CISF and Drone Federation of India** signed an MoU to strengthen **counter-drone capabilities**.
- Behror, Rajasthan, will be developed as a **Centre of Excellence**.
- Focus areas include **drone detection, SOPs and drone forensics**.

5. Indian Navy Commissions DSV Nipun

- Indian Navy commissioned its second indigenous **Diving Support Vessel, Nipun**.
- Built by **Hindustan Shipyard Limited**, it has around **75% indigenous content**.
- Supports deep-sea diving up to **300 m** and submarine rescue operations.

6. T-72/T-90 Tank Overhaul Facility

- A **₹472-crore** tank overhaul facility is being established at **Vehicle Factory Jabalpur**.
- It will support MRO of India's **T-72 and T-90 tanks**.
- Planned capacity: **80 tanks annually**.

7. Lionel Messi Retires from International Football

- **Lionel Messi** announced his retirement from **international football for Argentina on 31 August 2026**, ending a **21-year international career**.
- He finished as Argentina's **most-capped player and all-time leading scorer**, with **207 appearances and 125 goals**.
- Major achievements include the **2022 FIFA World Cup** and **Copa América titles in 2021 and 2024**; his final international match was the **2026 World Cup final**.
- He is an **eight-time Ballon d'Or winner** and one of the most decorated players in international football.

Science & Technology

1. Nancy Grace Roman Space Telescope

- NASA launched the **Nancy Grace Roman Space Telescope** aboard a **SpaceX Falcon Heavy**.

- Project cost is around **\$4.3 billion**.
- It will study **dark energy, exoplanets and the infrared universe** and operate around **Lagrange Point 2**.

2. DoT–C–DOT Optical Network Testbed

- DoT and C–DOT signed a **5–year agreement** to establish an end–to–end optical network testbed.
- It will test **optical core, optical access and quantum–security technologies**.
- Aim: bridge the gap between **indigenous R&D and commercial deployment**.

3. YJ–18A Stealth–Coated Missile

- China reportedly tested a new **YJ–18A anti–ship cruise missile variant**.
- It uses a radar–absorbing coating designed to **reduce radar reflections**.
- The missile combines **subsonic cruising with a supersonic terminal attack**.

4. Gangaichthys indonepalicus

- Scientists discovered a new subterranean fish species in **West Champaran, Bihar**, near Nepal.
- It is the first recorded subterranean fish from the **Indo–Gangetic Basin**.
- Features include **lack of pigmentation, reduced eyes and an elongated body**.

International Affairs

1. China–Bangladesh 2+2 Dialogue

- China and Bangladesh are preparing for their first **2+2 diplomatic and defence dialogue**.
- It will combine **foreign affairs and defence–level discussions**.
- Important for understanding **China’s growing engagement in South Asia**.

2. Sone River Pact

- **Bihar and Jharkhand** signed an agreement on **Sone River water sharing**.
- It addresses a long–standing inter–state water–sharing issue.
- Important for **federalism and river–water governance**.

Appointments & Resignations

1. John Ternus Becomes Apple CEO

- **Tim Cook** stepped down as Apple CEO on **31 August 2026**.
- **John Ternus** succeeded him as CEO.
- Important corporate leadership change.

2. Peyman Kargar — TVS Motor

- **Peyman Kargar** will become TVS Motor’s CEO and Director from **27 January 2027**.
- He will succeed **K.N. Radhakrishnan**.
- Kargar has over **30 years of global automotive experience**.

3. King Haakon VIII of Norway

- **Crown Prince Haakon** succeeded King Harald V as **King Haakon VIII**.
- He became Norway's **Head of State**.
- He is a trained **naval officer**.

4. Ashish Shelar — ESGF President

- Maharashtra Minister **Ashish Shelar** was elected President of the **Esports Games Federation (ESGF)**.
- ESGF is India's national body for **esports and mind sports**.
- The federation was established in **2024**.

Awards & Sports

1. Rajbhasha Utkrishtta Sammaan

- **DARPG** was selected for the **Rajbhasha Utkrishtta Sammaan 2025–26**.
- It was recognised for outstanding implementation of **Hindi as the Official Language**.
- Award will be presented on **Hindi Diwas, 14 September 2026**.

2. Indian Football Awards 2026

- **Lallianzuala Chhangte** was named Indian Footballer of the Year.
- **Manisha Kalyan** won Indian Women's Player of the Year.
- Awards were presented by **FPAI** in Kolkata.

3. National Sports Day

- **29 August** is observed as National Sports Day in memory of **Major Dhyan Chand**.
- 2026 marked his **121st birth anniversary**.
- Campaign: **"Ek Ghanta Khel Ke Maidan Mein."**

Important Days

1. International Day Against Nuclear Tests

- Observed on **29 August** every year.
- Declared by **UNGA Resolution A/RES/64/35 in 2009**.
- The date marks the closure of Kazakhstan's **Semipalatinsk Nuclear Test Site in 1991**.

FIVE TO REMEMBER · 1 SEPTEMBER 2026

1. Founded in **2001** in **Shanghai**, from the earlier **"Shanghai Five"** Kyrgyzstan is hosting the 26th Shanghai Coopera...
2. 2026 marked his **121st birth anniversary**. National Sports Day
3. Award will be presented on **Hindi Diwas, 14 September 2026**. Rajbhasha Utkrishtta Sammaan
4. Fisheries infrastructure projects worth **₹36.49 crore** will be launched in **Puducherry**. Fisheries Infrastructure Projects under PMMSY
5. Nearly **80% of ANRF funding** is concentrated in IITs. Ease of Doing R&D in India — NITI Aayog

Now test yourself: c4scourses.in/daily-quiz/daily-current-affairs-quiz-01-september-2026/

DAY 2 OF 20

2 September 2026

Wednesday · 19 items · 10 topics

Agriculture 2 · Schemes 2 · Banking and Finance 3 · Social Issue 4 · Economy 1 · Misc GA 2 · Science & Technology 2 · International Affairs 1 · Awards & Recognitions 1 · Important Days 1

NABARD CURRENT AFFAIRS

Agriculture

1. Global Coral Reefs Under Stress: GCRMN Report

Source: Down To Earth

Context The **Global Coral Reef Monitoring Network (GCRMN)** released the **7th Status of Coral Reefs of the World** report — finding **near-annual bleaching stress**, a **9.5 per cent decline in global hard coral cover**, and **recovery windows shrinking to just 4–6 years**.

Key Findings

- Global **hard coral cover has declined by about 9.5%** compared with the **1980–2009 reference period**.
- There has been a **pronounced decline since 2010**.
- **2023–24** witnessed the **4th Global Mass Coral Bleaching Event**.
- In **2024**, around **87% of coral reefs experienced unprecedented heat stress**.
- **42.6%** of global reefs experienced heat stress of **≥8°C-weeks**, a level associated with widespread bleaching and mortality.
- In 2025, this figure was **27.4%**.
- Global hard coral cover declined by **8.9% between 2023 and 2024**, the largest single-year relative decline recorded.

Coral Reefs

- **Coral reefs are underwater ecosystems** built mainly by tiny marine animals called **coral polyps**.
- They are found mostly in **warm, shallow, clear and nutrient-poor tropical seas**.
- Coral polyps secrete **calcium carbonate (CaCO₃)**, which forms the hard reef structure.

How coral reefs form

- Coral polyps live together in colonies.
- They build calcium-carbonate skeletons.
- When corals die, their skeletons remain.
- New corals grow over these structures.
- Over thousands of years, this creates large **coral reefs**.

Why coral reefs are important

- **Biodiversity:** Support around **25% of marine species** despite covering less than 1% of the ocean floor.
- **Coastal protection:** Reduce the impact of waves, storms and erosion.
- **Livelihoods:** Support fisheries, tourism and coastal communities.
- **Carbon and nutrient cycling:** Contribute to important marine ecosystem processes.
- **Food security:** Provide fishing grounds for millions of people.

“Every topper was once an aspirant who did not stop.”

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Major threats

- **Ocean warming** → coral bleaching
- **Ocean acidification** → makes calcium-carbonate formation difficult
- **Marine pollution**
- **Overfishing**
- **Sedimentation**
- **Coastal development**
- **Destructive fishing practices**

What Coral Bleaching Is

- When water **becomes unusually warm, corals become stressed**.
- They expel their zooxanthellae.
- The coral loses its **pigments and primary nutrient supply**
- Turning **bone-white**, leaving the **calcified skeleton** vulnerable to **disease and starvation**
- If stressful conditions continue for a long time, the coral may **die**.

2. Pichavaram Mangroves: ₹2,485 Crore Economic Value

- Study estimated the **Total Economic Value (TEV)** of Pichavaram mangroves at **₹2,485.38 crore**.
- **Per-hectare value:** ₹1.83 crore; soil organic carbon stock is **251.14 tonnes/ha**.
- Total **blue carbon asset value:** ₹1,612.40 crore, around **65% of total economic value**.
- Highlights the economic importance of **mangrove conservation and carbon storage**.

Schemes

1. Mission Rangeen Machhli 2031

Source: PIB

Context The **Vice-President of India** released the **Mission Rangeen Machhli 2031 Strategic Action Plan for Ornamental Fisheries Development**, during a fisheries outreach programme at **Agatti, Lakshadweep**.

What It Is

- An initiative to **develop, regulate and scale the ornamental fisheries sector**
- Covering the **breeding, rearing and trading of decorative fish** for home aquariums and commercial displays
- Into an **organised, globally competitive industry**

About

- **Implementing body:** **Department of Fisheries**, Ministry of Fisheries, Animal Husbandry & Dairying
- **Location focus:** **Lakshadweep Islands** — launched from **Agatti Island**

Key Features

- **Standardised Value Chain SOPs**
 - Common rules for **breeding, hatcheries, disease control, packaging and transport**.
 - Ensures live fish **survive transport safely**.
- **Biosecurity & Quality**
 - **Quarantine + health checks** to prevent diseases and invasive pathogens.

- **Traceability & Certification**
 - Tracks **captive-bred fish**, preventing illegal wild capture and protecting coral reefs.
- **Cluster-Based Value Chain**
 - Under **PMMSY**: production → logistics → processing → domestic/export markets.
- **Livelihoods & Women**
 - Training **fishers, youth and women SHGs** in low-cost backyard ornamental fish rearing.

2. Creating Intergenerational Bonding Initiative

- **DoSJE** signed an MoU with **Ramakrishna Math and Ramakrishna Mission**.
- The initiative aims to strengthen bonds among **children, parents and grandparents**.
- It will initially cover **200 pilot schools** through co-learning games, bilingual resources and teacher certification.
- It complements **AVYAY** and the **Elderline** initiative.

RBI CURRENT AFFAIRS

Banking and Finance

1. The Unified Payments Interface (UPI)

Source: The Hindu

Context UPI cemented its role as the backbone of India's digital economy, processing **2,366 crore transactions** worth nearly **₹30 lakh crore** in **July 2026** alone.

What UPI Is

- A **real-time interoperable payment system** enabling **instantaneous inter-bank fund transfers** through mobile applications
- Built as **open-architecture digital public infrastructure**
- Converts a user's bank account details into a simple **Virtual Payment Address (VPA)** or **UPI ID**

About

- **Developed by:** the **National Payments Corporation of India (NPCI)**
- **Launched:** piloted in **April 2016** with **21 banks**, under then-RBI Governor **Raghuram Rajan** — now expanding to over **730 participating banks**
- **Aim:** build a seamless, interoperable, cashless ecosystem; bring **unbanked and underbanked** populations into formal digital finance; and enable friction-free **person-to-person (P2P)** and **person-to-merchant (P2M)** settlement.

The Three-Layer Structure

Worth fixing clearly for exams:

- **TPAP** — Third-Party Application Provider: the app the user sees (Google Pay, PhonePe, Paytm)
- **PSP Bank** — the bank that sponsors the TPAP and connects it to UPI
- **NPCI** — operates the central switch, routing instructions between banks

2. SBI Research Raises FY27 GDP Forecast

- **SBI Research** raised India's FY27 GDP growth forecast from **6.6% to 7.3%**.
- India recorded **7.8% real GDP growth in Q1 FY27**.

- Growth was supported by **domestic demand, government capex, services and manufacturing**.
- Q2, Q3 and Q4 growth estimates: **7.3%, 7.2% and 6.9%**, respectively.

3. PhonePe Launches UPI 123Pay for Feature Phones

- **PhonePe** launched **UPI 123Pay** to enable UPI payments on **feature phones without internet access**.
- It uses an **SMS-based architecture** suitable for low/2G connectivity.
- Supports **P2P and P2M payments**, balance checks and transaction history.
- Includes an **AI-powered voice helpline in English and 12 Indian languages**.

RBI AND NABARD CURRENT AFFAIRS

Social Issue

1. V-Dem Democracy Index

Source: The Hindu

Context The latest **V-Dem Democracy Report** placed India's **Electoral Democracy Index score at its lowest level since 1975**, continuing a decline observed since **2009**.

What the Index Is

- A global framework measuring democracy using a **multidimensional approach**
- Rather than treating democracy merely as the **conduct of elections**

Dimensions evaluated:

- **Electoral integrity**
- **Civil liberties**
- **Institutional autonomy**
- **Judicial accountability**
- **Freedom of expression**
- **Public administration**

About

- **Published by:** the **Varieties of Democracy (V-Dem) Institute**, at the **University of Gothenburg, Sweden**
- **Aim:** measure and compare different dimensions of democracy, track **progress or decline over time**, and identify trends such as **democratisation and autocratisation**.

Key Findings on India

- **Lowest since 1975:** Electoral Democracy Index score at its **lowest level since 1975**, according to V-Dem.
- **Autocratisation:** India is identified as undergoing **slow autocratisation**, marked by weakening democratic institutions.
- **Institutional decline:** **Judicial accountability, corruption control, election-body autonomy and impartial administration** show major deterioration.
- **Media & expression:** Decline in **freedom of expression and media**, with increased harassment of journalists.
- **Academic freedom:** Declines in **academic expression, research/teaching freedom and institutional autonomy**.

What "Autocratisation" Means

Autocratisation is the **gradual erosion of democratic institutions**, as distinct from a sudden coup or breakdown.

Important Facts for Exams

- **V-Dem** — Varieties of Democracy Institute, at the **University of Gothenburg, Sweden**
- Publishes the annual **Democracy Report**
- India's **Electoral Democracy Index** at its lowest since **1975**, the year the **Emergency** was declared
- India described as undergoing **slow autocratisation**
- Indicators at 50-year lows: **judicial accountability, corruption, Election Management Body autonomy, impartial public administration**
- Five V-Dem indices: **Electoral, Liberal, Participatory, Deliberative, Egalitarian**
- The **Electoral Democracy Index** is based on the **polyarchy** concept of **Robert Dahl**
- Other democracy indices: **Freedom House "Freedom in the World"**, and the **EIU Democracy Index** (which classifies countries as full democracy, flawed democracy, hybrid regime or authoritarian)
- India's Emergency: **25 June 1975 to 21 March 1977**, under **Article 352**

2. Mission Zero: Depalpur's Legacy Waste Transformation

Context Depalpur, Madhya Pradesh, became the **first city under the Swachh Shehar Jodi initiative** to achieve **Zero Legacy Waste** — remediating **1,250 metric tonnes** of waste accumulated over five years, under **SBM-U 2.0**.

What It Is

- A **scientific legacy-waste remediation and urban waste-management initiative**
- Undertaken by **Depalpur Nagar Parishad** with **Indore Municipal Corporation**
- Under the **Swachh Shehar Jodi** initiative of **Swachh Bharat Mission-Urban 2.0**
- Follows the **"Each One Teach One"** model — experienced **mentor cities** transfer waste-management practices to **mentee cities**

Important Facts for Exams

- **Depalpur, Madhya Pradesh** — first city under **Swachh Shehar Jodi** to achieve **Zero Legacy Waste**
- Mentor city: **Indore Municipal Corporation**
- Under **Swachh Bharat Mission-Urban 2.0**, launched **2021**
- **Swachh Shehar Jodi** follows the **"Each One Teach One"** model
- **1,250 MT** legacy waste remediated; **4.5 tonnes** recyclables recovered; **50–60 tonnes** RDF
- **RDF** — Refuse Derived Fuel, the combustible fraction of waste
- **Co-processing** — using RDF as fuel in cement kilns
- **Bio-mining** — excavating and separating legacy waste
- **SBM-U 2.0** aims at **garbage-free cities**, focusing on **legacy dumpsite remediation** and **source segregation**
- **Solid Waste Management Rules, 2016** mandate source segregation
- **Indore** has repeatedly ranked India's cleanest city in **Swachh Survekshan**

3. The Permanent Court of Arbitration and the Indus Waters Treaty

Source: Indian Express

Context The **Permanent Court of Arbitration (PCA)** ruled that the **Indus Waters Treaty remains in force** and restricted certain works on the **Ratle Hydroelectric Project**. **India rejected the ruling**, calling the

"Every topper was once an aspirant who did not stop."

arbitration **illegally constituted** and its decision **null and void**.

What the PCA Is

- An **intergovernmental organisation** facilitating **international arbitration, conciliation and fact-finding**
- For disputes between **states, state entities, intergovernmental organisations and private parties**

Establishment

- Founded in **1899** at the **first Hague Peace Conference**
- Under the **Convention for the Pacific Settlement of International Disputes**
- Convened by **Czar Nicholas II of Russia**
- The convention was **revised at the second Hague Peace Conference in 1907**
- **Headquarters:** the **Peace Palace, The Hague, Netherlands**
- **India and Pakistan:** both have been **Contracting Parties since 1950**, adhering to the 1899 and 1907 Hague Conventions

The Indus Waters Treaty

- **Signed 1960**, brokered by the **World Bank**.

The allocation:

- **Eastern Rivers — Ravi, Beas, Sutlej → India**
- **Western Rivers — Indus, Jhelum, Chenab → primarily Pakistan**
- India permitted **limited non-consumptive hydropower use** on the Western Rivers

Important Facts for Exams

- **PCA** — founded **1899**, first **Hague Peace Conference**, under the **Convention for the Pacific Settlement of International Disputes**; revised **1907**
- Headquarters: **Peace Palace, The Hague** — which it shares with the **International Court of Justice**
- **Not a standing court** — it administers **ad-hoc tribunals**
- India and Pakistan have been Contracting Parties since **1950**
- **IWT signed 1960**, brokered by the **World Bank**
- **Eastern Rivers (Ravi, Beas, Sutlej)** to India; **Western Rivers (Indus, Jhelum, Chenab)** primarily to Pakistan
- **Article IX** provides the graded dispute mechanism: **Permanent Indus Commission → Neutral Expert → Court of Arbitration**
- **Ratle** — 850 MW project on the **Chenab**; **Kishenganga** — on a tributary of the **Jhelum**
- **Distinguish the PCA from the ICJ:** the ICJ is the **principal judicial organ of the UN**, with **15 permanent judges**, hearing only **state-versus-state** cases

4. MoSPI–Thapar Institute AI Framework

- **MoSPI** signed an MoU with **Thapar Institute of Engineering & Technology** to develop an AI-driven framework for **monthly consumption expenditure**.
- It will use **HCES data** to estimate **MPCE** at national and State levels.
- The framework will support **poverty estimation, economic planning and policy formulation**.
- It promotes the use of **AI in official statistics**.

Economy

1. India's FY27 GDP Growth Momentum

- India's economy grew **7.8% in Q1 FY27**, according to the SBI Research report.
- **Real GVA growth was 8.2%** during the quarter.
- Manufacturing grew **9.2%**, while services grew around **10%**.
- Strong **domestic demand and government capital expenditure** supported growth.

Misc GA

1. INS Nipun Commissioned by Indian Navy

- **INS Nipun**, the second **Nistar-class Diving Support Vessel**, was commissioned in Mumbai on **31 August 2026**.
- It strengthens **deep-sea diving, underwater intervention and submarine rescue capabilities**.
- It is particularly important for the **Western Naval Command**.
- The vessel supports India's growing **underwater and maritime security capabilities**.

2. India–Vietnam and India–Laos Engagement

- Union MoS **Pabitra Margherita** visited **Vietnam and Laos** from **26–29 August 2026**.
- The visit aimed to strengthen partnerships under India's **Act East Policy**.
- Laos engagement coincided with the **70th anniversary of India–Laos diplomatic relations**.
- Cooperation covered **culture, tourism, textiles, education and development projects**.

Science & Technology

1. IISc Establishes FQCI under National Quantum Mission

- **Indian Institute of Science (IISc)**, Bengaluru established the **Foundation for Quantum Computing Innovation (FQCI)**.
- It will function as a **Quantum Computing Thematic Hub** under the **National Quantum Mission**.
- Focus areas include **photonic, superconducting, semiconductor, neutral-atom and trapped-ion systems**.
- NQM has an outlay of **₹6,003.65 crore for 2023–24 to 2030–31**.

2. China Tests GJ-21 Stealth UAV

- China tested the **GJ-21 stealth UAV** alongside sea trials of the **Type 076 Sichuan**.
- The GJ-21 is designed for **naval reconnaissance and strike missions**.
- Type 076 is equipped with an **Electromagnetic Aircraft Launch System (EMALS)**.
- It represents the growing integration of **UAVs with naval warfare**.

International Affairs

1. India–Laos Diplomatic Relations

- **2026 marks 70 years of India–Laos diplomatic relations**.

- India reaffirmed its commitment to **Act East Policy** during the visit of MoS Pabitra Margherita.
- Cooperation included **culture, heritage preservation and Quick Impact Projects**.
- A MoU was witnessed for **mural restoration at Wat Pa Khae Temple**.

Awards & Recognitions

1. Roger Federer Inducted into International Tennis Hall of Fame

- Swiss tennis legend **Roger Federer** was inducted into the **International Tennis Hall of Fame**.
- He won **20 Grand Slam titles** and **103 ATP Tour titles**.
- He spent a record **310 weeks as World No. 1**.
- He completed the **Career Grand Slam** by winning the French Open in 2009.

Important Days

1. International Day for People of African Descent

- Observed on **31 August** every year.
- First observed in **2021** following **UNGA Resolution A/RES/75/170**.
- The initiative was championed by **Costa Rica**.
- 2026 theme: **"Expanding the Human Rights of People of African Descent."**

FIVE TO REMEMBER · 2 SEPTEMBER 2026

1. **Aim:** build a seamless, interoperable, cashless ecosystem; bring **unbanked and underbanked** populations into formal digital finance; and enable friction-free **person-to-person (P2P)** and **person-to-merchant (P2M)** settlement. The Unified Payments Interface (UPI)
2. Founded in **1899** at the **first Hague Peace Conference** The Permanent Court of Arbitration and the Indu...
3. Global **hard coral cover has declined by about 9.5%** compared with the **1980–2009 reference period**. Global Coral Reefs Under Stress: GCRMN Report
4. India's economy grew **7.8% in Q1 FY27**, according to the SBI Research report. India's FY27 GDP Growth Momentum
5. NQM has an outlay of **₹6,003.65 crore for 2023–24 to 2030–31**. IISc Establishes FQCI under National Quantum Mi...

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DAY 3 OF 20

3 September 2026

Thursday · 34 items · 14 topics

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· International Relations **3** · Awards & Honours **3** · Sports **4** · Books & Authors **1** · Culture & History **1** · Business & Corporate **2** · Appointments **1**

NABARD CURRENT AFFAIRS

Agriculture

1. UNCCD COP17 – Drought Resilience and Rangelands

- **17th Session of UNCCD COP17** was held in **Ulaanbaatar, Mongolia**, from **17–28 August 2026**.
- Theme: **“Restoring Land. Restoring Hope.”**
- Coincided with the **UN International Year of Rangelands and Pastoralists (IYRP 2026)**.
- India was represented by **Bhupender Yadav**, Union Minister for Environment, Forest and Climate Change.
- Key initiatives launched:
 - **International Drought Resilience Observatory (IDRO) Phase-II**
 - **Drought Resilience Index (DRI)** – AI-powered drought monitoring and assessment tool.
 - **Drought Resilience Investment Facility (DRIF)** – aims to mobilise up to **USD 400 million** for drought resilience.
- **Next COP:** Egypt will host **UNCCD COP18 in 2028** at Sharm El-Sheikh.

RBI CURRENT AFFAIRS

Banking and Finance

1. India Post Payments Bank – 9th Foundation Day

- **IPPB** celebrated its **9th Foundation Day on 1 September 2026**.
- Launched:
 - **DakPay Sound Box** for merchants.
 - **Digital Insurance Technology Platform.**
 - **Digital Mutual Fund Platform.**
- As of **31 March 2026**:
 - Customer base: **13.25 crore**
 - Rural customers: **77%**
 - Women customers: **49%**
 - Customer deposits: **₹29,104 crore**

2. LIC Launches Bima Platinum and Jeevan Raksha

- **LIC** launched two non-linked, non-participating insurance plans on **1 September 2026**.

“The page you skip today is the question you miss tomorrow.”

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- **LIC Bima Platinum – Plan 770**
 - Savings + protection plan.
 - Minimum Basic Sum Assured: **₹3 lakh**.
- **LIC Jeevan Raksha – Plan 894**
 - Pure-risk insurance plan.
 - Basic Sum Assured: **₹5–24 lakh**.

3. InsuranceDekho–RenewBuy Merger

- **InsuranceDekho and RenewBuy** merged to create an AI-enabled insurance distribution platform.
- Operates under the **InsuranceDekho** brand.
- CEO: **Ankit Agrawal**.
- Platform offers:
 - **750+ insurance products**
 - **52 insurers**
 - Motor, health, life, travel and commercial insurance.
- Premium book: **₹6,600+ crore**.

4. GIFT IFSC Emerges as International Banking Hub

- **GIFT City IFSC**, Gujarat, is expanding international banking activity.
- Key areas include:
 - **External Commercial Borrowings (ECBs)**
 - **FCNR(B) swap mobilisations**
 - International bond listings.
- Significance: Strengthens India's position as an **international financial and banking centre**.

RBI AND NABARD CURRENT AFFAIRS

Social Issue

1. UNEP Charts "Overshoot, Peak and Decline" Pathway

Source: The Hindu

Context The **United Nations Environment Programme (UNEP)** for the **first time** set out a detailed **"overshoot, peak and decline" pathway** – warning that a breach of the **1.5°C** global warming limit will bring **irreversible ecological losses that no adaptation could undo**.

What the Pathway Is

- It projects a trajectory where the world **overshoots** the Paris Agreement's central goal of limiting warming to **1.5°C above pre-industrial levels**
- Which the report says is now **unavoidable**
- The pathway seeks to **hold peak temperatures after the overshoot as low as possible**
- And then **bring it back down below the limit by 2100**

Key Figures to Remember

Scenario	Projected warming
1.5°C breach	"In the next few years"
If every country delivers its national climate plan and net-zero target	Peak warming of 1.8°C
Current policies	About 2.6°C by 2100

The Paris Agreement Context

- Adopted at **COP21, Paris, 2015**; entered into force **2016**
- Goal: hold warming **well below 2°C**, and **pursue efforts to limit it to 1.5°C**
- Operates through **Nationally Determined Contributions (NDCs)**, submitted every five years
- The **global stocktake** assesses collective progress every five years

Important Facts for Exams

- Report: **"Limiting Overshoot"**, by **UNEP**
- First detailed **"overshoot, peak and decline"** pathway from the UN
- **1.5°C breach expected "in the next few years"**
- **Full delivery of pledges → 1.8°C peak; current policies → about 2.6°C by 2100**
- **UNEP** — headquartered at **Nairobi, Kenya**; established **1972** after the Stockholm Conference
- UNEP also publishes the annual **Emissions Gap Report** and **Adaptation Gap Report**
- **UN Secretary-General: António Guterres**
- **Paris Agreement, 2015** — well below 2°C, pursuing 1.5°C; operates through **NDCs**
- **Net-negative emissions** are required to return below the limit after a peak
- India's targets: **net zero by 2070, 45 per cent emissions intensity reduction by 2030, 50 per cent non-fossil capacity by 2030**

2. AISHE 2022–23 and 2023–24

- Ministry of Education released the **13th and 14th editions of AISHE**.
- Higher education institutions expanded significantly over a decade:
 - Universities: **760 → 1,289**
 - Colleges: **38,498 → 48,246**
 - Standalone institutions: **12,276 → 15,221**
- Higher education enrolment:
 - **3.42 crore → 4.50 crore**
 - Increase: **31.5%**
- Female enrolment:
 - **1.57 crore → 2.24 crore**
 - Increase: **42.2%**
- **Gender Parity Index (GPI): 1.08** in 2023–24.
- GPI remained above **1.0 for the seventh consecutive year**.

3. Creating Intergenerational Bonding Initiative

- Department of Social Justice and Empowerment signed an MoU with **Ramakrishna Math and Ramakrishna Mission**.
- Objective: Strengthen bonds among **children, parents and grandparents**.

- Pilot implementation in **200 schools**.
- Components:
 - Co-learning games
 - School-based activities
 - Bilingual resource platform
 - Teacher certification.
- Complements **AVYAY** and **Elderline** initiatives.

4. National Nutrition Week 2026

- Observed from **1–7 September**.
- Focus: Balanced diets, healthy eating and nutrition awareness.
- First observed in India in **1982**.
- Led by the **Ministry of Women and Child Development**.

Economy

1. JCR Upgrades India's Sovereign Rating

- **Japan Credit Rating Agency (JCR)** upgraded India's sovereign rating by one notch:
 - **BBB+ → A–**
- Country ceiling also upgraded to **A**.
- Reasons cited:
 - Sustained economic growth of around **7%**
 - **GST reforms**
 - Digital Public Infrastructure
 - Stronger bank balance sheets
 - Improved financial-system soundness

2. MoSPI Releases National Accounts Statistics 2026

- MoSPI released **National Accounts Statistics (NAS) 2026**.
- New national accounts series adopts **2022–23 as the base year**.
- Contains **60 statistical statements**.
- Covers:
 - GDP
 - National income
 - Consumption
 - Savings
 - Capital formation
 - Public-sector transactions
 - External transactions.
- New/updated indices include:
 - **Producer Price Index (PPI)**
 - **Index of Industrial Production (IIP)**
 - **Banking Services Price Index (BkSPI)**

- Base year: **2022–23**.

3. MoSPI Clarifies GDP Manufacturing Deflator Issue

- MoSPI clarified the methodology behind the **negative manufacturing deflator** in India's GDP estimates.
- Q1 FY27 real GDP growth was **7.8%** under the **2022–23 base-year series**.
- Important for understanding the distinction between **real GDP, nominal GDP and deflators**.

Misc GA

Defence & Security

1. INS Nipun Commissioned

- Indian Navy commissioned **INS Nipun** on **31 August 2026** at Naval Dockyard, Mumbai.
- It is the **second Nistar-class Diving Support Vessel (DSV)**.
- Strengthens:
 - **Deep-sea diving**
 - Underwater intervention
 - Submarine rescue operations.
- Particularly significant for the **Western Naval Command**.
- Exam keywords: **DSV, deep-sea diving, submarine rescue, underwater operations**.

2. Russia Tests RS-24 Yars ICBM

- Russia test-fired the **RS-24 Yars** mobile ICBM.
- Launch site: **Plesetsk Cosmodrome**.
- Missile travelled over **6,700 km**.
- Features:
 - Solid-fuel
 - Three-stage
 - Nuclear-capable
 - **MIRV** capability
 - Road-mobile and silo-based deployment.

3. IAF Tests Indigenous Khagantak-243 Glide Bomb

- Indian Air Force conducted a successful drop trial of **Khagantak-243** on **2 September 2026**.
- Indigenously designed **long-range glide bomb**.
- Released from a **Sukhoi aircraft**.
- Significance: Enhances India's indigenous precision-strike capability.

Science & Technology

1. IISc Establishes FQCI under National Quantum Mission

- **Indian Institute of Science (IISc), Bengaluru** established the **Foundation for Quantum Computing**

Innovation (FQCI).

- It will function as a **Quantum Computing Thematic Hub** under the **National Quantum Mission (NQM)**.
- Focus areas:
 - Photonic quantum systems
 - Superconducting circuits
 - Semiconductor quantum devices
 - Neutral atoms
 - Trapped ions.
- NQM outlay: **₹6,003.65 crore**
- Period: **2023–24 to 2030–31**.
- Target: Development of **50–1,000 qubit quantum computers**.

2. Türkiye Joins Artemis Accords

- Türkiye became the **71st country** to join the **Artemis Accords**.
- Artemis Accords were launched by **NASA and the US Department of State in 2020**.
- Aim: Promote **safe, peaceful and sustainable space exploration**.
- Türkiye became the **7th West Asian country** to join.

3. DRDO–University of Hyderabad Rocket Fuel Patent

- Indian Patent Office granted **Patent No. 599900** to DRDO and the University of Hyderabad.
- Related to **solid rocket fuel technology**.
- Significance: Strengthens indigenous defence and propulsion research.

4. China's GJ-21 UAV and Type 076 Sichuan

- China tested the **GJ-21 stealth UAV**.
- The **Type 076 Sichuan** amphibious assault ship entered its final sea-trial phase.
- Features of Sichuan:
 - Displacement: **40,000+ tonnes**
 - Flight deck: around **250 m × 62 m**
 - Equipped with **EMALS**.
- Significance: Integration of **fixed-wing aircraft and unmanned combat systems** in naval operations.

International Relations

1. India–Canada Foreign Office Consultations

- India and Canada held annual **Foreign Office Consultations** on **2 September 2026** in New Delhi.
- Held at **Hyderabad House**.
- Focus: Bilateral relations and strengthening diplomatic engagement.

2. India–Vietnam–Laos Engagement

- Union MoS **Pabitra Margherita** visited **Vietnam and Laos** from **26–29 August 2026**.
- Visit aimed at strengthening partnerships under India's **Act East Policy**.
- Laos engagement coincided with the **70th anniversary of India–Laos diplomatic relations**.

3. India–Singapore Legal Collaboration

- **Singapore Corporate Counsel Association (SCCA)** and **General Counsels' Association of India (GCAI)** signed an MoU.
- Focus:
 - Cross-border legal collaboration
 - Knowledge exchange
 - Legal technology
 - AI
 - Negotiation
 - Professional development.

Awards & Honours

1. Ramon Magsaysay Award 2026

- The **68th batch** of Ramon Magsaysay Award laureates includes:
 - **Tommy Koh**
 - **Runa Khan**
 - **Bo Kyi**
- The award was established in **1957**.
- Often called **"Asia's Nobel Prize."**
- Named after **Ramon Magsaysay**, former President of the Philippines.

2. Roger Federer Inducted into International Tennis Hall of Fame

- Swiss tennis legend **Roger Federer** was inducted into the **International Tennis Hall of Fame**.
- Career achievements:
 - **20 Grand Slam titles**
 - **103 ATP titles**
 - **310 weeks as World No. 1**
 - **8 Wimbledon titles**
 - Career Grand Slam.
- Retired from professional tennis in **2022**.

3. Tenzing Norgay National Adventure Awards 2024

- Four recipients were announced by the **Ministry of Youth Affairs and Sports** on **2 September 2026**.
- The awards recognise outstanding achievements in **adventure activities**.

Sports

1. Lionel Messi Announces International Retirement

- **Lionel Messi** announced his retirement from **international football** at age **39**.
- He represented **Argentina** for around two decades.
- Key career achievements:
 - **2022 FIFA World Cup**

- **Copa América 2021**
- **Copa América 2024**
- **Finalissima 2022**
- He remains associated with **Inter Miami** for club football.

2. FIH Hockey World Cup 2026

- Held from **15–30 August 2026** in **Belgium and the Netherlands**.
- **Men:** Germany defeated Spain **1–0**.
- **Women:** Argentina defeated Netherlands in a shootout.
- Germany successfully defended its men's title.

3. India to Host Women's Champions Trophy 2027

- **ICC** named India as host of the inaugural **Women's Champions Trophy 2027**.
- Scheduled from **14–28 February 2027**.

4. India to Host World Archery Para Series 2026

- India will host the **Hyundai World Archery Para Series 2026** for the first time.
- Venue: **Sabarmati Riverfront, Ahmedabad**.
- Dates: **5–9 September 2026**.

Books & Authors

1. Memorable Trials, Unforgettable Cases

- Authored by former Karnataka High Court judge **H. N. Nagamohan Das**.
- Kannada and English editions released on **31 August 2026**.
- Focus:
 - Judicial experiences
 - Constitutional awareness
 - Rule of law
 - Justice and governance.

Culture & History

1. Kakatiya Dynasty and Heritage

- The **Kakatiyas** were a major medieval dynasty of the eastern Deccan.
- Particularly associated with present-day **Telangana**.
- Known for:
 - Temple architecture
 - Water management
 - Strong administration
 - Deccan cultural heritage.

Business & Corporate

1. Vodafone Idea Brand Revamp

- **Vodafone Idea (Vi)** appointed **Shah Rukh Khan** as brand ambassador.
- Introduced a refreshed “**Vi**” logo.
- Campaign: “**Vi badal raha hai... tayaar rahiye.**”
- Linked to the company's **Vi 2.0** strategy.

2. Adani Energy Solutions Tops Global Utilities ESG Ranking

- **Adani Energy Solutions Ltd.** received an **ESG score of 90** from S&P Global.
- Environmental score: **93**
- Social score: **89**
- Governance & Economic score: **84**.
- Focus areas included climate strategy, product stewardship and human capital management.

Appointments

1. Suman Ray Appointed RBI Executive Director

- **Suman Ray** appointed **Executive Director of RBI** from **1 September 2026**.
- Previously served as **Regional Director, Maharashtra**.
- Has over **30 years of RBI experience**.
- Areas of experience:
 - Currency management
 - Financial inclusion
 - Payment systems
 - Consumer protection
 - HR.
- Will oversee **DICGC** and the **Premises Department**.

FIVE TO REMEMBER · 3 SEPTEMBER 2026

1. Four recipients were announced by the **Ministry of Youth Affairs and Sports** on **2 September 2026**.
Tenzing Norgay National Adventure Awards 2024
2. **Paris Agreement, 2015** — well below 2°C, pursuing 1.5°C; operates through **NDCs** UNEP Charts “Overshoot, Peak and Decline” Pathw...
3. Q1 FY27 real GDP growth was **7.8%** under the **2022–23 base-year series**. MoSPI Clarifies GDP Manufacturing Deflator Issue
4. India will host the **Hyundai World Archery Para Series 2026** for the first time. India to Host World Archery Para Series 2026
5. **Gender Parity Index (GPI): 1.08** in 2023–24. AISHE 2022–23 and 2023–24

Now test yourself: c4scourses.in/daily-quiz/daily-current-affairs-quiz-03-september-2026/

DAY 4 OF 20

4 September 2026

Friday · 19 items · 6 topics

Agriculture 1 · PIB 1 · Banking and Finance 4 · Economy 4 · Social Issue 1 · Misc GA 8

NABARD CURRENT AFFAIRS

Agriculture

1. NABARD-IMD MoU on Climate-Resilient Agriculture via DiCRA

Source: News reports

Context NABARD signed an MoU with the **India Meteorological Department (IMD)** to integrate **agro-meteorological data** into the **Data in Climate Resilient Agriculture (DiCRA)** platform – improving access to weather intelligence for farmers, lenders and rural stakeholders.

What IMD will provide

- **Weather forecasts** – short, medium and extended range
- **Agro-advisories** – crop-specific guidance based on expected weather
- **In-situ observations** – actual measurements from ground stations
- **Alerts** – for extreme events such as heavy rainfall, heatwaves and cold waves
- All integrated into a **dedicated Weather Portal within DiCRA**

How it will be delivered

- **Web portals** – for institutional users
- **Mobile interfaces** – for farmers and field staff
- **APIs** – allowing banks, insurers and agri-tech firms to pull data into their own systems
- Designed for **open, user-friendly access** and **last-mile delivery**

About DiCRA

- **Data in Climate Resilient Agriculture** – an **open-source digital platform**
- Supported by **NABARD** and the **United Nations Development Programme (UNDP)**
- It served as the digital infrastructure for NABARD's **National Climate Stack Innovation Challenge**, where **SatSure, EXPERIQS and VARSAPRADAYA** built village-level climate risk tools on it

PIB

1. Swachh Sagar, Surakshit Sagar 2026

- **5th edition (SSSS v5.0)** was launched by **Dr Jitendra Singh** under the Ministry of Earth Sciences.
- It is a **week-long ocean conservation campaign** focused on marine pollution and coastal cleanliness.
- A new **National Ocean Olympiad** was launched under the campaign.
- Activities include **beach clean-ups, conservation pledges, youth programmes and awareness drives**.
- The campaign was launched in **2022** as a 75-day coastal clean-up across 75 beaches.

"A topic understood is a topic you can teach in one minute."

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RBI CURRENT AFFAIRS

Banking and Finance

1. The Public Insurance Registry (PIR)

Source: Business Standard

Context IRDAI issued a consultation paper proposing a **Public Insurance Registry (PIR)** — conceived as **Digital Public Infrastructure** under the **Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025**.

What It Is

- A **population-scale, interoperable and non-exclusionary Digital Public Infrastructure**
- Designed as a **common information exchange layer**
- Allowing authorised participants to **discover, verify and share insurance data** — **without creating a single centralised data warehouse**

About

Regulator and anchor: IRDAI

- **Implementing body:** proposed by transforming the existing **Insurance Information Bureau (IIB)** into a **wholly owned, not-for-profit subsidiary of IRDAI**
- **Participants:** insurers, reinsurers, intermediaries, policyholders, financial institutions, government departments and research institutions

Important Facts for Exams

- **PIR** — proposed by **IRDAI** as **Digital Public Infrastructure**
- Under the **Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025**
- Implementing body: the **Insurance Information Bureau (IIB)**, to become a **wholly owned not-for-profit subsidiary of IRDAI**
- **Federated model** — data stays with source institutions; **not a central warehouse**
- To integrate with **vehicle, health, weather, disaster and court** databases
- **IRDAI** — established under the **IRDA Act, 1999**, headquartered at **Hyderabad**
- Comparable architecture: the RBI's **Account Aggregator framework**

2. SEBI Grants Category I Merchant Banking Licence to Zerodha

Source: BS

Context SEBI granted a **Category-I merchant banking licence** to **Zerodha Corporate Advisors**, a subsidiary of Zerodha — enabling its entry into **investment banking** with a focus on capital market services.

Category-I merchant bankers

- Can **manage main-board public issues** and undertake **underwriting**
- **Minimum net worth: ₹50 crore** — raised from the earlier **₹5 crore**
- Business capped at **20 times liquid net worth**

Category-II merchant bankers

- **Cannot manage** main-board public issues
- **Minimum net worth: ₹10 crore**

What Zerodha will do

- Initially focus on **equity capital markets** — **IPOs, follow-on public offers (FPOs)** and **advisory services** for issuers and investors
- Plans to replicate its **brokerage philosophy** — **low-cost services without aggressive selling**, emphasising **transparency and efficiency**
- Objective: diversify beyond broking into **advisory and capital-raising services**

3. Carol Kripanayana Furtado: Interim CEO of Ujjivan SFB

- RBI approved **Carol Kripanayana Furtado** as interim MD & CEO of **Ujjivan Small Finance Bank**.
- Her tenure is for **three months or until a permanent successor is appointed**.
- She succeeded **Sanjeev Nautiyal**, who resigned on 31 August 2026.
- Furtado has nearly **three decades of banking and NBFC experience**.
- She previously served as CEO of **Ujjivan Financial Services**.

RBI AND NABARD CURRENT AFFAIRS

1. The SCO Bishkek Declaration

Source: TOI

Context Leaders of the **10 SCO member states** — including India, Russia and China — concluded the **26th Council of Heads of State summit** in **Bishkek, Kyrgyzstan**, by signing the joint **Bishkek Declaration**.

The Summit

- **Host: Bishkek, Kyrgyzstan**
- **Chair:** President **Sadyr Japarov** of the Kyrgyz Republic
- **Theme (2026): "25 Years of the SCO: Together for Sustainable Peace, Development and Prosperity"**
- **Presidency handover:** to **Pakistan** for the **2026–2027** tenure

Key Outcomes of the SCO Declaration

- **No double standards on terrorism:** Condemned terrorism in all forms; called for action against **cross-border terrorism, safe havens and terror financing**.
- **No extremist proxies:** Rejected the use of **terrorist/separatist groups for strategic purposes** and stressed state responsibility.
- **Iran strikes condemned:** Opposed **unilateral military strikes on Iran** and called for diplomacy.
- **SCO is not a military bloc:** Reaffirmed **sovereignty, non-interference** and that SCO is not directed against any country.
- **Energy & food security:** Warned that **Strait of Hormuz disruptions** could threaten global energy and food security.
- **Financial cooperation:** Supported **national-currency trade, alternative payment systems** and discussions on an **SCO Development Bank**.
- **Connectivity:** Supported **CKU Railway and INSTC**, while stressing **sovereignty and territorial integrity**—important for India's position on BRI/CPEC.
- **Youth & innovation:** Institutionalised the **SCO Young Scientists Forum and Start-up Forum**.

Important Facts for Exams

- **26th SCO Council of Heads of State summit, Bishkek, Kyrgyzstan**
- Chair: **President Sadyr Japarov**; presidency to **Pakistan for 2026–27**
- Theme: **"25 Years of the SCO"**

- **10 member states**; SCO founded **2001** in Shanghai from the **Shanghai Five**
- Secretariat at **Beijing**; **RATS** at **Tashkent**
- India and Pakistan joined **2017**; Iran **2023**; Belarus **2024**
- **INSTC** — International North–South Transport Corridor, linking India to Russia via Iran
- **CKU** — China–Kyrgyzstan–Uzbekistan railway
- The Declaration explicitly states the SCO is **not a military–political alliance**

Economy

1. Semicon 2.0

Source: Indian Express

Context MeitY notified the operational framework for the **₹1.27 lakh crore (₹1,27,500 crore) Semicon 2.0 programme**.

What It Is

- A comprehensive national policy framework and financial incentive scheme
- Structured across **6 pillars and 10 categories**
- Designed to support the **entire semiconductor value chain**

About

- **What the value chain covers:** fabless chip design, silicon and compound wafer fabrication, **advanced packaging (ATMP/OSAT)**, equipment, materials, specialty chemicals, R&D and specialised talent development.
- **Nodal agency:** **India Semiconductor Mission (ISM)**, under **MeitY**
- **Design and technical partner:** **C–DAC** — Centre for Development of Advanced Computing
- **Aim:** build technological self-reliance through **Indian-owned IP, fabless chip design, domestic chip adoption, local supply chains** and global electronics manufacturing.

2. Earth Observation Satellite EOS-05

Source: TOI

Context ISRO has slated the launch of **EOS-05**, formerly **GISAT-1A**, aboard the **GSLV-F17** rocket from **Sriharikota**. It is the **operational replacement for the lost GISAT-1 mission**.

What It Is

- An **ISRO geo-imaging satellite** built on the **I-2K platform**
- Operating in **Geosynchronous Orbit**, about **35,786 km**
- Enabling **near-real-time monitoring** of India, surrounding oceans and border regions

About

- **Launcher:** **GSLV-F17 (GSLV Mk II)**, from the **Second Launch Pad at SDSC-SHAR, Sriharikota**
- **Why the high orbit:** it **matches Earth's rotation**, overcoming the **multi-day revisit gaps** typical of Low Earth Orbit satellites.
- **Primary objective:** persistent **spatial, spectral and thermal monitoring** over the Indian landmass, oceans and border zones — for **disaster mitigation, agriculture and strategic defence**.

3. India–Germany Wetland Conservation Partnership

- India and Germany signed a **Joint Declaration of Intent (JDI)** on conservation and wise use of

wetlands.

- The agreement was signed during the **4th Indo-German Environment Forum (IGEF)**.
- Cooperation will cover **wetlands, biodiversity, forests, mountains and climate resilience**.
- Other focus areas include **circular economy, sustainable finance and green skills**.
- **IGEF was established in 2008** as the highest-level bilateral environmental policy forum between India and Germany.

4. BPCL–CSE MoU: Biofuels and Circular Economy

- **BPCL and Centre for Science and Environment (CSE)** signed an MoU on biofuels and circular economy.
- Collaboration will cover **biomass, waste-to-resource solutions and Compressed Biogas (CBG)**.
- Focus areas include **feedstock assessment, supply chains and waste-resource management**.
- They will explore utilisation of by-products such as **FOM, digestate, bio-CO₂ and DDGS**.
- The partnership aims to develop **scalable bioenergy solutions**.

Social Issue

1. CARA: Adoption Awareness 2026

- CARA launched the theme: **“Legal Adoption. Safe Childhood. Secure Future. Say No to Illegal Adoption!”**
- The campaign promotes **legal, safe, transparent and child-centric adoption**.
- CARA will conduct **State/UT-level awareness workshops** from September 2026.
- It is strengthening coordination with **MoHFW and MHA** to prevent illegal adoption.
- CARA is a **statutory body under the Juvenile Justice Act, 2015**.

Misc GA

1. Gollala Gudi Temple Declared Monument of National Importance

- **ASI declared Gollala Gudi Temple** in Palampet, Telangana, a **Monument of National Importance**.
- The declaration was made under the **AMASR Act, 1958**.
- It is located near the **UNESCO World Heritage Site Ramappa Temple**.
- The temple is a **Trikutalaya**, with three sanctums and an east-facing mandapa.
- With this addition, Telangana has **10 ASI-protected sites**.

2. IBCA–ADB MoU for Big Cat Landscape Conservation

- **International Big Cat Alliance (IBCA) and ADB** signed an MoU on landscape conservation and nature-positive financing.
- The agreement was signed during the **International Workshop on Tiger Landscapes** in New Delhi.
- Theme: **“Tiger Landscapes: Conservation, Bioeconomy and Ecotourism...”**
- Focus areas include **climate resilience, ecosystem services and nature-based solutions**.
- IBCA is an India-led alliance focused on conserving **7 big cats** across its member countries.

3. Tenzing Norgay National Adventure Awards 2024

- MYAS announced **4 awardees** for the **Tenzing Norgay National Adventure Awards 2024**.

- Winners: **Baljeet Kaur, Skalzang Rigzin, Rimo Saha and Shiv Prasad Chamoli.**
- Awards cover **Land Adventure, Water Adventure, Air Adventure and Lifetime Achievement.**
- Each winner receives a **₹15 lakh cash prize**, bronze statuette and certificate.
- It is **India's highest national award for adventure sports.**

4. Ramon Magsaysay Awards 2026

- **Tommy Koh, Runa Khan and Bo Kyi** were named winners of the **68th Ramon Magsaysay Awards.**
- Tommy Koh is from **Singapore**, Runa Khan from **Bangladesh**, and Bo Kyi from **Myanmar.**
- Koh was recognised for **international dialogue and cooperation.**
- Khan works for vulnerable communities in Bangladesh, while Bo Kyi advocates for **political prisoners and human rights.**
- Each recipient receives a **medallion, certificate and USD 50,000.**

5. Air Vice Marshal Shakti Sharma Makes History

- **AVM Shakti Sharma** became the **first woman from the non-medical stream** to attain the two-star rank in India's Defence Forces.
- She assumed charge as **Assistant Chief of Air Staff (Education).**
- She was commissioned into the **IAF Education Branch in 1994.**
- She has served across training establishments, field stations and Air Headquarters.
- Her promotion marks a major milestone for **women in defence leadership.**

6. Tata Elxsi–Sarla Aviation: Shunya Electric Air Taxi

- **Tata Elxsi and Sarla Aviation** signed an MoU to develop **Shunya**, an electric VTOL aircraft.
- Shunya is designed as a **six-seater plus one pilot eVTOL.**
- Tata Elxsi will support **avionics, flight controls, software, testing and certification.**
- The first flight is targeted within **18–24 months.**
- The aircraft is designed for **300+ km operations** and runway-independent connectivity.

7. IAF Tests Indigenous Khagantak–243 Glide Bomb

- IAF successfully tested the **Khagantak–243**, an indigenous **Long-Range Glide Bomb (LRGB).**
- It is a **300-kg class** stand-off precision-guided weapon.
- The system is designed to allow aircraft to engage targets from **safer distances.**
- **BEL** supplied electronics and guidance systems, while **JSR Dynamics** developed the bomb body and control systems.
- The test strengthens India's **indigenous precision-strike capability.**

9. World Coconut Day 2026

- **World Coconut Day** is observed annually on **2 September.**
- 2026 theme: **"Coconuts in Times of Uncertainty: Securing Food, Energy, and Livelihoods."**
- The day was initiated by the **Asian and Pacific Coconut Community (APCC).**
- The first World Coconut Day was observed in **2009.**
- **ICAR–CPCRI, Kasaragod** celebrated the 2026 event in Kerala.

FIVE TO REMEMBER · 4 SEPTEMBER 2026

1. The first World Coconut Day was observed in **2009**. World Coconut Day 2026
2. **IRDAI** — established under the **IRDA Act, 1999**, headquartered at **Hyderabad** The Public Insurance Registry (PIR)
3. CARA is a **statutory body under the Juvenile Justice Act, 2015**. CARA: Adoption Awareness 2026
4. The declaration was made under the **AMASR Act, 1958**. Gollala Gudi Temple Declared Monument of Nation...
5. **Minimum net worth: ₹50 crore** — raised from the earlier **₹5 crore** SEBI Grants Category I Merchant Banking Licence...

Now test yourself: c4scourses.in/daily-quiz/daily-current-affairs-quiz-04-september-2026/

DAY 5 OF 20

5 September 2026

Saturday · 19 items · 4 topics

Agriculture 2 · Banking and Finance 5 · Misc GA 11 · Social Issue 1

NABARD CURRENT AFFAIRS

Agriculture

1. BIO-NIVESH

Context Union Minister of State (Independent Charge) **Dr Jitendra Singh**, Ministry of Science and Technology, launched **BIO-NIVESH** — a platform to connect **biotechnology startups with investors** and raise private capital for innovations ready for **scale-up and commercialisation**. It was launched at a joint roundtable with startups and investors in **New Delhi**.

What BIO-NIVESH Is

- A **strategic platform** connecting **science, capital, industry and markets**
- Fostering collaboration among **innovators, investors, industry and government**

The Distinguishing Design

- Unlike a conventional **pitching event**, BIO-NIVESH is a **two-way engagement mechanism**
- Helping **startups understand investors' expectations**
- And giving **investors deeper insight** into biotechnology's **scientific, regulatory and development pathways**

2. UNEP Limiting Overshoot Report

Source: TH

Context

UNEP released **Limiting Overshoot: Navigating Exceedance of 1.5°C and Pathways Towards Return**. It examines how the world can return below **1.5°C** if global temperatures temporarily exceed the target.

What is Climate Overshoot?

- Climate overshoot means global temperature **temporarily exceeds 1.5°C**, reaches a peak, and later declines.
- The pathway has four stages:
 1. **Exceedance**
 2. **Plateau/Peak**
 3. **Decline**
 4. **Stabilization**

Key Findings

- Human-induced warming is already around **1.4°C** and rising by about **0.25°C per decade**.
- WMO estimates a **75% probability** that the 2026–2030 average will exceed 1.5°C.
- Only around **130 GtCO₂** remains in the carbon budget for a 50% chance of limiting warming to 1.5°C.
- At current emissions, this budget could be exhausted in roughly **3 years**.

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- Current policies could lead to around **2.6°C warming by 2100**.
- Even full implementation of NDCs and net-zero pledges could result in peak warming of about **1.8°C**.

Cost of Delay

- Every **5 years of continued high emissions** could add around **0.1°C** to peak warming.
- Returning to lower temperatures would then require removing roughly **220 GtCO₂** from the atmosphere.

Major Risks

- **Tipping points:** Greenland and West Antarctic ice-sheet loss, AMOC weakening and Amazon dieback.
- **Glaciers:** Mountain glaciers could lose more than **25% of their mass by 2100**.
- **Sea level:** Each century spent above 1.5°C could contribute around **40 cm** of additional sea-level rise by 2300.
- **Food security:** Food production could decline by up to **14% by 2050** without adequate adaptation.
- **Coral reefs:** Severe and repeated bleaching could push reefs beyond their ability to adapt.

Key Challenges & Way Forward

Key Challenges	Way Forward
Debt stress: Climate disasters raise reconstruction costs and borrowing pressures in vulnerable countries.	Combine mitigation + adaptation: Treat both as complementary, not alternatives.
Carbon removal limits: DACCS and BECCS need significant energy, water and land; nature-based removal faces saturation and wildfire risks.	Accelerate renewables & fossil-fuel phase-down: Reduce dependence on fossil fuels rapidly.
Maladaptation: Poorly designed adaptation can increase environmental and social vulnerability.	Rapid methane reduction: Prioritise methane cuts because of its high short-term warming impact.
SIDS vulnerability: Tuvalu and Kiribati face sea-level rise, saltwater intrusion and loss of habitable land.	Strong MRV: Strengthen Measurement, Reporting and Verification for carbon-removal projects.
Heat stress: Rising humid heat threatens labour productivity and economic output.	Carbon removal as a supplement: It should complement, not replace, direct emission reductions.
	Climate-resilient infrastructure: Build resilient infrastructure and plan retreat where unavoidable.
	Loss & Damage finance: Strengthen financial support for vulnerable developing countries.

RBI CURRENT AFFAIRS

Banking and Finance

1. Axis Bank–Scapia Co-branded Credit Card

- **Axis Bank and Scapia** launched the **Scapia Axis Bank Credit Card**.
- Available on both **Mastercard and RuPay** networks.
- Features **zero joining fee, zero annual fee and zero forex mark-up**.
- Offers travel rewards and benefits through the Scapia app.
- Targets **digitally native and travel-focused consumers**.

"Every day you show up, the syllabus gets smaller."

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2. ICICI Bank Increases Stake in ICICI Prudential Life

- **ICICI Bank** acquired an additional **2% stake** in ICICI Prudential Life Insurance.
- Transaction value: approximately **₹1,470 crore**.
- ICICI Bank's holding increased to around **52.8%**.
- Acquisition was made through the stock exchange mechanism.
- Linked to regulatory requirements arising from **Prudential's proposed acquisition of Bharti Life Insurance**.

RBI AND NABARD CURRENT AFFAIRS

1. The RAKSHA Document

Source: TH

Context The Defence Minister released '**RAKSHA**', a strategic document outlining India's **10-year defence diplomacy roadmap** and vision for global partnerships, at an event held at **Kartavya Bhawan**.

What RAKSHA Is

- A **strategic 10-year defence diplomacy vision document** formulated by the **Ministry of Defence**
- An **institutional blueprint** defining how India will use its **military engagements, multilateral security frameworks, domestic defence-industrial ecosystem** and **maritime presence**
- To foster **global stability**, protect **national security interests**, and advance a **rules-based international order** over the next decade

Nodal Bodies

- **Ministry of Defence**, in coordination with the **Ministry of External Affairs** and the **National Security Council Secretariat**

Aim

- Align **national security priorities with proactive foreign policy**
- Transform defence diplomacy into a tool for **mutual economic growth, strategic autonomy** and a **rules-based international order**

2. Aero India 2027

Context The Ministry of Defence announced that the **16th edition of Aero India** will be held from **8 to 12 February 2027**, at **Air Force Station, Yelahanka, Bengaluru**.

What Aero India Is

- **Asia's largest biennial aerospace and defence exhibition**
- Showcasing **civil and military aircraft, weapon systems and defence electronics**
- Bringing together aerospace manufacturers, **military delegations, policymakers, startups** and research institutions

Organisation and Venue

- Organised by the **Department of Defence Production**, Ministry of Defence
- Hosted by the **Indian Air Force** at **Air Force Station, Yelahanka, Bengaluru, Karnataka**

Aim

- Showcase India's **aerospace and defence manufacturing capabilities**
- Advance **Aatmanirbhar Bharat**
- **Boost defence exports** and foster **international industrial partnerships**

3. ISRO Launches Earth Observation Satellite EOS-05

Source: ET

Context ISRO successfully launched its advanced Earth observation satellite **EOS-05** aboard the **GSLV-F17** on 4 September 2026 — India's **first imaging satellite designed to monitor Earth from geosynchronous orbit**, about 36,000 km up.

EOS-05: India's First Dedicated Geosynchronous Earth-Imaging Satellite

- **ISRO successfully launched EOS-05** using the **GSLV-F17** on **4 September 2026**.
- It is **India's first Earth-imaging satellite designed for geosynchronous orbit**.
- The satellite weighs around **2,367 kg**, making it the **heaviest payload launched by GSLV** so far.
- EOS-05 is also known as **GISAT-1A**.

Why is EOS-05 important?

- Unlike conventional Earth-observation satellites in **Low Earth Orbit (LEO)**, EOS-05 will operate from **geosynchronous orbit**, around **36,000 km** above Earth.
- This allows it to repeatedly observe the **same geographical region**, providing frequent and near-real-time imagery.
- This capability is particularly useful for:
 - **Disaster management**
 - **Agriculture**
 - **Forestry**
 - **Weather and environmental monitoring**
 - **Land-use monitoring**
 - **Strategic and national-security applications**

GSLV-F17

- Launch vehicle: **GSLV Mk II / GSLV-F17**
- Developed and operated by: **ISRO**
- Launch site: **Satish Dhawan Space Centre, Sriharikota**
- The mission also demonstrated improved reliability of the GSLV Mk II.

Misc GA

1. Air Marshal Jitendra Mishra as First Full-Time CEO of Ram Temple Trust

- Retired **Air Marshal Jeetendra Mishra** appointed as the first full-time CEO of **Shri Ram Janmabhoomi Teerth Kshetra Trust**.
- He served as **Air Officer Commanding-in-Chief, Western Air Command**.
- Retired from the IAF in **April 2026**.
- He led the Western Air Command during **Operation Sindoor**.
- The Trust also appointed **Govind Dev Giri** as General Secretary and **Mahesh Bhagchandka** as Treasurer.

2. RAKSHA Defence Diplomacy Framework

- Defence Minister **Rajnath Singh** released the **RAKSHA** framework for India's defence diplomacy.
- Provides a **10-year vision** for strengthening global defence partnerships.
- Four key pillars: **Strategic Partnerships, Capacity Building, Indigenous Exports and Maritime Security**.

- Focuses on India's role as a **Net Security Provider and First Responder** in the Indian Ocean Region.
- Aims to promote defence cooperation, technology sharing and indigenous defence exports.

3. NIELIT–Intel India Agentic AI Skilling Initiative

- **NIELIT and Intel India** launched programmes to develop an **Agentic AI-ready workforce**.
- Focus is on AI systems capable of **reasoning, planning and execution**.
- Two programmes: **Agentic AI for Everyone** and **Engineering Agentic AI Systems**.
- Emphasis on government–academia–industry collaboration.
- NIELIT functions under **MeitY** for skill development in electronics and IT.

4. 26th SCO Summit 2026

- Held in **Bishkek, Kyrgyzstan**, from **31 August–1 September 2026**.
- India was represented by **Prime Minister Narendra Modi**.
- **Pakistan** received the SCO presidency for 2026–27.
- **Lahore** was designated SCO Tourism and Cultural Capital for 2026–27.
- Summit adopted the **Bishkek Declaration** and approved 28 documents.

5. OSDMA–UNDP–CivicDataLab MoUs

- Odisha State Disaster Management Authority signed MoUs with **UNDP** and **CivicDataLab**.
- UNDP will conduct **Hazard, Risk and Vulnerability Assessment (HRVA)** across all 30 districts.
- CivicDataLab will implement the **IDS–DRR** platform.
- Focus areas include **floods, coastal flooding and heatwaves**.
- Supports Odisha's **Zero Casualty** disaster-management approach.

6. BTTF–Premiere Vision SA MoU

- Bharat Tex Trade Federation and **Premiere Vision SA** signed an MoU in Paris.
- Aim: shift Indian textile exports from **volume-based to high-value and design-led products**.
- Provides access to international buyers, fashion houses and premium sourcing networks.
- Cooperation covers export promotion, sustainability, circularity, traceability and heritage crafts.
- A **Joint Steering Committee** will oversee implementation.

7. GeM–Textiles Committee MoU

- **Government e-Marketplace (GeM)** and Textiles Committee signed an MoU.
- Aim to promote **recycled and upcycled textile products** through government procurement.
- Focus on creating a **Waste-to-Value-to-Market** ecosystem.
- Textiles Committee will identify/certify producers and provide standardisation support.
- GeM will facilitate **market access, producer onboarding and procurement**.

Social Issue

1. UN Declares November 27 as International Day for the Elimination of Child Marriage

- The **United Nations General Assembly** adopted a resolution on **4 September 2026** to observe **27 November** every year as the International Day for the Elimination of Child Marriage.
- The initiative aims to strengthen global efforts to **prevent child, early and forced marriage**.

- Focuses on protecting **children's rights, education, health and overall development**.
- It highlights the need for stronger laws, social awareness and coordinated action against child marriage.

Misc GA

1. India Backs UN "Correct the Map" Resolution

- The **UN General Assembly** adopted the **"Correct the Map"** resolution on **4 September 2026**.
- The resolution addresses **cartographic distortions and inaccuracies** in world maps.
- India voted **in favour** of the resolution.
- The initiative highlights the importance of accurate geographical representation and responsible map-making.

2. Rangpur-Sivasagar Historical Ensemble

- The **Rangpur-Sivasagar Historical Ensemble** of Assam has been added to **UNESCO's World Heritage Tentative List**.
- It represents the historic capital landscape of the **Ahom dynasty**, which ruled the Brahmaputra Valley for nearly six centuries.
- The ensemble includes important royal, religious, water-management and funerary structures.
- India submitted the nomination dossier to UNESCO on **19 June 2026**.

3. Adani Defence Signs AK-203 Ammunition Deal

- **Adani Defence & Aerospace** signed a **five-year agreement** with Indo-Russian Rifles Private Limited.
- The agreement covers indigenous **7.62×39 mm ammunition** for the **AK-203 assault rifle programme**.
- It supports domestic production of small-calibre ammunition.
- The deal strengthens **Make in India and defence self-reliance**.

4. India-Afghanistan Connectivity

- India and Afghanistan share long-standing **civilisational, economic and people-to-people ties**.
- As India has no direct land route to Afghanistan, connectivity depends on **transit corridors and strategic ports**.
- **Chabahar Port** remains an important connectivity route for India to access Afghanistan and Central Asia.
- Connectivity cooperation is important for **trade, humanitarian assistance and regional integration**.

FIVE TO REMEMBER · 5 SEPTEMBER 2026

1. WMO estimates a **75% probability** that the 2026–2030 average will exceed 1.5°C. UNEP Limiting Overshoot Report
2. **ICICI Bank** acquired an additional **2% stake** in ICICI Prudential Life Insurance. ICICI Bank Increases Stake in ICICI Prudential ...
3. ISRO successfully launched its advanced Earth observation satellite **EOS-05** aboard the **GSLV-F17** on 4 September 2026 — India's **first imaging satellite designed to monitor Earth from geosynchronous orbit**, about 36,000 km up. ISRO Launches Earth Observation Satellite EOS-05
4. Provides a **10-year vision** for strengthening global defence partnerships. RAKSHA Defence Diplomacy Framework
5. The agreement covers indigenous **7.62×39 mm ammunition** for the **AK-203 assault rifle programme**. Adani Defence Signs AK-203 Ammunition Deal

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DAY 6 OF 20

6 & 7 September 2026

24 items · 6 topics

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NABARD CURRENT AFFAIRS

Agriculture

1. *Ophiopogon japonicus* Recorded in India for the First Time

Source: Times of India

Context A medicinal plant traditionally used in East Asian healthcare, *Ophiopogon japonicus*, has been **recorded in India for the first time** — discovered in **West Kameng district, Arunachal Pradesh**.

The Discovery

- Recorded at an elevation of **2,185 metres** in **West Kameng district, Arunachal Pradesh**
- Documented by researchers from the **Wildlife Institute of India (Dehradun)** and the **Uluberia Botanical Institute Herbarium, West Bengal**
- Described as a significant find highlighting the **biodiversity of the Eastern Himalaya**

About the Species

- Common names: **dwarf lilyturf, mondo grass, fountain plant, monkey grass**
- Japanese names: **ryū-no-hige** ("dragon's beard") and **ja-no-hige** ("snake's beard")
- Family: Asparagaceae**; order **Asparagales** — traditionally placed in the lily family, **Liliaceae**
- An **evergreen, sod-forming, rhizomatous perennial**
- Linear, grass-like leaves**
- Has **tuberous roots**, which are the medicinally used part

Distribution

- Native to **China, Japan, Korea, Nepal and Vietnam**
- Now confirmed in **India**, widely grown as an **ornamental ground-cover plant** worldwide

2. The Northern Goshawk (Baaaj)

Source: Indian Express

Context The **Northern Goshawk (Baaaj)**, **Punjab's state bird**, has re-entered the political spotlight ahead of state assembly elections, after rival leaders claimed sightings of the bird and interpreted them as **symbols of divine protection and blessing**.

What It Is

- A **medium-to-large raptor** of the family **Accipitridae**
- Historically classified as ***Accipiter gentilis***; **recently reclassified as *Astur gentilis*** for the Eurasian goshawk
- Known as a **"true hawk"**, celebrated for its **speed, manoeuvrability** and prowess in **falconry**

Habitat and Distribution

- Inhabits **mature temperate and boreal woodlands** — mixed deciduous and coniferous forests
- Widely distributed across **Eurasia and North America**
- Ranging from **Scandinavia, northern Russia and the Mediterranean** to the **Himalayas, eastern China and Canada**
- **IUCN status: Least Concern (LC)**

Schemes

1. Chhattisgarh Ranked First in Jal Sanchay Jan Bhagidari 3.0

Source: TH

Context Chhattisgarh secured the **first position nationally** in the third phase of **Jal Sanchay Jan Bhagidari (JSJB 3.0)** — a community-driven water conservation programme under the Ministry of Jal Shakti's **Catch the Rain** campaign. Chief Minister **Vishnu Deo Sai** presented the state's model at a national summit in New Delhi, in the presence of the Prime Minister.

Chhattisgarh's Performance

- Completed **77,719 out of 79,775** registered water conservation structures in JSJB 3.0
- **JSJB 1.0** — ranked **second**
- **JSJB 2.0** — ranked **second**
- **JSJB 3.0** — moved up to **first nationally**

About the Campaign

- **Jal Shakti Abhiyan: Catch the Rain** — launched **2019**, under the **Ministry of Jal Shakti**
- Theme: "**Catch the rain, where it falls, when it falls**"
- Focus on **water-stressed blocks and districts**, with works including **rainwater harvesting structures, renovation of traditional water bodies, watershed development, reuse and recharge structures, and intensive afforestation**
- **Jal Sanchay Jan Bhagidari** is the community-participation component, launched from Gujarat in 2024

2. Melghat and Pench Tiger Reserves: Successful Vulture Reintroduction

- **Melghat and Pench Tiger Reserves** in Maharashtra have emerged as successful sites for **captive-bred vulture reintroduction**.
- The programme has recorded encouraging **survival rates** among released vultures.
- Vultures are important scavengers that help maintain **ecosystem cleanliness** and control disease spread.
- Major threats to vultures include **habitat loss, poisoning and veterinary drugs**.

3. 9th Rashtriya Poshan Maah 2026

- The **9th Rashtriya Poshan Maah 2026** is being launched by the **Ministry of Women and Child Development** in Varanasi.
- The campaign draws on the revised **Supplementary Nutrition Programme (SNP) Guidelines**.
- It is linked with **Mission Saksham Anganwadi and Poshan 2.0**.
- Focus remains on improving **nutrition and child development** through the Anganwadi system.

RBI CURRENT AFFAIRS

Banking and Finance

1. The Offline Verification Seeking Entity (OVSE) Framework

Source: New Indian Express

Context The **Punjab School Education Board (PSEB)** has become India's **first school education board**, and **Maharishi Dayanand University (MDU), Rohtak**, the **first university**, to onboard **UIDAI's Offline Verification Seeking Entity (OVSE) framework**.

What OVSE Is

- A secure regulatory framework established by the **UIDAI**
- Authorising eligible organisations to carry out **local, offline identity verification**
- Using **verifiable digital credentials**, rather than querying central identity databases
- **Nodal body:** UIDAI, under the **Ministry of Electronics and Information Technology**

Aim

- Provide a **tamper-evident, contactless and privacy-preserving** identity verification ecosystem
- **Reduce operational costs**
- **Eliminate physical document submission**
- **Prevent identity fraud** across sectors

2. LIC Gets RBI Approval to Acquire Stake in ICICI Bank

- The **Reserve Bank of India (RBI)** approved **Life Insurance Corporation of India (LIC)** to acquire a stake in **ICICI Bank**.
- The approval allows LIC to increase its holding within the permitted regulatory limits.
- The development is important for the **banking and financial-services sector**.
- The acquisition is subject to applicable **RBI regulations and conditions**.

3. SEBI–ESMA MoU on Central Counterparties

- **SEBI and European Securities and Markets Authority (ESMA)** signed an MoU to strengthen cooperation regarding **Central Counterparties (CCPs)**.
- The agreement replaces the earlier **2017 MoU**.
- It provides for **information sharing and supervisory cooperation** between Indian and European regulators.
- Indian CCPs can re-apply for recognition under the European **EMIR framework**.
- A CCP acts as an intermediary between buyers and sellers and helps manage **counterparty risk**.

4. Razorpay–IndusInd Bank Launch 'RAY'

- **Razorpay and IndusInd Bank** launched **RAY**, an AI-based conversational account manager on WhatsApp.
- It enables businesses and MSMEs to manage **payments, transactions, settlements and refunds** through chat.
- RAY can provide payment insights, alerts and recommendations without requiring a traditional dashboard.
- The platform has already recorded more than **20,000 conversations**.

- It reflects the growing use of **AI in digital banking and business payments**.

RBI AND NABARD CURRENT AFFAIRS

Economy

1. Bank of Canada Unveils New CAD 20 Note

- The **Bank of Canada** unveiled a new **CAD 20 banknote** featuring **King Charles III**.
- He becomes the first British monarch to appear on Canadian currency in more than seven decades.
- The note has a **vertical orientation**, similar to Canada's CAD 10 note.
- Its reverse side features the **Vimy Ridge Memorial in France**.
- The note is expected to enter general circulation in **early 2027**.

Social Issue

1. UN Declares November 27 as International Day for Elimination of Child Marriage

- The **UN General Assembly** adopted a resolution to observe **27 November** annually as the International Day for the Elimination of Child Marriage.
- The initiative focuses on preventing **child, early and forced marriage**.
- It aims to protect children's **education, health, rights and development**.
- It calls for stronger legal measures, awareness and coordinated international action.

Misc GA

1. IIT Madras–UNESCO MGIEP Partnership on AI-Based Learning

- **IIT Madras and UNESCO MGIEP** partnered to develop **AI-based immersive learning technologies**.
- The initiative combines **AI, Extended Reality (XR), game design and Social and Emotional Learning (SEL)**.
- Two major objectives are **personalised learning and gamified education**.
- The technology aims to support **low-cost and low-bandwidth learning**.
- The partnership aligns with **SDG 4.7** on inclusive and sustainable education.

2. DRDO–University of Hyderabad Patent for BAM-H24

- **DRDO and the University of Hyderabad's ACRHEM** secured an Indian patent for **BAM-H24**.
- It is a next-generation **high-energy material** designed for solid rocket propulsion applications.
- The material has properties such as **high thermal stability and high specific impulse**.
- It has potential applications in **rocket propulsion, missiles and space launch vehicles**.
- The patent strengthens India's indigenous capabilities in **high-energy materials and strategic technologies**.

3. Birkbeck University of London to Establish Bengaluru Campus

- **Birkbeck, University of London** received **UGC approval** to establish its Bengaluru campus.
- The campus will operate under India's **2023 Foreign Higher Educational Institutions regulations**.

- It will offer undergraduate and postgraduate programmes, initially focusing on **business-related fields**.
- Degrees will be awarded by the **University of London** under Birkbeck's academic oversight.
- The initiative supports **NEP 2020** and strengthens India–UK higher–education cooperation.

4. Rangpur–Sivasagar Historical Ensemble Added to UNESCO Tentative List

- Assam's **Rangpur–Sivasagar Historical Ensemble** has entered the **UNESCO World Heritage Tentative List**.
- It represents the capital landscape of the **Ahom dynasty**.
- The Ahoms ruled the Brahmaputra Valley for nearly **six centuries**.
- The ensemble includes royal, religious, water–management and funerary structures.
- India submitted the nomination dossier to UNESCO on **19 June 2026**.

5. NHAI Green Highways Excellence Awards 2026

- **NHAI** announced the winners of the **Green Highways Excellence Awards 2026**.
- The awards recognise best practices in **highway landscaping and plantation management**.
- They were instituted in 2025 under the **Green Highways Policy, 2015**.
- Awards cover **avenue plantations, median plantations and plantation in land parcels**.
- The initiative promotes greener and more sustainable national highways.

6. National Teachers' Day 2026

- **National Teachers' Day** is observed on **5 September** every year.
- It marks the birth anniversary of **Dr. Sarvepalli Radhakrishnan**.
- He served as India's **second President** and first Vice–President.
- Teachers' Day was first celebrated in **1962**.
- In 2026, National Teachers Awards were presented to recognise excellence in teaching.

7. International Day of Charity 2026

- **International Day of Charity** is observed annually on **5 September**.
- It was designated by the **UN General Assembly in 2012**.
- The day commemorates the death anniversary of **Mother Teresa**.
- It highlights charitable and humanitarian efforts to address **poverty, inequality and social challenges**.
- The day supports the broader objectives of the **Sustainable Development Goals (SDGs)**.

8. Punjab Launches 'Pehchaan' Portal

- Punjab launched '**Pehchaan**', a digital portal for identifying **unidentified and unclaimed deceased persons**.
- Punjab became the **first state** to implement such a system.
- The portal is built on the **MedLeaPR** system developed by NIC.
- It stores photographs, physical characteristics and identification marks of unidentified persons.
- It integrates with **CCTNS** to help match missing–person records with unidentified deceased persons.

9. Tamil Nadu Plans Olympic City in Chennai

- Tamil Nadu announced a **world–class Olympic City** in **Chennai**.

- The project will come up at **Semmencheri**.
- Facilities will include sports arenas, a **High-Performance Training Centre, Sports Science Centre and Sports Medicine Centre**.
- The state will also establish **Olympic Centres of Excellence at 10 locations**.
- A **Motor Sports City** is also proposed for Formula racing events.

10. International Vulture Day 2026

- **International Vulture Day** highlights the ecological importance of vultures.
- Vultures act as natural scavengers by consuming **dead animals**.
- This helps reduce the spread of diseases and maintains ecosystem health.
- Vulture populations have declined due to **habitat loss, poisoning and harmful veterinary medicines**.
- Conservation programmes focus on habitat protection, captive breeding and safe reintroduction.

11. New Legless Amphibian Discovered in Maharashtra

- *Gegeneophis chandgadi* is a newly described subterranean caecilian
- Found at Buzawade village, Chandgad tehsil, Kolhapur district, Maharashtra
- Caecilians are limbless, burrowing amphibians largely found in the Western Ghats
- Highlights the Western Ghats' status as a global biodiversity hotspot

12. India and France Inaugurate BAPS Temple in Paris

- BAPS Swaminarayan Hindu Mandir in Bussy-Saint-Georges (Seine-et-Marne) inaugurated on 6 September 2026
- France's first traditionally designed stone Hindu temple
- Largest Hindu temple of its kind in France
- Reflects cultural diplomacy and India-France strategic partnership

13. Kimi Antonelli Wins Italian Grand Prix at Monza

- Andrea Kimi Antonelli (Mercedes) won the F1 Italian GP on 6 September 2026
- First Italian driver to win his home Grand Prix in decades
- Monza is one of the oldest and fastest circuits on the F1 calendar
- Antonelli is among the youngest race winners in F1 history

FIVE TO REMEMBER · 6 & 7 SEPTEMBER 2026

1. **NHAI** announced the winners of the **Green Highways Excellence Awards 2026**. NHAI Green Highways Excellence Awards 2026
2. Teachers' Day was first celebrated in **1962**. National Teachers' Day 2026
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DAY 7 OF 20

8 September 2026

Tuesday · 22 items · 6 topics

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NABARD CURRENT AFFAIRS

PIB

1. Action Plan for Strengthening Krishi Vigyan Kendras

Source: PIB

Context Union Minister for Agriculture and Farmers' Welfare and Rural Development **Shivraj Singh Chouhan** chaired a meeting in New Delhi to review the **Action Plan for strengthening Krishi Vigyan Kendras (KVKs)** through enhanced State participation — focused on implementing recommendations from the **5th Chief Secretaries' Conference 2025**.

About KVKs

- **Krishi Vigyan Kendras** — district-level **farm science centres**, funded by **ICAR** and hosted by State Agricultural Universities, ICAR institutes, NGOs and state departments
- The **first KVK** was established at **Puducherry in 1974**
- Coordinated regionally through **ATARIs** — Agricultural Technology Application Research Institutes
- Mandate: **on-farm testing, frontline demonstrations, capacity building** of farmers and extension personnel, and serving as **knowledge and resource centres**

Focus Areas

- Crop production
- Horticulture
- Animal husbandry
- Fisheries
- Soil and water management
- Farm machinery and technology
- Value addition and post-harvest management

2. Next-Gen Aquaculture: RAS and Biofloc Technology

Source: PIB

Context A PIB feature on how **Recirculatory Aquaculture Systems (RAS)** and **Biofloc technology** are transforming Indian aquaculture under **PMMSY**, advancing the **Blue Economy** and the **Atmanirbhar Bharat** and **Viksit Bharat** visions.

India's Position in Global Fisheries

- **Second-largest fish producer** — about **8 per cent** of global fish production
- **Second-largest aquaculture producer**
- **Largest producer and exporter of shrimp**
- **Second-largest in capture fisheries**

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- Supports the livelihoods of nearly **three crore fishers and fish farmers**

What is RAS?

- **RAS = Recirculatory Aquaculture System**
- Fish are raised in a **controlled environment**.
- Water is continuously **filtered, treated and reused**.
- Can recycle up to **90–95% of water**.

What is Biofloc Technology?

- Uses **beneficial microorganisms** to improve water quality.
- Microbes convert fish waste and excess nutrients into microbial biomass.
- This biomass can also become an additional food source for fish.
- Helps reduce water exchange and improve **resource efficiency**.

RAS vs Biofloc — Simple Difference

- **RAS:** Mainly depends on **mechanical and biological water filtration + recirculation**.
- **Biofloc:** Mainly depends on **beneficial microbes** to manage waste and water quality.

Agriculture

1. Osbeckia ulotricha: New Plant Species Discovered in Western Ghats

- Scientists from the **Botanical Survey of India (BSI)** discovered the new flowering plant species **Osbeckia ulotricha** in the **Agasthyamala Biosphere Reserve**.
- It occurs in **shola grasslands and montane ecosystems** of Kerala and Tamil Nadu at around **1,200–1,500 metres** elevation.
- It belongs to the **Melastomataceae family** and has distinctive morphological features.
- The discovery highlights the **floral biodiversity and conservation importance of the Western Ghats**.

2. IMF G20 Report on Strong, Sustainable, Balanced and Inclusive Growth

- The IMF's latest **SSBIG report** estimates medium-term **G20 growth at only 3%**, close to its weakest level since the framework began in **2009**.
- Around **half of G20 advanced economies** face growth constraints because of restrictive labour, product or consumer-market regulations.
- Nearly **three-fourths of G20 emerging-market economies** also face regulatory constraints.
- The report stresses **regulatory and institutional reforms** to encourage private investment, public investment and long-term economic growth.

3. PACT Platform Launched for Zero-Emission Freight

- **NITI Aayog Member Rajiv Gauba** launched the **Platform for Aggregating Clean Transport (PACT)** at the **5th e-FAST India Summit 2026**.
- PACT aims to aggregate freight demand from **shippers, Logistics Service Providers (LSPs)** and other stakeholders.
- It will help create deployment opportunities for **zero-emission trucks** across identified freight corridors.
- The summit also introduced the **ZET Marketplace**, bringing together vehicle manufacturers, financiers, charging operators and freight stakeholders.

RBI CURRENT AFFAIRS

Banking and Finance

1. FATF Report on Tech-Driven Hawala Networks

- The **Financial Action Task Force (FATF)** highlighted the transformation of traditional **hawala networks into technology-enabled systems**.
- The combination of **virtual assets and hawala** has created what is described as **"digital hawala"**, increasing risks of money laundering and terrorist financing.
- Nearly **70% of surveyed jurisdictions** reported the use of new technologies in underground banking and hawala-type networks.
- FATF stressed stronger investigation, supervision and international cooperation to tackle **professional money laundering and underground banking**.

2. LIC Gets RBI Approval to Acquire Up to 9.99% in ICICI Bank

- The **Reserve Bank of India** approved **Life Insurance Corporation of India (LIC)** acquiring up to **9.99%** of the paid-up share capital or voting rights of **ICICI Bank**.
- LIC already held around **4.35%** of ICICI Bank as of Q1 FY27.
- The approval is subject to applicable **statutory and regulatory conditions**.
- LIC must acquire the approved stake within **one year from September 4, 2026**, otherwise the approval will lapse.

RBI AND NABARD CURRENT AFFAIRS

1. The BRICS 'POWER' Framework

Source: The Hindu

Context Ahead of the **18th BRICS Summit in New Delhi**, Chinese Ambassador **Xu Feihong** proposed a **'POWER' framework** for Greater BRICS — calling for stronger **Global South cooperation**, closer **India-China coordination**, and collaboration on **AI and supply chains**.

The Context of Succession

- **India chairs BRICS in 2026; China takes over in 2027**
- The framework is pitched as guiding **political, financial, technological and developmental cooperation** across the two consecutive presidencies
- BRICS has evolved from an **economic dialogue forum** into a leading multilateral platform for the **Global South**, offering an alternative to Western-dominated institutions such as the **G-7**

Key Figures

- Greater BRICS encompasses nearly **half the global population**
- Contributes about **30 per cent of global GDP**, with a **PPP share exceeding one-third**
- Accounts for **one-fifth of global trade turnover**, controlling production nodes in **electronics, steel, critical minerals and agriculture**

Five Pillars

Pillar	Focus	Key Measures
P — Principle	Sovereign equality & international law	Uphold UN Charter, non-interference and peaceful dispute resolution
O — Openness	Multilateral trade	Protect WTO rules, MFN treatment and resist protectionist tariff barriers
W — Win-Win	Development	Promote SDGs, local-currency settlements, cross-border payment interoperability and reciprocal credit
E — Engine	Growth & industrialisation	Cooperation in DPI, green technology, smart manufacturing and AI
R — Responsibility	Global South leadership	Use India (2026) and China (2027) presidencies for policy continuity; push reforms of Bretton Woods institutions and UNSC

2. UK Recognises India's Carbon Credit Trading Scheme

Source: ET

Context The **United Kingdom** has recognised India's **Carbon Credit Trading Scheme (CCTS)** as a qualifying criterion for **pricing relief** under its **Carbon Border Adjustment Mechanism (CBAM)** — a move expected to **reduce the tax burden on Indian exporters**.

What CBAM Is

- A **carbon border tax** levied on imports of carbon-intensive goods
- Its purpose is to prevent **carbon leakage** — production shifting to countries with weaker climate rules to avoid domestic carbon costs
- The importer pays a charge reflecting the **carbon embedded** in the goods, equalising treatment with domestically produced goods that already bear a carbon price
- Typically covers **iron and steel, aluminium, cement, fertilisers, hydrogen and electricity**

Why Recognition Reduces the Liability

- CBAM is designed to charge for carbon **that has not already been priced** in the country of origin
- If an exporter has **already paid a carbon price at home**, that amount is **deducted** from the border charge
- Recognition of the CCTS means carbon costs paid under India's own scheme now **count as a credit** against UK CBAM liability
- Without recognition, Indian exporters would have paid **twice** — once under CCTS domestically and again at the UK border

About India's Carbon Credit Trading Scheme

- Notified in **2023** under the **Energy Conservation (Amendment) Act, 2022**
- Administered by the **Bureau of Energy Efficiency (BEE)** under the **Ministry of Power**
- Has two mechanisms:
 - **Compliance mechanism** — obligated entities in energy-intensive sectors must meet emission-intensity targets
 - **Offset mechanism** — non-obligated entities can register projects and earn tradeable credits
- Succeeds the earlier **PAT (Perform, Achieve and Trade)** scheme
- Credits are traded on **power exchanges**, with the **Grid Controller of India** as registry and **CERC** as regulator

Economy

1. IMF Warns of Weak Medium-Term G20 Growth

- The IMF estimates medium-term **G20 economic growth at around 3%**, highlighting a weak global growth outlook.
- Restrictive regulations in labour, product and consumer markets are limiting growth in several G20 economies.
- Emerging-market economies particularly face **institutional and regulatory weaknesses** that discourage private and public investment.
- The IMF calls for **structural, regulatory and institutional reforms** to improve productivity and investment.

2. Zero-Emission Freight Push Through PACT

- The **PACT platform** seeks to accelerate the adoption of **zero-emission trucks** in India's freight sector.
- It aggregates freight demand and converts it into opportunities for deployment across specific freight corridors.
- The initiative connects **shippers, LSPs, manufacturers, financiers and charging-point operators**.
- It supports India's broader transition towards **cleaner and more sustainable transport**.

3. Bisleri-SBI Partnership for Plastic Waste Management

- **Bisleri International** partnered with **State Bank of India (SBI)** under the **Bottles for Change** initiative.
- The partnership promotes **segregation, collection and recycling of used plastic**.
- Awareness and training programmes will be conducted for SBI employees and housekeeping staff.
- The initiative supports India's transition towards a **circular economy** and sustainable workplace practices.

Social Issue

1. UNGA Declares November 27 as International Day Against Child Marriage

- The **United Nations General Assembly** adopted a resolution declaring **November 27** as the International Day for the Elimination of Child, Early and Forced Marriage.
- India was among the **70 co-sponsors** of the resolution, which was adopted without a vote.
- The first observance will take place on **27 November 2026**.
- Countries are encouraged to develop **multisectoral national strategies, action plans, laws and policies** to eliminate child, early and forced marriage.

2. WhatsApp Introduces Bill Payments Through Bharat Connect

- **WhatsApp** launched a native **Bill Payments** facility in India through the **Bharat Connect** network.
- Users can pay electricity, gas, water, FASTag, insurance, credit-card and loan bills.
- The service provides access to **22,722 billers across 30 categories**.
- Payments can be made using **UPI, debit cards and credit cards**, improving the convenience of digital bill payments.

Misc GA

1. Dinamalar Completes 75 Years

- Vice President **C. P. Radhakrishnan** released a commemorative postage stamp marking the **75th anniversary of Dinamalar** in Chennai.
- **Dinamalar** was established in **1951** by T. V. Ramasubbaiyer and became an important Tamil-language newspaper.
- The Vice President highlighted its contribution to **journalism, public service and education**.
- He also appreciated its **Pattam** publication aimed at improving students' general awareness, language skills and scientific knowledge.

2. IIT Madras' Bodhan AI Launches Multilingual AI Models

- **Bodhan AI**, the Centre of Excellence in AI for Education at **IIT Madras**, launched four multilingual AI models as **Digital Public Goods**.
- The models cover **speech recognition, text-to-speech, machine translation and optical character recognition (OCR)**.
- Speech recognition supports **27 languages**, while OCR and TTS support 23 languages and translation supports 22 languages.
- The models will contribute to India's **Bharat Education AI (EduAI) Stack**, including tools such as a Student Tutor Bot and Teacher Assistant Bot.

3. Munitions India–Drogo Aerospace MoU for Indigenous UAVs

- **Munitions India Limited (MIL)** signed an MoU with **Drogo Aerospace** for developing indigenous **UAVs and loitering munition systems**.
- Drogo Aerospace will contribute UAV platforms and payload hardware, while MIL will provide expertise in **munitions, explosives, fuzing and warhead technologies**.
- The partnership includes UAV–munition integration, safety evaluation, field trials and quality certification.
- The collaboration is aimed at strengthening India's **indigenous defence technology capabilities**.

4. Isar Aerospace's Spectrum Rocket Launch

- German startup **Isar Aerospace** launched its **Spectrum rocket** from **Andøya Spaceport, Norway**.
- Spectrum is a **two-stage orbital launch vehicle** designed for small and medium-sized satellites.
- The mission carried **five CubeSats** from European universities and companies.
- The launch represents an important development in **Europe's private commercial space-launch sector**.

5. Ahuti Mk II Becomes India's Fastest Multirotor UAV

- Defence startup **Apollyon Dynamics'** **Ahuti Mk II** achieved a certified top speed of **498 km/h**.
- It surpassed the previous benchmark of around **325 km/h**, making it India's fastest multirotor UAV.
- The interceptor drone is designed to counter **hostile drones and loitering munitions**.
- The system has undergone testing at **Indian Army ranges** with support from defence authorities.

6. Italian Grand Prix 2026

- **Andrea Kimi Antonelli** of Mercedes won the **2026 Italian Grand Prix** at Monza on **6 September 2026**.

- He became the **first Italian to win the Italian GP in 60 years**, since Ludovico Scarfiotti in 1966.
- **George Russell** finished second, while **Max Verstappen** secured third place.
- Antonelli started from **19th position** but recovered through an aggressive race strategy to secure victory.

7. International Vulture Awareness Day 2026

- **International Vulture Awareness Day** was observed on **5 September 2026**, the first Saturday of September.
- The day highlights the ecological importance of vultures and the threats faced by their populations.
- The initiative originated in **2006** through collaboration between organisations in South Africa and the United Kingdom.
- In India, **MoEFCC** organised conservation-related events, including a national workshop in **Panchkula, Haryana**.

8. S. R. Janakiraman Passes Away at 98

- Renowned Carnatic vocalist and musicologist **S. R. Janakiraman** passed away at the age of **98** in Chennai.
- He was born on **12 July 1928** in Lalgudi, Tamil Nadu.
- He received the **Padma Shri in 2011** for his contribution to the arts.
- He was widely respected for his **lecture-demonstrations, musicological research, writings and contribution to Carnatic music education**.

FIVE TO REMEMBER · 8 SEPTEMBER 2026

1. The IMF's latest **SSBIG report** estimates medium-term **G20 growth at only 3%**, close to its weakest level since the framework began in **2009**. IMF G20 Report on Strong, Sustainable, Balanced...
2. The **first KVK** was established at **Puducherry in 1974** Action Plan for Strengthening Krishi Vigyan Ken...
3. The **Reserve Bank of India** approved **Life Insurance Corporation of India (LIC)** acquiring up to **9.99%** of the paid-up share capital or voting rights of **ICICI Bank**. LIC Gets RBI Approval to Acquire Up to 9.99% in...
4. **India chairs BRICS in 2026; China takes over in 2027** The BRICS 'POWER' Framework
5. The first observance will take place on **27 November 2026**. UNGA Declares November 27 as International Day ...

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DAY 8 OF 20

10 September 2026

Thursday · 34 items · 7 topics

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NABARD CURRENT AFFAIRS**Agriculture****1. High-Productivity Crop Diversification and Horticulture**

Source: Sansad TV

Context The **Union Budget 2026-27** emphasised a **crop-specific, regionally differentiated** agricultural policy framework to accelerate **high-productivity crop diversification** — moving beyond cereal monocropping toward **high-value horticulture, plantation crops and agroforestry**.

What Crop Diversification Means

- Transitioning land use from **monoculture systems** — notably the water-intensive **paddy-wheat rotation** — toward **pulses, oilseeds, horticulture and commercial tree crops**
- **Horticulture is the cornerstone**, generating **higher GVA per unit of land**, optimising water use, and building **climate resilience**

Important Facts for Exams

- **Decadal agricultural growth: 4.45 per cent**
- **Horticulture: 37 per cent** of crop sub-sector gross value output; production **370.74 mt (2024-25)** — vegetables **217.80**, fruits **117.65**, others **35.29**
- India is **second globally** in fruits and vegetables; **first in onions and shallots (22.42 per cent)**
- Horticulture production has **exceeded foodgrain production** since 2012-13
- **Coconut: second in output (22.44 per cent)**, third in area; **13.97 mt** across **2.19 mn ha**; yield **6.36 t/ha**
- **Kerala** — largest area; **Tamil Nadu** — highest production; **Andhra Pradesh** — highest yield
- **Coconut Development Board** — headquartered at **Kochi**, under the Ministry of Agriculture
- **Agarwood** — from **Aquilaria** species; yields **oud oil**; nearly **150 million trees**, over **90 per cent in the Northeast**; regulated under **CITES Appendix II**
- **Walnut: 3.22 lakh tonnes (2024-25)**; exports **\$7.80 million**; mainly from **Jammu & Kashmir**
- **MIDH** — Mission for Integrated Development of Horticulture, the main horticulture scheme

2. PM-KUSUM 2.0 Likely to Be Announced Soon

Source: The Hindu

Context Union Minister for **New and Renewable Energy Pralhad Joshi** said the **second phase of PM-KUSUM** is likely to be announced shortly — speaking at the curtain raiser for the **7th Agrivoltaics World Conference 2026**.

What Agrivoltaics Is

- Combining **agricultural activity with solar power generation** on the same land
- Panels are mounted **raised or spaced** so crops grow beneath or between them
- The land yields **both a crop and electricity**, instead of one or the other

"A revised fact is worth two new ones."

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About PM-KUSUM

- **Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan**, launched **2019**
- Under the **Ministry of New and Renewable Energy**
- Three components:
 - **Component A** — decentralised **ground-mounted grid-connected solar plants** on barren or fallow farmland, up to 2 MW each
 - **Component B** — installation of **standalone solar pumps** to replace diesel pumps
 - **Component C** — **solarisation of existing grid-connected agriculture pumps**, including feeder-level solarisation

Important Facts for Exams

- **PM-KUSUM** launched **2019**, under the **Ministry of New and Renewable Energy**; full form: **Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan**
- **PM-KUSUM 2.0** to add a **dedicated agrivoltaics component**
- Union Minister, New and Renewable Energy: **Pralhad Joshi**
- Agriculture accounts for a large share of India's **subsidised power consumption**; solar pumps cut both the **subsidy burden** and **diesel use**
- India's solar capacity rose from about **3 GW (2016)** to over **160 GW (mid-2026)**
- Related: **PM Surya Ghar Muft Bijli Yojana** (rooftop solar), **PM Surya Sarovar Yojana** (floating solar, ₹5,070 crore, 5,000 MW), **National Solar Mission**

3. ASEAN-India Ministerial Meeting Focuses on Food Security

- The **9th ASEAN-India Ministerial Meeting on Agriculture and Forestry (AIMMAF)** was held in **New Delhi on 9 September 2026**.
- The meeting focused on **agriculture, forestry and food security** cooperation between India and ASEAN countries.
- It is important for strengthening regional cooperation in **sustainable agriculture, food security and agricultural development**.
- The meeting was co-chaired by **Francisco P. Tiu Laurel**, Secretary of Agriculture of the Philippines, and India's representative.

4. Dr. Karim Maredia Wins 2026 Borlaug CAST Communication Award

- **Dr. Karim Maredia**, an Indian-American agricultural scientist, was named the winner of the **Borlaug CAST Communication Award 2026**.
- He is Associate Dean and Director of the **World Agriculture Center at Michigan State University**.
- Over more than 30 years, he has trained **15,000+ professionals from 80 countries** and contributed extensively to agricultural knowledge and technology transfer.
- The award honours communication and outreach in **agricultural science and technology** and is associated with the legacy of Nobel laureate **Norman Borlaug**.

Schemes

1. Skill Manthan on Women's Livelihoods

- The **Ministry of Skill Development and Entrepreneurship (MSDE)** organised the virtual inaugural session of **Skill Manthan** on 9 September 2026.
- The initiative focuses on **women's livelihoods, skills and employment opportunities**.

- It provides a platform to discuss challenges and opportunities related to **women's participation in the workforce**.
- The programme is relevant to India's broader objectives of **skill development and inclusive economic growth**.

2. Chhattisgarh Approves ₹500 Crore NIPUN Mission

- The **Chhattisgarh Cabinet** approved the **Chief Minister's Startup and NIPUN Mission** with a budget of **₹500 crore for five years**.
- The mission aims to promote **startups, entrepreneurship and skill development** in the State.
- It seeks to create greater opportunities for **young people and entrepreneurs**.
- The initiative is linked with strengthening the State's **innovation and employment ecosystem**.

3. PM-SETU Approves ₹735.70 Crore for Three ITI Clusters

- The **5th National Steering Committee meeting** under **PM-SETU** approved investments worth **₹735.70 crore** for three ITI clusters.
- The clusters are located in **Bhiwadi (Rajasthan), Medchal (Telangana) and Meerut (Uttar Pradesh)**.
- The latest approvals take the total sanctioned investment under PM-SETU to **₹2,171 crore across 9 ITI clusters**.
- The approved investments are ₹241 crore for Rajasthan, ₹254.30 crore for Telangana and ₹240.40 crore for Uttar Pradesh.

4. Mukhyamantri Yuva Bhavishya Nirman Yojana

- **Uttarakhand Chief Minister Pushkar Singh Dhami** launched the scheme to provide **free online coaching and study resources** for competitive examinations.
- The first phase will provide free coaching to **11,000 students**.
- It covers examinations such as **UPSC, State PSC, SSC, Railways, Banking, Defence, NET, GATE, CAT and MAT**.
- Eligible students include those from government and government-aided institutions, state universities and recent graduates/postgraduates.

Reports & Articles

1. India's Nuclear Warheads Estimated at 190

- International assessments estimate that **India possessed around 190 nuclear warheads in 2026**.
- The estimates have been reported by the **Federation of American Scientists (FAS)** and the **Stockholm International Peace Research Institute (SIPRI)**.
- The development is relevant to India's **nuclear deterrence and strategic security**.
- India maintains a policy of **credible minimum deterrence** and **No First Use**.

2. DFPD-FCI MoU for Modernisation of Foodgrain Management

- The **Department of Food & Public Distribution (DFPD)** and **Food Corporation of India (FCI)** signed an MoU for **FY 2026-27**.
- The agreement sets performance targets covering **storage, logistics, quality control and technology adoption**.
- It focuses on reducing **storage losses**, improving supply-chain management and optimising storage

capacity.

- It also provides for **capacity building and skill development of FCI employees** to adopt modern foodgrain management technologies.

RBI CURRENT AFFAIRS

Banking and Finance

1. RBI Approves Payment Aggregator and Bank Stake Proposals

- **RNFI Services Ltd.** received in-principle RBI authorisation to operate as a **Payment Aggregator-Physical (PA-P)**.
- The authorisation will allow RNFI to provide **physical/in-store payment services** through its existing distribution network.
- **PB Pay Private Limited**, a subsidiary of PB Fintech, commenced commercial operations as a Payment Aggregator after receiving RBI authorisation.
- RBI also approved **ICICI Prudential Asset Management Company** acquiring up to **9.95%** of the paid-up share capital or voting rights of **CSB Bank**.

2. Niyo Gets GIFT City Licence for Cross-Border Financial Services

- Fintech platform **Niyo** received a **Payment Service Provider (PSP) licence** from **IFSCA** to operate from GIFT City, Gujarat.
- The licence provides Niyo with a regulated base for developing **international financial services**.
- Its planned services will cover areas such as **overseas education, employment, global spending and cross-border money movement**.
- Niyo plans to combine its **digital platform with physical branches** for digital and assisted financial services.

RBI AND NABARD CURRENT AFFAIRS

1. The Asian-Pacific Postal Union (APPU)

Source: PIB

Context Dr Vinaya Prakash Singh, a senior **Indian Postal Service (IPoS)** officer, was **re-elected unopposed by acclamation** as **Secretary-General of the APPU** for a second consecutive four-year term, **2027–2030**.

What APPU Is

- An **intergovernmental organisation** of **32 member countries** across the **Asia-Pacific**
- Functions as a **Restricted Union** — a regional union — under **Article 8 of the Universal Postal Union (UPU) Constitution**
- The **UPU** is a **specialised agency of the United Nations**
- **Headquartered at Bangkok, Thailand** — relocated from **Manila in 2002**

Aim

- Extend, facilitate and improve **postal relations** among member states
- Coordinate **cross-border logistics and regulatory standards**
- Promote **technical cooperation and modernisation** of postal networks across the Asia-Pacific

Important Facts for Exams

- **Secretary-General: Dr Vinaya Prakash Singh** (India), re-elected for **2027–2030** — a second consecutive term
- **32 member countries**; headquartered at **Bangkok**, moved from **Manila in 2002**
- Founded **1 April 1962** as the **Asian–Oceanic Postal Union**; renamed via the **Asian–Pacific Postal Convention, Yogyakarta, 27 March 1981**; in force **1 July 1982**
- A **Restricted Union** under **Article 8** of the UPU Constitution
- **UPU** — Universal Postal Union, founded **1874** by the **Treaty of Bern**; headquartered at **Berne, Switzerland**; the **second-oldest international organisation**
- The UPU became a **UN specialised agency in 1948**
- **India joined the UPU in 1876**
- **India Post** operates the **world's largest postal network**, with over **1.5 lakh post offices**, about **90 per cent in rural areas**

2. Mount Anak Krakatau

Source: The Print

Context A series of intense volcanic eruptions at Indonesia's **Mount Anak Krakatau** blanketed **Jakarta** and surrounding provinces in dense ash clouds, forcing suspension of flights at Jakarta airport.

What It Is

- An **active volcanic island** and **stratovolcano**, featuring a **pyroclastic cone**
- The name means "**Child of Krakatoa**" in Indonesian

Formation and Origin

- Emerged within the **marine caldera** created by the catastrophic **1883 VEI-6 eruption of Krakatoa**, which destroyed **two-thirds of the original island**
- **Submarine eruptive activity began in early 1927**
- Repeated cycles of **basaltic accumulation** breached the ocean surface, rising permanently above sea level on **11 August 1930**

Important Facts for Exams

- **Anak Krakatau** — "Child of Krakatoa"; in the **Sunda Strait**, between **Java and Sumatra**, Indonesia
- Emerged from the caldera of the **1883 Krakatoa eruption (VEI-6)**; rose above sea level on **11 August 1930**
- Lies within **Ujung Kulon National Park**, a **UNESCO World Heritage Site** and last refuge of the **Javan rhinoceros**
- On the **Pacific Ring of Fire**; about **700 km north of the Sunda Trench**
- **Indo-Australian Plate** subducts beneath the **Sunda Plate** — a **convergent** boundary
- **December 2018** flank collapse caused the **Sunda Strait tsunami** — a **volcanogenic tsunami**, not seismic, which is why no earthquake warning preceded it
- **VEI** — Volcanic Explosivity Index, a 0–8 logarithmic scale
- **Eruption types: Strombolian** (mild, frequent bursts), **Vulcanian** (more explosive, ash-rich), **Plinian** (most violent)
- **Stratovolcano** — a steep, layered cone of lava and pyroclastic material; **Somma volcano** — a new cone growing inside an older caldera
- **Indonesia** has the most active volcanoes of any country; other notable ones: **Merapi, Tambora, Semeru, Sinabung**

- **Mount Tambora (1815)** was the largest eruption in recorded history, causing the "**Year Without a Summer**" in 1816

Economy

1. Cabinet Approves ₹20,804 Crore Railway Multitracking Projects

- The Union Cabinet approved **eight railway multitracking projects** across **nine States** with an estimated cost of **₹20,804 crore**.
- The projects involve construction of additional railway lines and doubling of existing lines to improve **capacity and connectivity**.
- Major projects include **Arakkonam–Renigunta, Whitefield–Bangarapet, Hosur–Omalur and Salem–Karur–Dindigul**.
- The investment is expected to support **freight movement, passenger transport, employment and regional economic development**.

2. Karnataka Aerospace Policy 2026–2031

- The **Karnataka Cabinet** approved the **Karnataka Aerospace Policy 2026–2031** on 9 September 2026.
- The policy covers **aerospace, defence, aviation and space research and development**.
- It aims to attract investment and strengthen Karnataka's position as a major **aerospace and defence hub**.
- The policy is expected to promote **industrial development, innovation and employment** in high-technology sectors.

3. GalaxEye Becomes First Indian Startup to Secure US Patent for Satellite Imaging

- Bengaluru-based **GalaxEye** received a **US patent** for its **OptoSAR** satellite imaging technology.
- OptoSAR combines **optical and Synthetic Aperture Radar (SAR)** sensors for coordinated satellite imaging.
- The technology has applications in **agriculture, national security, infrastructure, insurance, maritime intelligence and disaster management**.
- GalaxEye, founded in **2021**, is an Indian space-tech startup.

Social Issue

1. Article 371(K) Proposed for Ladakh

- The **Union Ministry of Home Affairs** proposed a new constitutional provision described as **Chapter K under Article 371** for Ladakh.
- The proposal was discussed in a **sub-committee meeting on 9 September 2026**.
- The move relates to providing greater **constitutional protection and safeguards** for Ladakh.
- Article 371 provisions provide special arrangements for specific States; the proposed framework would address the **unique administrative and socio-cultural concerns of Ladakh**.

2. Stanzin Tsangyang Becomes Kargil's First Woman Army Officer

- **Stanzin Tsangyang** was commissioned into the **Indian Army** on 5 September 2026 at the Officers Training Academy in Chennai.
- She became the **first woman officer from the Zaskar region of Ladakh**.

- Her commissioning represents an important development in **women's participation in the armed forces**.
- It also highlights increasing opportunities for women from **remote and border regions** to enter national services.

Misc GA

1. Sheetal Devi Wins Gold at World Archery Para Series

- **Sheetal Devi**, India's armless para-archer, won **two medals**, including a **gold medal**, at the World Archery Para Series in Ahmedabad.
- She won the **women's individual compound gold** after defeating Kazakhstan's **Seidan Aizada** in a shoot-off.
- Sheetal also won **compound mixed team bronze** with **Toman Kumar**.
- India finished **second in the medal table with 15 medals — 4 gold, 3 silver and 8 bronze**, behind Czechia.

2. 22nd India–US Yudh Abhyas 2026

- The **22nd edition of Yudh Abhyas**, the annual India–US bilateral military exercise, began on **9 September 2026**.
- The exercise is being conducted in a **two-theatre format** and will continue until **28 September 2026**.
- It aims to improve **interoperability, joint operational capability and military cooperation** between the two countries.
- Yudh Abhyas is an important component of the growing **India–US defence partnership**.

3. INS Udaygiri Visits Colombo

- Indian Navy's indigenously built stealth frigate **INS Udaygiri** arrived at **Colombo Port, Sri Lanka**, on 8 September 2026.
- The visit is part of a **three-day operational turnaround**.
- It strengthens **maritime cooperation and naval engagement** between India and Sri Lanka.
- INS Udaygiri is an important example of India's growing **indigenous naval shipbuilding capability**.

4. India–Sri Lanka Sign MoUs to Upgrade L70 Guns

- India and Sri Lanka signed **three defence Memoranda of Understanding (MoUs)** in Colombo on 9 September 2026.
- The agreements focus on upgrading **L70 anti-aircraft guns** of the Sri Lankan military.
- The cooperation reflects India's role as a **defence partner and security provider** in the Indian Ocean region.
- It further strengthens **India–Sri Lanka defence cooperation and military-to-military ties**.

5. Munitions India–Drogo Aerospace MoU for Indigenous UAVs

- **Munitions India Limited (MIL)** signed an MoU with **Drogo Aerospace** for indigenous **UAV and loitering munition** development.
- Drogo Aerospace will work on UAV platforms and payload hardware, while MIL will contribute expertise in **munitions and warhead technologies**.
- The partnership will cover **integration, safety evaluation, field trials and quality certification**.

- It supports India's objective of achieving greater **self-reliance in defence technology and manufacturing**.

6. AASHVAST Lab Set Up by Indian Army to Detect Chinese Components in Drones

- The **Indian Army** established the **AASHVAST Lab** at DG EME headquarters in New Delhi.
- The lab is designed to detect **Chinese components** and assess vulnerabilities in unmanned systems such as drones.
- It uses **air-gapped and read-only systems**, allowing equipment to be examined without writing information onto it.
- The facility aims to improve **cyber resilience, defence-platform security and operational readiness**.

7. India–Japan Conduct Veer Guardian 2026 Air Exercise

- The **Indian Air Force and Japan Air Self-Defence Force** conducted the **2nd edition of Veer Guardian 2026** at Jodhpur, Rajasthan.
- The exercise is being held from **9–22 September 2026**.
- India is participating with **Tejas, Su-30 MKI and Rafale**, while Japan is participating with **F-2A fighter aircraft**.
- The exercise focuses on **interoperability, tactical proficiency and operational synergy** between the two air forces.

8. Goa Police Receives President's Colour

- Union Minister **Amit Shah** presented the **President's Colour** to the Goa Police in Panaji.
- The honour recognises more than **80 years of service, courage and professionalism** of the Goa Police.
- Goa Police has also introduced an **AI-based call agent for the cybercrime helpline 1930**.
- The AI system initially supports **Konkani, Marathi and Hindi**, with plans to expand to all 22 languages in the Eighth Schedule.

9. Vinai Kumar Saxena Gets Additional Charge of Jammu & Kashmir

- **Vinai Kumar Saxena**, Lieutenant Governor of Ladakh, was given additional charge of the **Lieutenant Governor of Jammu & Kashmir**.
- He will perform the functions during the absence of incumbent **Manoj Sinha**.
- Saxena will continue to serve as Lieutenant Governor of Ladakh while handling the additional responsibility.
- He will also administer the oath to **Justice Pushpendra Singh Bhati**, the newly appointed Chief Justice of the High Court of Jammu & Kashmir and Ladakh.

10. DRDO Launches SHIELD Programme for Microwave Defence Testing

- **DRDO** launched the **SHIELD programme** to strengthen India's capabilities in **high-power microwave and directed-energy technologies**.
- The programme is being undertaken under the **Technology Development Fund (TDF)**.
- It will test the vulnerability of electronic systems to **high-power microwave attacks** and encourage private-sector participation.
- The system uses **Gallium Nitride-based solid-state power amplifier technology** and is designed for flexible testing, including drone-mounted applications.

11. New Lichen Species *Buellia maharajensis* Discovered in Kerala

- Researchers discovered the new lichen species ***Buellia maharajensis*** in **Mathikettan Shola National Park, Kerala**.
- The species was found at an altitude of around **1,351 metres** and belongs to the **Caliciaceae family**.
- It is a **saxicolous lichen**, meaning it grows on rocks.
- A survey of the park recorded around **250 lichen species**, including several first-time records for Kerala and India.

12. India Finishes Fourth at Pickleball World Cup 2026

- India finished **fourth** at the **Pickleball World Cup 2026** held in Da Nang, Vietnam.
- The Indian contingent won **41 medals**, including **7 gold, 17 silver and 17 bronze**.
- **Vietnam** topped the medal standings, followed by South Korea and the United States.
- India improved from **seventh position in the previous edition** to fourth position in 2026.

13. Tung Chee-hwa Passes Away at 89

- **Tung Chee-hwa**, Hong Kong's **first post-colonial leader**, passed away at the age of 89.
- He became Hong Kong's leader after the end of British rule in **1997** and served until **2005**.
- He was involved in the drafting process of Hong Kong's **Basic Law**, its constitutional framework.
- He later served as Vice-Chairman of the **National Committee of the Chinese People's Political Consultative Conference (CPPCC)**.

14. International Day of Clean Air for Blue Skies 2026

- The **International Day of Clean Air for Blue Skies** was observed on **7 September 2026**.
- The **2026 theme** was **"Clean Air for Climate Action"**.
- The United Nations General Assembly designated 7 September as the observance through **Resolution 74/212 in 2019**.
- In India, **MoEFCC** observed the day as **Swachh Vayu Diwas 2026**.

15. International Day of Police Cooperation 2026

- The **International Day of Police Cooperation** is observed annually on **7 September**.
- The **2026 theme** was **"Protecting against Vulnerability – Building Trust and Legitimacy in Policing."**
- The UN General Assembly proclaimed the day through **Resolution A/RES/77/241 in 2022**.
- The first observance was held in **2023**, marking the 100th anniversary of the establishment of INTERPOL's predecessor.

FIVE TO REMEMBER · 10 SEPTEMBER 2026

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3. Related: **PM Surya Ghar Muft Bijli Yojana** (rooftop solar), **PM Surya Sarovar Yojana** (floating solar, ₹5,070 crore, 5,000 MW), **National Solar Mission** PM-KUSUM 2.0 Likely to Be Announced Soon
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Agriculture

1. UNCCD COP17

Source: UNCCD

Context The **17th Conference of the Parties (COP17)** to the **UNCCD** concluded in **Ulaanbaatar, Mongolia**, under the theme **"Restoring Land, Restoring Hope"** — focused on **rangeland conservation, drought financing and community-led restoration**, amid deadlock over a **binding global drought treaty**.

About the UNCCD

- Established following the **1992 Rio Earth Summit**
- The **sole legally binding international agreement** linking **environment and development** to **sustainable land management**
- COP17 coincided with the **UN International Year of Rangelands and Pastoralists**, placing pastoral communities and fragile open ecosystems at the centre of the **Land Degradation Neutrality (LDN)** agenda

Important Facts for Exams

- UNCCD COP17 — Ulaanbaatar, Mongolia**; theme **"Restoring Land, Restoring Hope"**
- UNCCD — adopted **Paris, 17 June 1994**; one of the **three Rio Conventions** with the **UNFCCC** and **CBD**; the **only legally binding** agreement on land management; **197 Parties**
- LDN** corresponds to **SDG target 15.3**
- UNCCD's finance arm: the **Global Mechanism**; India hosted **COP14 at New Delhi in 2019**
- 40 per cent of global land** degraded; **Mongolia 77 per cent**
- Drought becomes a standalone agenda item from COP18**
- DRI** — Drought Resilience Index; **DRIF** — Drought Resilience Investment Facility, co-launched with **Luxembourg**
- About **30 per cent of India's land** is degraded (SAC-ISRO Atlas)
- Orans** — sacred groves of Rajasthan, community-conserved
- 2026** is the **International Year of Rangelands and Pastoralists**

2. 9th Rashtriya Poshan Maah 2026

Source: PIB

Context Union Minister **Annapurna Devi**, Ministry of Women and Child Development, launched the **9th Rashtriya Poshan Maah** — a month-long nationwide campaign on **nutrition awareness, community participation and grassroots delivery** — at the **Rudraksh International Cooperation and Convention Centre, Varanasi, Uttar Pradesh**.

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Key Details

- Observed from **9 September to 8 October 2026**
- **Central theme: "Hamari Anganwadi Hamari Jimmedari"** — calling on every citizen to take **shared ownership of Anganwadi centres**

Focus Areas

- **Dietary diversity and adequate protein**
- **Fresh hot cooked meals**
- **Community ownership and accountability**
- **Nutrition with early childhood development**

3. Proposed Article 371(K) for Ladakh

Source: Indian Express

Context The **Ministry of Home Affairs** proposed inserting a new constitutional provision — **Article 371(K)**, as **Chapter K under Part XXI** — to establish a **directly elected governing body with legislative powers** for the **Union Territory of Ladakh**.

What It Is

- A proposed amendment under **Part XXI** — Temporary, Transitional and Special Provisions
- Creating a ***sui generis*** (unique) governance model for Ladakh
- Providing a **directly elected UT-level governing body** with **legislative authority over specified subjects**

Background

- Under the **J&K Reorganisation Act, 2019**, Ladakh was carved out as a **Union Territory without a legislative assembly**
- Governance became led largely by **bureaucrats and the Lieutenant Governor** rather than elected representatives
- The existing **Autonomous Hill Development Councils — LAHDC Leh and LAHDC Kargil** — were sidelined
- The **Leh Apex Body (LAB)** and **Kargil Democratic Alliance (KDA)** joined forces, demanding **full statehood, Sixth Schedule protection, dedicated public service commissions and parliamentary representation**

Aim

- Restore **democratic governance** in Ladakh
- Protect **tribal rights, land and ecology**
- Address **political alienation** — **without granting statehood or Sixth Schedule status**

4. NIT Rourkela, ISRO–NRSC and Tea Board Sign MoU for CHAYANKAN

- **Project CHAYANKAN** stands for *Comprehensive AI-based Geospatial Data Analytics for Tea Plantation Monitoring*.
- It will use **satellite imagery, UAV hyperspectral data, ground observations and Artificial Intelligence**.
- The project will help in **tea plantation mapping, yield estimation, crop-health assessment and pest and disease forecasting**.
- It will run from **April 2026 to March 2029**, with NIT Rourkela, ISRO–NRSC and Tea Board of India as key partners.

5. Bihar Partners with UAE's AIM Global Foundation to Set Up Food Processing Park

- Bihar signed an **MoU with UAE-based AIM Global Foundation** to establish a dedicated **food processing park**.
- The objective is to attract investment from the **UAE and Gulf region** into Bihar's agro-food sector.
- The project will promote **value addition, food processing, exports and employment**.
- It can also connect **farmers and local processors with international food supply chains**.

Schemes

1. CCEA Approves Eight Railway Multitracking Projects Worth ₹20,804 Crore

- The **Cabinet Committee on Economic Affairs (CCEA)** approved eight railway multitracking projects costing **₹20,804 crore**.
- The projects cover **31 districts across nine states**.
- Five projects worth **₹10,021 crore** will cover Tamil Nadu, Andhra Pradesh, Karnataka and Telangana.
- Three projects worth **₹10,783 crore** will cover West Bengal, Jharkhand, Odisha, Madhya Pradesh and Chhattisgarh, adding about **656 km** to the railway network.

Reports & Articles

1. MoSPI Launches QPR Portal for Data Harmonisation

- The **Quarterly Progress Report (QPR) Portal on Data Harmonisation** was launched by the **Ministry of Statistics and Programme Implementation (MoSPI)**.
- It aims to improve the **identification, standardisation and quality of administrative datasets** across Central Ministries and Departments.
- The portal supports **automated validation, dashboards and cross-verification** with the National Metadata Structures portal.
- It is designed to strengthen India's **National Data System and evidence-based policymaking**.

PIB

1. Ministry of Coal Launches CSR Framework for Indian Coal Companies

- The **Ministry of Coal**, with Coal India Limited, launched the first **sector-specific CSR Framework** for Indian coal companies.
- The framework aims to make CSR activities **transparent, measurable and outcome-oriented**.
- It was developed by the **Indian Institute of Corporate Affairs (IICA)** under the Ministry of Corporate Affairs.
- It focuses on ensuring better benefits for communities located in **coal-mining regions**.

RBI CURRENT AFFAIRS

Banking and Finance

1. SEBI Launches Demat 2.0

Source: IE

Context SEBI launched **Demat 2.0**, a pilot project for **tokenisation of corporate bonds** using **distributed ledger technology (DLT)** – jointly launched by **RBI Governor Sanjay Malhotra** and **SEBI Chairman Tuhin Kanta Pandey** at the **Global Fintech Fest**.

What is Demat 2.0?

- **Demat** = keeping your shares and securities in digital form instead of paper form.
- **Demat 1.0 = Paper shares → Digital shares**
- **Demat 2.0 = Digital bonds → Tokenised bonds + Digital money settlement**
- India introduced **Demat 1.0 in 1996**, which converted physical securities into electronic form.

How It Works

- Corporate bonds are created as **digital tokens on a distributed ledger**
- A **shared electronic record** maintained by **market infrastructure institutions** using DLT
- The **ledger is owned by the depositories**

2. NIPL and FOMO Pay Partner to Enable UPI QR Payments in Singapore

- **NPCI International Payments Limited (NIPL)** partnered with Singapore-based **FOMO Pay** to enable **UPI QR acceptance** for merchants in Singapore.
- Indian tourists can pay in **Indian Rupees through UPI applications**.
- Singapore merchants will receive settlement in **Singapore Dollars**, supporting seamless cross-border payments.
- **Resorts World Sentosa** is among the first merchant partners under the initiative.

RBI CURRENT AFFAIRS

Banking and Finance

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RBI AND NABARD CURRENT AFFAIRS

Economy

1. Karnataka Leads Semiconductor Support under ChipIN Centre

- Karnataka emerged as the leading state under the **ChipIN Centre initiative** with **81 organisations and 73 chip tape-outs**.
- It also recorded about **88 lakh hours of Electronic Design Automation (EDA) tool usage**.
- Tamil Nadu followed with **79 organisations and 33 tape-outs**, while Telangana recorded **42**

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organisations and 28 tape-outs.

- The **ChipIN Centre**, launched by MeitY in 2023 at C-DAC, supports semiconductor design through infrastructure, tools and technical expertise.

2. MC²+ Foundation, IIT Bombay and SINE Sign MoU for Energy Startups

- **MC²+ Foundation, IIT Bombay and SINE** signed an MoU to support **deep-tech energy startups**.
- ONGC announced a **₹2,000 crore Alternative Investment Fund (AIF)** for deep-tech energy startups.
- Selected startups can receive up to **₹2 crore each** through convertible and milestone-based funding.
- Focus areas include **AI-driven subsurface intelligence, drilling, hydrogen, mobility, bioenergy, refinery technology and digital asset management**.

3. JSW Group and Volkswagen Group Sign MoU for Passenger Vehicles

- JSW Group and Volkswagen Group proposed a **51:49 joint venture** for Volkswagen's passenger vehicle operations in India.
- The partnership aims to increase **localisation, manufacturing, product expansion and R&D**.
- It will focus on **electric vehicles, hybrid vehicles and internal combustion engine vehicles**.
- The proposed venture may use Volkswagen's manufacturing facilities in **Maharashtra**, with combined capacity of around **4 lakh vehicles annually**.

4. Qualcomm and Amazon Partner for Custom AI Chips

- **Qualcomm Technologies and Amazon** will jointly develop customised **AI chips for AWS data centres**.
- The partnership focuses on **AI inference and high-speed optical connectivity**.
- Qualcomm's technology can support data transfer speeds of up to **1.6 terabits per second (Tbps)**.
- The initiative aims to build more **scalable and cost-efficient infrastructure for AI workloads**.

5. Samtel Avionics and Japan's BULL Sign MoU on Space Debris

- Samtel Avionics and Japan-based **BULL Co. Ltd** signed an MoU on **space debris mitigation**.
- The cooperation aims to promote **sustainable and safer orbital operations**.
- BULL's **Passive Post-Mission Disposal (PMD)** technology will be explored with Samtel's **Active Space Debris Removal Vehicle (DRV)** technology.
- The partnership covers technology integration, development, manufacturing and possible commercialisation.

Social Issue

1. US-India TRUST Fellowship 2026-27

- **Manipal Academy of Higher Education (MAHE)** was selected as one of three Indian host institutions for the **US-India TRUST Fellowship 2026-27**.
- The other institutions are **IIT Madras and IISc Bengaluru**.
- The 12-month programme focuses on **AI, quantum computing, semiconductors, biotechnology, energy, defence and space technologies**.
- Fellows receive financial and logistical support, including a **USD 1,650 monthly stipend**, housing, insurance and travel support.

2. International Day to Protect Education from Attack 2026

- The UN observes this day on **9 September** to protect students, teachers and educational institutions in conflict zones.
- The **2026 theme** is *"Can Education Survive Attack? The Resilience of Human Communities."*
- The day was established through **UNGA Resolution A/RES/74/275 in 2020**.
- **UNESCO and UNICEF** facilitate the annual observance.

3. International Literacy Day 2026

- **International Literacy Day** is observed every year on **8 September**.
- The year **2026 marks 60 years** since UNESCO proclaimed the day in 1966.
- The **2026 theme** is *"Literacy for people, the planet and prosperity."*
- The day highlights literacy as a tool for **individual empowerment and social development**.

Misc GA

1. The Kalinga Ratna Award 2026

- Former Chief Justice of India **Justice Dipak Misra** received the **Kalinga Ratna Award 2026**.
- The award was presented by **Sarala Sahitya Sansad** in Cuttack, Odisha.
- It recognises eminent individuals from Odisha for outstanding contributions at the **national or international level**.
- The award is associated with the promotion of **Odia heritage, literature and social service**.

2. NCSC Chairman Kishor Makwana Receives Dr. APJ Abdul Kalam Jan Seva Puraskar 2026

- **Kishor Makwana**, Chairman of the National Commission for Scheduled Castes, received the **Dr. APJ Abdul Kalam Jan Seva Puraskar 2026**.
- The award recognised contributions towards **social justice and public service**.
- The award was presented during the **16th Sansad Ratna Awards 2026** in New Delhi.
- The **NCSC** is a constitutional body established under **Article 338** of the Constitution.

3. Akasa Air Operates First Commercial Flight with 1% SAF Blend

- **Akasa Air** operated its first commercial flight using ATF blended with **1% Sustainable Aviation Fuel (SAF)**.
- The SAF was supplied by **Bharat Petroleum Corporation Limited (BPCL)**.
- The flight operated from **Mumbai to Goa**.
- The initiative supports India's target of achieving **5% SAF blending by 2030**.

FIVE TO REMEMBER · 11 SEPTEMBER 2026

1. Established following the **1992 Rio Earth Summit** UNCCD COP17
2. It will run from **April 2026 to March 2029**, with NIT Rourkela, ISRO-NRSC and Tea Board of India as key partners. NIT Rourkela, ISRO-NRSC and Tea Board Sign MoU ...
3. The **Cabinet Committee on Economic Affairs (CCEA)** approved eight railway multitracking projects costing **₹20,804 crore**. CCEA Approves Eight Railway Multitracking Proje...
4. The year **2026 marks 60 years** since UNESCO proclaimed the day in 1966. International Literacy Day 2026
5. The initiative supports India's target of achieving **5% SAF blending by 2030**. Akasa Air Operates First Commercial Flight with...

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12 September 2026

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NABARD CURRENT AFFAIRS

Schemes

1. DILRMP 3.0 Launched

Source: TOI

Context Union Minister **Shivraj Singh Chouhan**, Ministry of Rural Development, launched the **Operational Guidelines for DILRMP 3.0** — a **Central Sector Scheme** with an outlay of **₹565.50 crore for 2026–2031** — at Krishi Bhawan, New Delhi.

The Core Objective

- Build an **integrated GIS-based digital land records ecosystem**
- Expected to improve **citizen access to land-related services** across the country

The Four Key Components

Bhu-Aadhaar (ULPIN)

- **Unique Land Parcel Identification Number**
- A **14-digit unique identifier** for every land parcel in the country

Registration Seva Kendras (RSKs)

- Upgradation of **75 high-footfall Sub-Registrar Offices**
- Modelled on **Passport Seva Kendras**

Revenue Court Case Management System (RCCMS)

- Modernisation, by **linking it directly with land records**

NAKSHA

- **National Geospatial Knowledge-based Land Survey of Urban Habitations**
- Acceleration of the pilot to create **accurate GIS-based urban land records**
- And issue **Urban Property Cards (UrPro Cards)**

2. NSO Releases First-Ever District-Level Estimates of the Unincorporated Non-Agricultural Sector

Source: PIB

Context of the News

In **September 2026**, the **National Statistical Office (NSO)** under the **Ministry of Statistics and Programme Implementation (MoSPI)** released the report **“Unincorporated Sector at the District Level: Insights from ASUSE 2025.”** This is the **first time** India has received estimates of the **unincorporated non-agricultural sector at the district level**, giving a much more detailed picture of enterprises, workers and economic activity across different districts.

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Key Highlights

Based on ASUSE 2025

The report uses data from the **Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2025**.

- **Survey period:** January–December 2025
- It covers **unincorporated non-agricultural enterprises** operating across India.
- The district-level estimates provide more **granular data** than state-level estimates.

Earlier, we could understand the unincorporated sector mainly at the state level. Now, we can see which **districts** are contributing the most.

What is the Unincorporated Sector?

Unincorporated enterprises are businesses that are **not registered as companies under the Companies Act**.

Examples include:

- Small shops
- Street vendors
- Small manufacturing units
- Repair businesses
- Small restaurants
- Household enterprises
- Other small service and trading businesses

These enterprises are important because they provide **large-scale employment** and contribute significantly to India's economy.

Top District by State

- **Telangana — Rangareddy, 23.53 per cent**
- **Gujarat — Surat, 19.43 per cent**
- **West Bengal — North 24 Parganas, 15.99 per cent**
- **Punjab — Ludhiana, 14.74 per cent**
- **Karnataka — Bengaluru (Urban), 12.83 per cent**
- **Kerala — Thiruvananthapuram, 12.38 per cent**
- **Rajasthan — Jaipur, 11.70 per cent**
- **Maharashtra — Pune, 9.14 per cent**
- **Bihar — Patna, 8.23 per cent**
- **Tamil Nadu — Chennai, 7.13 per cent**
- **Uttar Pradesh — Prayagraj, 5.77 per cent**

Key Terms

- **NSO:** National Statistical Office, the main statistical agency under MoSPI.
- **ASUSE:** Annual Survey of Unincorporated Sector Enterprises.
- **Unincorporated Enterprise:** A business that is not incorporated as a company under the Companies Act.
- **GVA:** Gross Value Added; the value added by producers to goods and services after accounting for the cost of inputs.
- **Granular Data:** Detailed information available at a smaller geographical level, such as the **district level**.

- **Non-Agricultural Sector:** Economic activities other than crop cultivation, animal husbandry, forestry and fishing.

3. SKUAST-K Develops Aromatic Rice Variety for Kashmir

Source: BusinessLine

Context Scientists at the **Mountain Research Centre for Field Crops (MRCFC), Khudwani**, under **SKUAST-Kashmir**, developed a **fine grain aromatic rice variety** for the Kashmir Valley — giving farmers an option to diversify into a higher-value paddy crop.

The Variety

- Named **Shalimar Sugandh (Kashur Basmat)**
- Development began in **2021**; **certified seed distributed to farmers in 2024**
- Developed by **Dr Najeeb-ul-Rehman Sofi**, Professor and Associate Director, MRCFC

Important Facts for Exams

- Variety: **Shalimar Sugandh (Kashur Basmat)**, by **MRCFC Khudwani** under **SKUAST-Kashmir**
- **Basmati GI** covers **Punjab, Haryana, Himachal Pradesh, Uttarakhand, Delhi, 30 districts of western UP**, and **Jammu, Kathua and Samba** in J&K
- J&K Basmati area: **46.13 thousand hectares**
- **SKUAST** — Sher-e-Kashmir University of Agricultural Sciences and Technology; separate universities at **Srinagar (Kashmir)** and **Jammu**
- **Basmati GI** was registered in **2016**, held by **APEDA**; it is a **registered GI**, and Pakistan has contested India's claim in the EU
- **APEDA** — Agricultural and Processed Food Products Export Development Authority, which regulates Basmati exports
- Basmati is India's **largest agricultural export by value** among cereals
- A **GI tag** identifies goods originating from a defined territory with qualities attributable to that origin, under the **Geographical Indications of Goods (Registration and Protection) Act, 1999**
- Other J&K GIs: **Kashmir Saffron, Kashmir Pashmina, Kashmir Walnut Wood Carving, Kashmir Papier Mâché, Basohli Painting**

4. Ladakh Glacial Water Initiative

- In **Chuchot and nearby villages of Ladakh**, glacial meltwater was flowing unused into the **Indus River**, while agricultural fields faced water shortages.
- Officials identified a **Stok village nallah**, fed by the **Stok Kangri Glacier**, carrying nearly **90 million litres of water daily**.
- Instead of constructing expensive new infrastructure, the water was connected to **existing irrigation canals through basic earthwork**.
- The initiative now provides irrigation to **more than 1,000 acres across 12 villages**, demonstrating community-led water management.

5. NIT Rourkela, ISRO-NRSC and Tea Board's CHAYANKAN Project

- **Project CHAYANKAN** will use Artificial Intelligence and geospatial technology for **tea plantation monitoring**.
- It combines **satellite imagery, UAV-based hyperspectral data and ground observations**.
- The system will help in **plantation mapping, yield estimation, crop-health assessment and pest and disease forecasting**.

- The three-year project will run from **April 2026 to March 2029**

Schemes

1. Uttarakhand Service Sankalp Campaign

- Uttarakhand will conduct the **Service Sankalp campaign** from **17 September to 17 October 2026**.
- It is a **month-long state-level campaign** announced by Chief Minister Pushkar Singh Dhami.
- The campaign focuses on improving **public service delivery and government outreach**.
- It is relevant from the perspective of **state-level governance and citizen-centric administration**.

2. Amended BharatNet Programme in Jharkhand

- The **Digital Bharat Nidhi (DBN)** signed an agreement with Jharkhand to implement the **Amended BharatNet Programme (ABP)** under the state-led model.
- The Government of India has approved **₹1,684 crore** for the programme.
- It will cover **4,395 Gram Panchayats** and provide demand-based connectivity to around **26,777 villages**.
- Better connectivity will support **e-governance, online education, telemedicine and digital payments** in rural areas.

Reports & Articles

1. 79th WHO Regional Committee Session for South-East Asia

- The **79th WHO Regional Committee Session** was held from **7–10 September 2026** in **Dili, Timor-Leste**.
- The meeting adopted the **Dili Declaration on Human Resources for Health: Equity in Specialized Care**.
- Key areas included **medical devices, health-facility resilience, patient and blood safety, tuberculosis and viral hepatitis**.
- WHO also recognised India's sustained elimination of **Maternal and Neonatal Tetanus (MNTE)** and its progress in screening and treating hypertension and diabetes.

PIB

1. Each One Teach One Initiative

- Assam teacher **Rajesh Bordoloi** received the **National Teachers Award 2026** for this innovative initiative.
- Under the programme, **Class 10 students teach their mothers** basic literacy and digital skills at home.
- Mothers learn **reading, writing, smartphone use, UPI payments, online banking and other digital services**.
- The initiative demonstrates how **students can become community educators** and reduce digital and literacy gaps.

2. ITRA–Heartfulness Institute MoU for Holistic Healthcare

- The **Institute of Teaching and Research in Ayurveda (ITRA)** signed a five-year MoU with the **Heartfulness Institute**.
- The partnership promotes **preventive and holistic healthcare** by combining Ayurveda, yoga,

meditation and ecological practices.

- Areas include **joint research, student and faculty exchange, academic programmes, capacity building and innovation.**
- ITRA is an **Institute of National Importance under the Ministry of AYUSH.**

RBI CURRENT AFFAIRS

Banking and Finance

1. RBI Grants Payment Aggregator Licence to Pluxee India

- The RBI authorised **Pluxee India** as a Payment Aggregator for **online and physical (PA-O and PA-P) transactions.**
- The licence allows Pluxee to **onboard merchants, collect payments, settle funds and manage refunds.**
- It can support payment methods such as **cards, QR codes, NFC-based payments and online transactions.**
- Pluxee already holds a **Prepaid Payment Instrument (PPI) licence**, issued in 2009.

2. Axis Bank's Sparsh Week 2026

- Axis Bank conducted the **4th edition of Sparsh Week** from **7–11 September 2026.**
- The 2026 theme was **"Act with Speed."**
- The initiative aims to conduct more than **2.5 lakh customer interactions** across India.
- It focuses on **customer feedback, digital innovation, MSME/NRI engagement and faster banking services.**

RBI AND NABARD CURRENT AFFAIRS

1. The 18th BRICS Summit

Source: TH

Context India hosts the **18th BRICS Summit** in **New Delhi on 12–13 September 2026** — its **fourth Chairship** of the grouping.

Summit Details

- **Host and venue:** India, **New Delhi**
- **Theme:** **"Building for Resilience, Innovation, Cooperation and Sustainability"**
- Culminates over **350 meetings across 25 cities**

Membership

11 Full Members

- **Brazil, Russia, India, China, South Africa**
- **Egypt, Ethiopia, Iran, Saudi Arabia, UAE** (joined 2024)
- **Indonesia** (joined January 2025)

10 Partner Countries

- **Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Nigeria, Thailand, Uganda, Uzbekistan, Vietnam**

Key Functions of BRICS

- **Reforming global financial architecture** — quota and governance reform in the **IMF, World Bank and WTO**
- **Alternative development finance** — through the **NDB** and **CRA**, without Western conditionalities
- **De-dollarisation** — intra-bloc settlement in **local currencies** and interoperable cross-border payment platforms
- **Security and counter-terrorism** — under the **BRICS Counter-Terrorism Action Plan** and **FATF standards**
- **South-South cooperation** — agriculture, food security, satellite data sharing, traditional medicine, climate adaptation and SME digital ecosystems

Economy

1. India–Russia Trade Target of \$100 Billion by 2030

- India and Russia have set a target of **\$100 billion in bilateral trade by 2030**.
- Current bilateral trade is around **\$60 billion**.
- The target reflects efforts to further strengthen **India–Russia economic and commercial relations**.
- It is important in the context of **international trade and India's external economic relations**.

2. Southern Railway Achieves 100% Broad-Gauge Electrification

- Southern Railway has achieved **100% electrification of its Broad Gauge network**.
- The electrified network covers **5,068 route kilometres**.
- The final **71-km Pattukkottai–Karaikkudi section** completed the milestone.
- Railway electrification can help reduce dependence on fossil fuels and support **cleaner and more efficient rail transport**.

3. Odisha Signs MoUs for ₹2.1 Lakh Crore Investment

- Odisha signed agreements with **International Holding Company (IHC)** and the **Adani Group** for 14 proposed projects.
- The indicative investment is around **₹2.1 lakh crore**.
- Major proposals include an **AI data-centre hub, coal-to-chemicals complex, mineral processing, renewable energy and agro-processing**.
- The projects also cover **healthcare, ports, critical minerals, petrochemicals and skill development**.

Social Issue

1. India–US TRUST Initiative for Undersea Cable Networks

- India and the United States are expanding cooperation on **undersea cable networks** under the **US–India TRUST Initiative**.
- The cooperation focuses on strengthening **subsea communication infrastructure**.
- Undersea cables are critical for **international internet connectivity and secure digital communications**.
- The initiative is part of wider India–US cooperation in **strategic and emerging technologies**.

2. International Literacy Day 2026

- **International Literacy Day** is observed every year on **8 September**.
- **2026 marks the 60th anniversary** of UNESCO's proclamation of the day in 1966.
- The 2026 theme is **"Literacy for people, the planet and prosperity."**
- The day highlights literacy as an important tool for **individual empowerment and social development**.

3. International Day to Protect Education from Attack 2026

- The day is observed on **9 September** to highlight the need to protect **students, teachers and educational institutions during conflicts**.
- The **2026 theme** is *"Can Education Survive Attack? The Resilience of Human Communities."*
- It was established by the UN through **Resolution A/RES/74/275 in 2020**.
- **UNESCO and UNICEF** facilitate the annual observance.

Misc GA

1. IIT Madras–C–DOT Samgnya and QClairvoyance Quantum MoU

- **QClairvoyance Quantum Labs** signed an MoU with **IITM–C–DOT Samgnya Technologies Foundation**.
- The partnership focuses on **quantum computing and quantum algorithms**.
- It aims to promote cooperation in **quantum technology and related advanced applications**.
- The development is relevant to India's emerging **quantum technology ecosystem**.

2. India Photonics Association Launched

- The **India Photonics Association (IPA)** was launched as an independent industry body for India's **photonics sector**.
- It aims to connect **industry, researchers and policymakers**.
- Photonics involves the generation, manipulation and detection of **light** and has applications in telecommunications, defence, healthcare, satellites and semiconductors.
- India's photonics market was estimated at **\$78.4 billion in 2025** and is projected to reach **\$155 billion by 2034**, according to the supplied material.

3. NIELIT–Saylor University Collaboration

- **NIELIT** partnered with US-based **Saylor University** to integrate Saylor's digital learning resources into the **NIELIT Digital University (NDU)** platform.
- Learners will gain access to **self-paced global courses** through the digital platform.
- NIELIT also signed MoUs with **eight organisations** from industry, academia and associations.
- The partnerships aim to strengthen **skilling, certification, internships, faculty development and digital learning**.

4. India–US Joint Military Exercise Yudh Abhyas 2026

- The **22nd edition** of Yudh Abhyas began on **9 September 2026** in **Bikaner, Rajasthan and Auli, Uttarakhand**.
- It is a bilateral exercise between the **Indian Army and US Army**.
- The exercise focuses on **interoperability, operational readiness and emerging battlefield technologies**.

- It includes a **Command Post Exercise, Field Training Exercise and live-fire demonstration.**

5. ISRO Conducts 220 kN CE20 Cryogenic Engine Hot Test

- ISRO successfully conducted a **flight acceptance hot test** of the indigenous **CE20 cryogenic engine** at **220 kN thrust**.
- The CE20 uses **Liquid Oxygen (LOX) and Liquid Hydrogen (LH2)** as propellants.
- It powers the upper stage of India's **LVM3 heavy-lift launch vehicle**.
- The test also demonstrated the **LOX Tank Pressurisation Module**, relevant to the Gaganyaan programme.

6. World EV Day 2026

- **World EV Day** is observed annually on **9 September** to promote electric mobility and cleaner transport.
- The **2026 theme** is *"Switching Electric: driving down the cost of motoring."*
- The initiative was founded in **2020** by Ade Thomas of Green.TV.
- It highlights the transition towards **electric vehicles and sustainable transportation.**

7. Himalaya Diwas 2026

- **Himalaya Diwas** is observed every year on **9 September** to promote awareness about the Himalayan ecosystem.
- The 2026 observance marked the **17th edition**.
- It was first observed in Uttarakhand in **2010**.
- The day focuses on protecting the fragile Himalayan ecosystem and promoting **sustainable development in the Himalayan region.**

8. Solomon Pappaiah Passes Away

- Veteran Tamil scholar and orator **Solomon Pappaiah** died at the age of **90**.
- He was widely known for moderating **Pattimandrams**, or Tamil debate programmes.
- He received the **Padma Shri in 2021** in the field of Literature and Education.
- He also received the **Kalaimamani Award** from the Tamil Nadu Government in 2000.

FIVE TO REMEMBER · 12 SEPTEMBER 2026

1. Assam teacher **Rajesh Bordoloi** received the **National Teachers Award 2026** for this innovative initiative. *Each One Teach One Initiative*
2. Axis Bank conducted the **4th edition of Sparsh Week** from **7–11 September 2026**. *Axis Bank's Sparsh Week 2026*
3. Union Minister **Shivraj Singh Chouhan**, Ministry of Rural Development, launched the **Operational Guidelines for DILRMP 3.0** — a **Central Sector Scheme** with an outlay of **₹565.50 crore for 2026–2031** — at Krishi Bhawan, New Delhi. *DILRMP 3.0 Launched*
4. Development began in **2021**; **certified seed distributed to farmers in 2024** *SKUAST-K Develops Aromatic Rice Variety for Kas...*
5. India hosts the **18th BRICS Summit** in **New Delhi on 12–13 September 2026** — its **fourth Chairship** of the grouping. *The 18th BRICS Summit*

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13 & 14 September 2026

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NABARD CURRENT AFFAIRS

Agriculture

1. Assisted Reproductive Technologies in Bovine Breeding

Context India's dairy sector is increasingly using **Assisted Reproductive Technologies (ART)** to raise **milk productivity** and conserve **indigenous bovine genetics** — speeding up genetic improvement beyond what conventional breeding allows.

The ART Methods

- **Artificial Insemination (AI)** — **Artificial Insemination** is the process of introducing **semen from a selected superior bull into the female reproductive tract without natural mating**.
- **Oestrus Synchronisation** — **Oestrus synchronisation** means using hormones to make a group of females come into **heat at approximately the same time**.
- **MOET** — **MOET** is used to obtain several embryos from a genetically superior female.
- **IVF** — **In Vitro Fertilisation**; fertilisation outside the body under laboratory conditions
- **OPU** — **Ovum Pick-Up**; collects oocytes from live donor females **without surgery**
- **Sexed semen** — influences the **sex ratio of calves**, improving breeding efficiency
- **Cloning** — **Cloning** produces an animal that is genetically almost identical to another animal. The most well-known method is **Somatic Cell Nuclear Transfer (SCNT)**.

India's Cloning Milestones

- **2009** — the **world's first buffalo calf cloned using the Hand-guided Cloning Technique**, at **ICAR-NDRI, Karnal**
- **2025** — India's **first cloned cattle**, a **Gir female calf named GANGA**, produced at **ICAR-NDRI** using **OPU** for oocyte collection and **SCNT** for embryo reconstruction
- Scientists have also generated **cloned Badri embryos**, and are exploring cloning of elite high-producing **Badri cows**

Indigenous Breeds

- India has **over 50 officially recognised indigenous cattle breeds**
- Valued for **adaptability to local climates, disease resistance** and suitability for **low-input farming**
- Many produce **A2 beta-casein** milk
- Important dairy breeds: **Gir, Sahiwal, Tharparkar, Rathi, Red Sindhi, Kankrej, Hariana, Deoni, Ongole**
- **Badri cattle** — indigenous to **Uttarakhand** and recognised as the **state animal**; important for **Himalayan bovine diversity** and mountain agriculture

Government Schemes

- **Rashtriya Gokul Mission (RGM)** — launched **December 2014**, for **development and conservation of indigenous breeds**, genetic upgradation and milk productivity. Interventions include the **Nationwide**

Artificial Insemination Programme, sex-sorted semen and IVF technology

- RGM outlay: realigned for **2021–22 to 2025–26** with **₹2,400 crore**, enhanced by **₹1,000 crore in March 2025**, taking the total to **₹3,400 crore** for the 15th Finance Commission cycle
- **NPBBDD** — National Programme for Bovine Breeding and Dairy Development, launched **February 2014**, merging earlier schemes
- **NLM** — National Livestock Mission, since **2014–15**, revised **2021–22**; supports **entrepreneurship, breed improvement** and **feed and fodder security**

2. ICAR–IVRI Produces Sahiwal Calves Through OPU–IVF–ET

Source: ICAR

Context ICAR–Indian Veterinary Research Institute (IVRI), Izatnagar, Bareilly successfully produced indigenous **Sahiwal cattle calves** using **ultrasound-guided ovum pick-up, in vitro fertilisation and embryo transfer (OPU–IVF–ET)** — the **first success of its kind** at the institute.

The Programme

- Began in **2022–23**, to strengthen the genetic potential of India's prized dairy breeds
- Aim: **standardise OPU–IVF–ET protocols** under both **farm and field conditions**
- Target breeds: **Sahiwal cattle, Tharparkar cattle** and **Murrah buffalo**

OPU–IVF–ET

OPU–IVF–ET is an advanced **Assisted Reproductive Technology (ART)** used to rapidly multiply the genetics of superior cattle and buffaloes.

- **OPU (Ovum Pick-Up)**: Eggs are collected from the ovaries of an elite female.
- **IVF (In Vitro Fertilisation)**: Eggs are fertilised with selected bull semen **in the laboratory**.
- **ET (Embryo Transfer)**: Developed embryos are transferred into **synchronised recipient females**.

Simple flow:

Elite female → OPU → IVF → Embryo → ET → Calf

Key benefit: Produces more offspring from **genetically superior females in a shorter time**.

3. Moth Bean

Source: PIB

Context Four newly developed moth bean varieties — **CAZRI Moth-4, 5, 6 and 7** — by **ICAR–Central Arid Zone Research Institute (CAZRI)** demonstrated remarkable field resilience during an **El Niño year in Kharif 2026**, surviving a **35-day dry spell**.

What Moth Bean Is

- **Vigna aconitifolia** — also called **mat bean, Turkish gram** or **dew bean**
- An extremely **drought-hardy, herbaceous, short-day annual legume** of the family **Fabaceae**
- Among the **most resilient pulse crops** of hot arid and semi-arid zones of South Asia

Habitat and Growing Conditions

- Native to **South Asia**; grown in **hot, rainfed, marginal desert tracts**
- Most extensively in the **Thar Desert region of western Rajasthan**, and parts of **Gujarat, Haryana and Punjab**
- Thrives in **low and erratic rainfall, poor sandy soils** with low organic carbon and fertility, and temperatures **exceeding 40°C**

Important Facts for Exams

- ***Vigna aconitifolia*** — moth bean, mat bean, Turkish gram, dew bean; family **Fabaceae**
- A **short-day annual legume**; among the **most drought-tolerant pulses**
- Grown mainly in the **Thar Desert**, western **Rajasthan**; also Gujarat, Haryana, Punjab
- Cultivated on nearly **10 lakh hectares**; yield about **350 kg per hectare**
- Regional rainfall **150–250 mm**; normal dry spells of **20–30 days**
- Varieties: **CAZRI Moth-4, 5, 6 and 7**, developed by **ICAR-CAZRI, Jodhpur**
- Survived a **35-day dry spell (3 August – 7 September 2026)** in Kharif 2026
- **Developmental plasticity** — flowering at about **30 days**; adjusts maturity to moisture
- **"Pala"** — the dry fodder from moth bean, valued for desert livestock
- **Rhizobium** symbiosis fixes atmospheric nitrogen in root nodules
- Other *Vigna* pulses: **moong (*Vigna radiata*)**, **urad (*Vigna mungo*)**, **cowpea (*Vigna unguiculata*)**
- **ICAR-CAZRI, Jodhpur** — the nodal institute for **arid zone research**
- India is the world's **largest producer and consumer of pulses**, and also the largest importer

4. Schizopygopsis waddellii Recorded in India

Source: News on Air

Context Scientists from **ICAR-Central Institute of Coldwater Fisheries Research (CIFRI-Coldwater)**, with the **Arunachal Pradesh Department of Fisheries**, recorded the rare Tibetan fish ***Schizopygopsis waddellii*** in India for the **first time**.

What It Is

- A **cold-adapted freshwater fish** of the **Cyprinidae** family — specifically the **snowtrout / schizothoracine** group
- Confirmed as a new Indian record through an **integrative taxonomic approach**, combining **morphological examination** with **mitochondrial DNA (mtDNA) analysis**

Habitat and Distribution

- Native to **high-altitude cold-water ecosystems** of the **Tibetan and Chinese plateaus**
- **Type locality: Yamdok Lake, Tibet**
- In India, found in **Pangkang Teng Tso Lake**, at **12,800 feet**, in **Tawang district, Arunachal Pradesh**
- Extends its known range into the **Eastern Himalaya**

RBI CURRENT AFFAIRS

Banking and Finance

1. The Bankers' Books Evidence Act, 2026

Source: Business Standard

Context The Central Government notified that the **Bankers' Books Evidence Act, 2026** — which received **Presidential assent on 13 August 2026** — will come into force from **1 October 2026**.

What It Is

- A statutory framework governing the **admissibility, certification and legal validity** of **bank records and accounts** as **prima facie evidence** in court
- Without requiring production of **original physical registers**
- It **replaces a 135-year-old law** — the **Bankers' Books Evidence Act, 1891**

Aim

- Establish a **technology-neutral regime** for **digital, virtual and cloud-based** financial data
- **Streamline dispute resolution**
- Enhance **Ease of Doing Business**

Five Key Features

- **Technology-neutral recognition** — covers **physical ledgers, electronic media, digital entries, virtual environments** and **cloud storage systems**
- **Simplified certification** — accepts verification through **manual, digital or electronic signatures**
- **Integrity conditions for admissibility** — digital copies must be **true representations or extractions**, show **no unauthorised data alterations**, and show **no system tampering** affecting data integrity
- **Statutory definition of "special cause"** — bank officials **cannot be routinely summoned**, nor original books compelled, where the bank is **not a party**, unless the court **records a special cause in writing**
- **Scope expansion** — retains coverage of **commercial banks and Post Office Savings Banks**, while empowering the Central Government to extend the Act to **NBFCs, fintechs and other financial institutions by notification**

2. SEBI Proposes Changes to Closing Auction Session Framework

Source: The Hindu

Context SEBI issued a **consultation paper** proposing changes to **derivatives settlement methodology, market timings** and operational aspects of the **Closing Auction Session (CAS)** — weeks after the new closing price mechanism took effect. **Seven proposals**, with comments invited by **3 October 2026**.

Key Proposals

1. **Expiry-Day Settlement Price**
 - **Option 1:** Use a **blended VWAP** from the last 30 minutes of continuous trading + 10-minute CAS.
 - **Option 2:** Continue using **CTS VWAP** based only on the last 30 minutes before CAS.
 - SEBI suggests retaining CTS VWAP for at least **one year** before considering a change.
2. **Stop Indicative Index Value (IIV)**
 - Security-level **IEPs** will continue, but the **indicative index value** during CAS may be discontinued.
 - Reason: IIV is based on **unexecuted indicative prices**, not actual trades.
3. **Market Timings**
 - **Option A:** CAS from **3:31–3:40 pm**, derivatives until **3:45 pm**.
 - **Option B:** CAS stocks trade until **3:15 pm**, CAS from **3:15–3:25 pm**, derivatives end at **3:30 pm**.
4. **Shorter Transition**
 - Gap between continuous trading and CAS may be reduced from **5 minutes to about 1 minute**.
5. **Shorter Derivatives Window**
 - Post-CAS derivatives trading may be reduced from **10 minutes to 5 minutes**.
6. **Order Cancellation Restriction**
 - Orders within **±1%** of the reference price can be cancelled.
 - Orders beyond **1% and up to 3%** cannot be cancelled, but can be modified to improve their price.
7. **Iceberg Orders**
 - Unexecuted iceberg orders can move into CAS.
 - Their remaining quantity will become a **normal limit order** and the full quantity will be visible in the CAS order book.

Key Terms

- **CAS:** Closing Auction Session used to discover the closing price through an auction.
- **IEP:** Indicative Equilibrium Price; the price at which maximum executable quantity can potentially be matched during an auction.
- **VWAP:** Volume Weighted Average Price, where prices are weighted according to trading volume.
- **CTS VWAP:** Closing Trading Session VWAP based on trades during the specified pre-CAS period.
- **IIV:** Indicative Index Value calculated during CAS using indicative prices of index constituents.
- **Iceberg Order:** An order where only part of the total quantity is normally visible to the market.
- **Price Discovery:** The process through which buying and selling interests determine a market price.

RBI & NABARD CURRENT AFFAIRS

1. 18th BRICS Summit 2026

- The **18th BRICS Summit** was held in **New Delhi, India, on 12–13 September 2026**, under India's chairship.
- India's theme for the year was: **"Building for Resilience, Innovation, Cooperation and Sustainability"**
- The theme reflects India's focus on **development, sustainability, innovation and the interests of the Global South**.

What is BRICS?

BRICS is a grouping of major emerging economies that cooperate on issues such as:

- Economy and trade
- Finance
- Energy
- Food security
- Climate change
- Technology
- Health
- Global governance

The original grouping was **BRIC — Brazil, Russia, India and China**.

South Africa joined in 2010, making it **BRICS**.

The grouping has now expanded significantly.

BRICS Members in 2026

There are **11 full members**:

Country	Country
Brazil	Russia
India	China
South Africa	Egypt
Ethiopia	Iran
United Arab Emirates	Indonesia
Saudi Arabia	

According to the Government of India, these 11 countries together account for about **49.5% of the world's population, 40% of global GDP and 26% of global trade**.

2026 BRICS Summit — Key Highlights

- **New Delhi Declaration:** Focused on **political-security, economic-financial, and cultural cooperation** and a fairer global order.
- **Global Governance Reform:** BRICS called for greater representation of emerging economies in the **UN, IMF and World Bank**.
- **Local Currencies & Payments:** Members discussed easier **cross-border payments**, greater use of local currencies and **CBDC cooperation**.
- **Artificial Intelligence:** China proposed a **BRICS AI Open Source Zone** to promote AI cooperation.
- **Food & Energy Security:** Cooperation discussed on **food, energy, critical minerals, supply chains and climate change**.
- **Health:** India announced an **early warning system for infectious diseases**.
- **Global Conflicts:** BRICS discussed **West Asia, Iran, Ukraine and Sudan**, stressing **dialogue and diplomacy**.

Why is BRICS Important for India?

- **Global South Cooperation:** Helps India work with developing and emerging economies on common issues.
- **UN Reforms:** Supports India's demand for a **more representative global governance system**.
- **Payment Diversification:** Encourages **local currencies and alternative payment systems**, reducing dependence on a single system.
- **Economic Cooperation:** Promotes **trade, investment, infrastructure and technology**.
- **Diplomatic Influence:** Gives India a platform to engage with major countries such as **China, Russia, Iran, UAE, Saudi Arabia and Brazil**.

India as BRICS Chair in 2026

- **Fourth BRICS Chairship** for India.
- Previous chairships: **2012, 2016 and 2021**.
- **2026 marks 20 years of BRICS** since its establishment.

2. China Southern Airlines Resumes Guangzhou–Delhi Flights

- **China Southern Airlines** will resume regular passenger flights between **Guangzhou and New Delhi** from **21 September 2026**.
- It marks the return of the airline's **India operations** after a suspension.
- The resumption is significant for **India–China connectivity, tourism and business travel**.
- **Guangzhou** is a major commercial and industrial centre in southern China.

3. Rishikesh–Karnaprayag Rail Project Completes 41st Tunnel Breakthrough

- The project achieved its **41st tunnel breakthrough** on **11 September 2026** with the completion of **Escape Tunnel-1**.
- The railway line is **125 km long** and is being developed by **Rail Vikas Nigam Limited (RVNL)**.
- The project will improve **rail connectivity in the Himalayan region of Uttarakhand**.
- Tunnel construction is a major component because of the **difficult mountainous terrain**.

Misc GA

1. Colombo Security Conclave Table Top Exercise

- The **three-day Table Top Exercise** of the **Colombo Security Conclave** concluded on **12 September 2026** at the **Eastern Naval Command, Visakhapatnam**.
- The exercise was conducted from **9–12 September 2026**.
- It focuses on improving **coordination and information-sharing** among member countries on maritime security issues.
- **Visakhapatnam** hosted the exercise as part of India's role in strengthening regional maritime cooperation.

2. INS Sudarshini Port Call in Italy

- **INS Sudarshini**, an Indian Navy sailing training ship, completed a successful **port call at Livorno, Italy**.
- The visit strengthens **India–Italy maritime relations** and naval cooperation.
- Such port calls also support **training, cultural exchange and maritime diplomacy**.
- The ship subsequently **departed from Livorno**.

3. BRICS BioDesign Programme

- The **BRICS BioDesign Programme** was launched to promote **cross-border healthcare innovation and medical technology**.
- The **Andhra Pradesh MedTech Zone (AMTZ)** is spearheading the initiative.
- It aims to connect **researchers, healthcare professionals and academic institutions** across BRICS countries.
- The programme seeks to move healthcare ideas from **research and design to deployable and affordable medical solutions**.

FIVE TO REMEMBER · 13 & 14 SEPTEMBER 2026

1. **NLM** — National Livestock Mission, since **2014–15**, revised **2021–22**; supports **entrepreneurship, breed improvement** and **feed and fodder security** Assisted Reproductive Technologies in Bovine Br...
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NABARD CURRENT AFFAIRS

Agriculture

1. Grow Indigo Pays Farmers for Agricultural Carbon Credits

Source: Business Standard

Context

Agri-tech startup **Grow Indigo** has paid around **2,500 farmers ₹3,000–₹15,000 each** for more than **57,000 agricultural carbon credits**. The company made the payment from its **own funds**, even though the carbon credits have not yet been completely sold to buyers.

Key Highlights

Direct-Seeded Rice

- Many carbon credits were generated through **Direct-Seeded Rice (DSR)** instead of traditional rice transplantation.
- DSR:** Rice seeds are directly sown in the field, avoiding the need to first grow seedlings in a nursery and then transplant them.

DSR Can Reduce Methane Emissions

A study by **CSK Himachal Pradesh Krishi Vishvavidyalaya (CSKHPKV)** and **Savannah Seeds** found that direct-seeded rice using **SAVA-134 FullPage:**

- Reduced **methane emissions by nearly 90%**.
- Improved **water productivity**.
- Improved **soil health**.
- Increased potential for **carbon-credit generation**.

Key Terms

- Carbon Credit:** A tradable certificate representing the reduction or removal of a specified amount of greenhouse-gas emissions, generally **1 tonne of CO₂-equivalent**.
- Agricultural Carbon Credit:** Carbon credits generated through farming practices that reduce emissions or increase carbon storage.
- Direct-Seeded Rice (DSR):** A method in which rice seeds are directly sown in the field instead of transplanting seedlings.
- Methane (CH₄):** A powerful greenhouse gas produced in large quantities in flooded rice fields.
- Carbon Market:** A market where carbon credits are generated, bought and sold.
- Water Productivity:** The amount of agricultural output produced per unit of water used.

2. Grass Mache Technique

Source: New Indian Express

"Twenty facts a day is six hundred a month. Start with today's."

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Context A **Srinagar artisan** developed the **Grass Mache technique**, converting **aquatic weeds and grasses removed from Dal Lake** into decorative and utility products.

What It Is

- An innovative craft technique using **discarded aquatic weeds and grasses from Dal Lake** as raw material
- Adapts techniques from **Kashmir's centuries-old papier-mâché tradition**
- Creating sustainable products from **biological waste**

How It Works

- Dried weeds are processed into a **fine fibrous pulp**
- Mixed with suitable materials
- **Moulded into shapes** and dried
- Producing a **natural, stone-like texture**

Important Facts for Exams

- **Grass Mache** — craft technique using **Dal Lake aquatic weeds**, adapted from **papier-mâché**
- **Dal Lake**, Srinagar — an **urban lake** suffering from **eutrophication, encroachment** and **weed infestation**
- Main invasive weeds in Dal Lake: **Azolla, Salvinia, water hyacinth** and **Ceratophyllum**
- **Eutrophication** — nutrient enrichment causing excessive weed and algal growth, depleting dissolved oxygen
- Dal Lake is managed by the **Lakes Conservation and Management Authority (LCMA)**, formerly LAWDA
- **Kashmiri papier-mâché** holds a **GI tag**; other J&K GIs include **Kashmir Pashmina, Kashmir Saffron, Kashmir Walnut Wood Carving** and **Basohli Painting**
- **Wular Lake** in J&K is a **Ramsar Site**; **Hokersar, Surinsar-Mansar** and **Tsomoriri** are others in the region
- Related concept: **circular economy** — converting waste streams into inputs

3. Moth Bean

Source: PIB

Context Four newly developed moth bean varieties — **CAZRI Moth-4, 5, 6 and 7** — by **ICAR-Central Arid Zone Research Institute (CAZRI), Jodhpur** demonstrated remarkable field-level resilience during an **El Niño year in Kharif 2026**.

What It Is

- **Vigna aconitifolia** — also called **mat bean, Turkish gram** or **dew bean**
- An extremely **drought-hardy, herbaceous, short-day annual legume** of the family **Fabaceae**
- Recognised as one of the **most resilient pulse crops** of the hot arid and semi-arid zones of South Asia

Habitat and Growing Conditions

- Native to **South Asia**; cultivated in **hot, rainfed, marginal desert tracts**
- Most extensively in the **Thar Desert region of western Rajasthan**, and parts of **Gujarat, Haryana and Punjab**
- Thrives in **extremely low and erratic rainfall, poor sandy soils** with low organic carbon and fertility, and ambient temperatures **exceeding 40°C**

Important Facts for Exams

- **Vigna aconitifolia** — moth bean, mat bean, Turkish gram, dew bean; family **Fabaceae**

- A **short-day annual legume**; among the **most drought-tolerant pulses**
- Grown mainly in the **Thar Desert**, western **Rajasthan**; also Gujarat, Haryana, Punjab
- Regional rainfall **150–250 mm**; normal dry spells of **20–30 days**
- Varieties **CAZRI Moth-4, 5, 6 and 7** survived a **35-day dry spell (3 August – 7 September 2026)**
- **"Pala"** — the dry fodder from moth bean, valued for desert livestock
- **Rhizobium** symbiosis fixes atmospheric nitrogen in root nodules
- Other *Vigna* pulses: **moong (*V. radiata*)**, **urad (*V. mungo*)**, **cowpea (*V. unguiculata*)**
- **ICAR-CAZRI, Jodhpur** — the nodal institute for **arid zone research**
- India is the world's **largest producer, consumer and importer** of pulses

4. *Ophiopogon japonicus* Recorded for the First Time in India

- ***Ophiopogon japonicus***, an evergreen perennial herb, was recorded for the first time in India from **West Kameng district, Arunachal Pradesh**.
- It belongs to the **Asparagaceae family** and is commonly known as **dwarf lilyturf or mondo grass**.
- The species is mainly found in **China, Japan and Korea**, generally at elevations of 200–2,800 metres.
- Its roots, known as ***Ophiopogonis Radix* (Maidong)**, are used in traditional East Asian medicine.

Schemes

1. PM Matsya Sampada Yojana Completes Six Years

- **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** completed six years on **10 September 2026**.
- Launched in **2020** with an outlay of **₹20,050 crore**, it aims to promote sustainable and responsible fisheries development.
- The scheme was initially planned for FY2020–21 to FY2024–25 and was later extended through **FY2025–26**.
- It is implemented by the **Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying** and has **Central Sector and Centrally Sponsored Scheme** components.

2. Chhattisgarh CM Startup and NIPUN Mission

- The Chhattisgarh Cabinet approved the **CM Startup and New-Age Industry Preparedness through Up-skilling of New Generation Youth (NIPUN) Mission** with an outlay of **₹500 crore for five years**.
- It will establish **Entrepreneurship Development Centres in all 33 districts**.
- The mission will create **5 Centres of Excellence** and **100 Emerging Technology Labs** covering AI, Internet of Things, Big Data and Blockchain.
- The **NIPUN Job Engine** will connect trained youth with industrial employment opportunities.

RBI CURRENT AFFAIRS

Banking and Finance

1. India's Forex Reserves Reach Record \$785.7 Billion

- India's foreign exchange reserves increased by a record **\$44.9 billion** in the week ended **4 September 2026**.
- Total reserves reached **\$785.7 billion**, making India the **fourth-largest holder of forex reserves**

globally, according to the source.

- Reserves have increased by **more than \$100 billion since 5 June**, when the concessional swap scheme was announced.
- **FCNR(B) flows** reached about **\$127 billion**, higher than expected.

2. Global Fintech Fest 2026

- The **7th Global Fintech Fest (GFF 2026)** was held in Mumbai from **8–11 September 2026**.
- Theme: **"Potential to Impact: Agentic AI | Tokenisation | Quantum: Trusted, Connected, Global Systems for Inclusive Finance."**
- The **Unified Fintech Forum (UFF)** was recognised by RBI as the **second Self-Regulatory Organisation (SRO) for the fintech sector**.
- RBI also expanded **Bharat Connect** forex services to include **EUR, GBP, CAD, CHF and AED**, while SEBI launched the **Demat 2.0 pilot** for corporate bond tokenisation using Distributed Ledger Technology.

RBI AND NABARD CURRENT AFFAIRS

1. World Circular Economy Forum (WCEF) 2026

Source: News on Air

Context India will host the **World Circular Economy Forum (WCEF) 2026** at the **Mahatma Mandir Convention Centre, Gandhinagar, Gujarat**, from **15 to 18 September 2026**.

What It Is

- The world's **premier global platform** for advancing the transition from a **linear "take-make-waste" model** to a **regenerative circular economy**
- Through **cross-sectoral collaboration, policy development** and **business innovation**

The 2026 Edition

- **Host:** Gandhinagar, Gujarat
- **Theme:** **"Circular Economy: Transition for People and Prosperity"**
- The **10th milestone edition** of WCEF
- Its **debut in the South Asian region**

Background

- Created in **2017** on the initiative of **Sitra**, the **Finnish Innovation Fund**
- To mark the **centenary of Finland's independence** and foster global circular business solutions

Aim

- Accelerate **market transformation**
- Foster **international partnerships with the Global South**
- Mobilise **private-sector capital and circular finance**
- Demonstrate scalable solutions reconciling **economic prosperity with planetary boundaries**

Economy

1. CSL–Drydocks World 50:50 Joint Venture

- **Cochin Shipyard Limited (CSL)** and UAE-based **Drydocks World (DDW)** signed a **50:50 joint venture** agreement to expand the International Ship Repair Facility in **Kochi, Kerala**.

- Both partners will invest **₹900 crore each**, giving a total investment of ₹1,800 crore.
- The partnership combines CSL's shipbuilding and repair expertise with Drydocks World's global capabilities in **vessel repair, maintenance, conversion and offshore EPC services**.
- CSL is a **Miniratna** enterprise under the Ministry of Ports, Shipping and Waterways.

2. Tata Steel Commissions COG Injection Project in Odisha

- **Tata Steel** commissioned India's first **Coke Oven Gas (COG) Injection Project** at Blast Furnace 1 of its **Meramandali plant in Odisha**.
- COG is a hydrogen-rich by-product of coke production and contains **more than 55% hydrogen**.
- The purified gas is injected into blast furnaces through **tuyeres**, reducing dependence on carbon-based reducing agents.
- The project aims to reduce **fossil-fuel consumption and carbon emissions** and support Tata Steel's Net Zero target for **2045**.

Social Issue

1. Rajnath Singh's Visit to Sri Lanka

- Defence Minister **Rajnath Singh** visited Sri Lanka from **8–10 September 2026** to strengthen defence and maritime security cooperation.
- It was the **first visit by an Indian Defence Minister to Sri Lanka in nearly 40 years**.
- India and Sri Lanka virtually inaugurated **three Bailey Bridges** constructed by Indian Defence Forces.
- The two countries signed **three MoUs** covering air-defence capability, military education and youth cooperation.

Misc GA

1. NIXI–APNIC MoU on Internet Infrastructure

- **National Internet Exchange of India (NIXI)** and **Asia Pacific Network Information Centre (APNIC)** signed an MoU on **8 September 2026** in Mumbai.
- The partnership focuses on **internet security, technical training, capacity building and network resilience**.
- It supports **Resource Public Key Infrastructure (RPKI)** for more secure internet routing and encourages wider adoption of **IPv6**.
- APNIC 62 marked the conference's **return to India after 14 years**.

2. International Space Summit 2026

- The inaugural **International Space Summit 2026** was held in **Paris on 9–10 September 2026**.
- It brought together representatives from nearly **90 countries** to discuss space cooperation, exploration and security.
- Around **51 announcements worth about €20 billion** were made through investments, contracts and collaborations.
- **India and France** signed three agreements covering areas such as satellite launches, surveillance systems and microsatellite development.

3. India–Malaysia Maritime Exercise ‘Samudra Laksamana 2026’

- The **4th edition** of the India–Malaysia bilateral maritime exercise **Samudra Laksamana** was conducted at **Lumut, Malaysia**.
- It aims to improve **maritime cooperation, interoperability and operational coordination**.
- The exercise included a **Harbour Phase** with professional discussions and exchanges, followed by a **Sea Phase** involving joint maritime activities and training.
- The Malaysian Navy participated with **KD Lekir and KD Gagah Sam**.

4. Eknath Shinde Receives Three International Awards

- Maharashtra Deputy Chief Minister **Eknath Shinde** received **three international awards** during his London visit from **9–11 September 2026**.
- The awards included the **Commonwealth Public Leadership Recognition** and **Statesmanship Award for Transformative Leadership**.
- He also received the **Global Pride of Maharashtra Award** for promoting Marathi culture globally.
- The awards recognised his contributions to **governance, infrastructure development and regional growth**.

5. N. Purushothama Mallya Passes Away

- **N. Purushothama Mallya**, a noted educationist, writer and **Konkani language activist**, passed away at the age of **97**.
- He received the **Padma Shri in 2015** for Literature and Education.
- He contributed to Konkani literature and translated **Thirukkural** into Konkani.
- He also received the **Sahitya Akademi Translation Award in 2008**.

6. World Suicide Prevention Day 2026

- **World Suicide Prevention Day** is observed annually on **10 September** to raise awareness and reduce stigma around suicide.
- The **2024–26 theme** is **“Changing the Narrative on Suicide”**, with the call to action **“Start the Conversation.”**
- The day was established in **2003** by the International Association for Suicide Prevention in collaboration with WHO.
- The first observance was held on **10 September 2003** in Stockholm, Sweden.

7. National Forest Martyrs Day 2026

- **National Forest Martyrs Day** is observed in India on **11 September** to honour people who lost their lives protecting forests and wildlife.
- The day commemorates the **Khejarli Massacre of 1730** in Rajasthan.
- The observance was designated by the **Ministry of Environment, Forest and Climate Change in 2013**.
- The day is commemorated at the **National Forest Martyrs Memorial in Dehradun**.

8. International Day for South–South Cooperation 2026

- The **International Day for South–South Cooperation** is observed annually on **12 September**.
- The 2026 theme is **“Solidarity Rising: Global Alliance for Inclusive and Innovative Development.”**
- It promotes cooperation among developing countries in **economic, social, cultural, technical and political fields**.

- The date commemorates the **1978 Buenos Aires Plan of Action (BAPA)** on technical cooperation among developing countries.

FIVE TO REMEMBER · 15 SEPTEMBER 2026

1. Launched in **2020** with an outlay of **₹20,050 crore**, it aims to promote sustainable and responsible fisheries development. **PM Matsya Sampada Yojana Completes Six Years**
2. The Chhattisgarh Cabinet approved the **CM Startup and New-Age Industry Preparedness through Up-skilling of New Generation Youth (NIPUN) Mission** with an outlay of **₹500 crore for five years**.
Chhattisgarh CM Startup and NIPUN Mission
3. The **2024–26 theme** is **“Changing the Narrative on Suicide”**, with the call to action **“Start the Conversation.”** **World Suicide Prevention Day 2026**
4. The inaugural **International Space Summit 2026** was held in **Paris on 9–10 September 2026**. **International Space Summit 2026**
5. He also received the **Sahitya Akademi Translation Award in 2008**. **N. Purushothama Mallya Passes Away**

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NABARD CURRENT AFFAIRS

Agriculture

1. Badri Cattle

Source: Global Agriculture | **Subject:** Species in News / Science and Technology

Context India produced its **first Badri calf through OPU-IVF technology** at **Pantnagar** — a milestone for **indigenous cattle conservation**.

What It Is

- An indigenous **humped cattle (*Bos indicus*)** breed native to the **Himalayan region of Uttarakhand**
- Locally called **Pahadi**
- Named after the holy shrine of **Badrinath**
- The **first cattle breed from Uttarakhand** to be officially certified and registered by **ICAR's NBAGR**
- Recognised as the **state animal of Uttarakhand**

Habitat

- Found across the **hilly and mountainous tracts of Uttarakhand**
- Particularly in the **Garhwal and Kumaon divisions** — **Almora, Pauri Garhwal, Chamoli** and **Champawat**
- Thrives in **high-altitude environments, uneven slopes and cold climates** where **exotic or plains-bred cattle struggle to adapt**

Important Facts for Exams

- **Badri cattle** — ***Bos indicus***, indigenous to **Uttarakhand**; locally **Pahadi**; the **state animal**
- Named after the **Badrinath** shrine
- The **first Uttarakhand cattle breed registered by NBAGR**
- Found in **Garhwal and Kumaon** — **Almora, Pauri Garhwal, Chamoli, Champawat**
- Classified as a **dual-purpose** breed
- **NBAGR** — National Bureau of Animal Genetic Resources, **Karnal**, the nodal body for **breed registration**
- ***Bos indicus*** — humped, zebu cattle of the tropics; ***Bos taurus*** — humpless European cattle
- The **first Badri calf through OPU-IVF** was born **11 September 2026**, from a **Sahiwal surrogate**, in a collaboration between **ICAR-NDRI Karnal** and **GBPUAT Pantnagar**, funded by the **Uttarakhand Biotechnology Council, Haldi**
- **Cloned Badri embryos** have also been generated, with cloning of elite cows under exploration

2. PM Kisan Maandhan Yojana Completes Seven Years

Source: PIB

"Preparation is quiet. Results are loud."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Context On **12 September 2026**, the **Pradhan Mantri Kisan Maandhan Yojana (PM-KMY)** completed **seven years** — a voluntary contributory pension scheme for the **old-age social security of Small and Marginal Farmers (SMFs)**.

The Scheme

- **Launched in 2019** by the **Ministry of Agriculture and Farmers Welfare**
- Implemented with the **Life Insurance Corporation of India (LIC)** as the pension fund manager
- A **voluntary, contributory old-age pension scheme**
- Offers eligible landholding SMFs a **steady monthly pension from the age of 60**

Eligibility

- **Small and marginal farmers** with cultivable landholding **up to 2 hectares**
- Aged **18 to 40 years**
- Name appearing in the **land records** of the respective State or UT **as on 1 August 2019**

Important Facts for Exams

- **PM-KMY** launched **2019**; completed **seven years** on **12 September 2026**
- Implemented by the **Ministry of Agriculture and Farmers Welfare** with **LIC**
- Eligibility: **landholding up to 2 hectares**, age **18–40**, land records as on **1 August 2019**
- Contribution **₹55–₹200 per month**, age-based
- **Assured pension of ₹3,000 per month** on attaining **60 years**
- The **Central Government** makes an **equal matching contribution** to the pension fund
- On the pensioner's death, the **spouse receives 50 per cent** as family pension
- Farmers may opt to have contributions **deducted from their PM-KISAN benefits**

3. GOBARDhan Scheme Guidelines Rolled Out

Source: Business Standard

Context The government notified **detailed operational guidelines** for the **₹23,731 crore GOBARDhan scheme**, to develop India's **compressed biogas (CBG)** sector — assuring **full offtake** and introducing a **pricing mechanism**. The Cabinet approved the scheme last month.

What is GOBARDhan Scheme

GOBARDhan stands for **Galvanizing Organic Bio-Agro Resources Dhan**. It is a Government of India initiative to convert **cattle dung, agricultural waste, kitchen waste and other biodegradable waste into useful products such as biogas, Compressed Biogas (CBG) and organic manure**.

About

- **Launched:** 2018
- **Ministry:** Ministry of Jal Shakti
- **Nodal Department:** Department of Drinking Water and Sanitation (DDWS)
- **Initially launched under:** Swachh Bharat Mission–Grameen (SBM–G)
- **Main idea:** Waste to Wealth
- It promotes a **circular economy**, where waste is converted into energy and useful agricultural inputs.

How GOBARDhan Works

Organic waste → Biogas/CBG + Bio-slurry → Energy + Organic manure

For example:

A village collects **cattle dung and crop residue** → puts it into a biogas plant → produces **biogas** for

energy → the remaining **bio-slurry** can be used as organic manure.

This helps farmers earn additional income while reducing waste and pollution.

4. 9th ASEAN–India Ministerial Meeting on Agriculture and Forestry

- The **9th ASEAN–India Ministerial Meeting on Agriculture and Forestry (AIMMAF)** was held in New Delhi on **9 September 2026**.
- India and ASEAN reaffirmed cooperation for a **food-secure, sustainable and climate-resilient agricultural sector**.
- Key areas include **climate-resilient agriculture, low-emission rice, water productivity, AI-enabled digital agriculture, soil health and agroforestry**.
- India–ASEAN trade in goods reached **USD 128 billion in FY2025–26**.

5. Dryland Congress 2026 and Delhi Declaration on Drylands

- **Dryland Congress 2026** concluded in New Delhi with the **Delhi Declaration on Drylands (3D)**.
- The Congress focused on **sustainable dryland agriculture** and stronger **South–South and triangular cooperation**.
- It was organised by **ICAR and ICRISAT** under the theme **“Transforming Dryland Agriculture with South–South Cooperation.”**
- The event also marked **50 years of the ICAR–ICRISAT partnership**.

6. Mangrove GIS Portal Launched in Gujarat

- Union Minister **Bhupender Yadav** launched the **Mangrove Geographic Information System (MGIS) Portal** in Bhuj, Gujarat.
- The portal supports **habitat monitoring, conservation planning and technology-based mangrove restoration**.
- Gujarat has restored **27,652 hectares of mangroves** under **MISHTI**, against the 2023–27 target of 29,250 hectares.
- The **Guneri Inland Mangrove** ecosystem was highlighted as an important community-led conservation initiative.

7. New Amphibian Species ‘Gegeneophis chandgadi’ Discovered

- Scientists discovered a new **subterranean, legless amphibian** species, *Gegeneophis chandgadi*, in **Chandgad, Kolhapur, Maharashtra**.
- It is a **caecilian**, a group of worm-like amphibians adapted mainly to underground life.
- The species was found in **residential and agricultural landscapes** near human habitation.
- The discovery takes the number of *Gegeneophis* species recorded in India to **12**, with 11 endemic to the Western Ghats.

Schemes

1. Pension Sakhi Initiative for Rural Pension Coverage

- The **Department of Rural Development (DoRD)** and **PFRDA** signed an MoU to expand pension awareness and enrolment among rural households.
- The initiative will use the women-led **DAY–NRLM network**, including **BC Sakhis and community resource persons**.

- **Pension Sakhis** will assist rural women, SHG members, Lakhpati Didis and other underserved groups with pension enrolment and financial literacy.
- Digital dashboards and the **LoKoS system** will monitor outreach, enrolment and service delivery.

2. Uttar Pradesh Mukhyamantri Krishak Samriddhi Yojana

- The UP Cabinet approved concessional long-term loans for **small and marginal farmers** through the **Uttar Pradesh Sahkari Gram Vikas Bank**.
- Loans of up to **₹6 lakh** will be available at an interest rate of **6%**.
- The measure is part of a wider package of development proposals approved by the UP Cabinet.
- The initiative aims to support **farm investment and rural economic activity**.

Reports & Articles

1. PLFS Monthly Bulletin – August 2026

- The **National Statistics Office (NSO)** released the **17th PLFS Monthly Bulletin** covering August 2026.
- The overall **unemployment rate (UR)** for persons aged 15 years and above declined from **5.1% in July to 5.0% in August 2026**.
- The **Labour Force Participation Rate (LFPR)** increased from **55.4% to 55.6%**.
- The **Worker Population Ratio (WPR)** increased from **52.5% to 52.8%**.

PIB

1. Indian Air Force Dronathon-2026

- The **Indian Air Force (IAF)** organised its first **Dronathon-2026** at the **Pokhran Field Firing Range, Jaisalmer**, from **14–16 September 2026**.
- It brings together India's **unmanned-systems industry** to demonstrate and assess drone technologies.
- The exercise tests emerging drone technologies under **realistic operational conditions**.
- It aims to connect India's indigenous innovation ecosystem with the **IAF's future operational requirements**.

RBI CURRENT AFFAIRS

Banking and Finance

1. MDR Framework for UPI Transactions

Source: PIB

Context A **Merchant Discount Rate (MDR) framework** for UPI has been introduced, effective **15 October 2026**, applying to merchant transactions with specified exemptions.

What MDR Is

- A fee charged **within the merchant payment ecosystem** for processing digital transactions
- Applies to certain **Person-to-Merchant (P2M)** transactions
- **Shared among banks, payment service providers and UPI app providers**
- **It is not a tax or government levy**, and **customers are not required to pay it**

- Introduced under the **Payment and Settlement Systems Act, 2007**

The Fee Structure

Category	Rate
All P2P transactions	Zero, irrespective of value
P2M above ₹2,000	0.4 per cent
Transactions above ₹75,000	Capped at ₹300
Essential sectors — railways, telecom, fuel, insurance, utility bills, agricultural inputs	Flat ₹5 for payments over ₹2,000
Capital market — mutual funds, securities, stockbrokers	0.02 per cent, capped at ₹300

- No charges on payments up to ₹2,000 through **RuPay debit cards** either

Exemptions

- **All P2P transactions** — zero MDR
- **P2M up to ₹2,000** — zero MDR
- **Small merchants under P2PM** — zero MDR up to **₹1 lakh monthly receipts**
- **UPI AutoPay and Mandates** — including recurring utility bills, subscriptions and investments

Financial Inclusion Provision

- **5 per cent of collections** will fund **UPI adoption among small merchants**

About UPI

- A **real-time payment system** enabling **24/7 instant, interoperable and secure** transactions
- The **world's largest retail fast payment system by transaction volume**
- Developed by the **NPCI**
- Key features: **two-factor authentication, open API, single app integration** across multiple bank accounts

International Acceptance

UPI is accepted in **11 countries: Greece, Maldives, UAE, Singapore, Bhutan, Nepal, Sri Lanka, France, Mauritius, Qatar and Cambodia**

2. EPFO Wage Ceiling Raised to ₹25,000

- The Union Cabinet approved an increase in the **EPFO wage ceiling from ₹15,000 to ₹25,000 per month**, effective **17 September 2026**.
- More than **51 lakh additional employees** are expected to come under mandatory EPFO coverage.
- The government is expected to spend around **₹11,339 crore annually**, with approximately ₹56,696 crore over five years.
- The expanded coverage relates to **EPF, Employees' Pension Scheme (EPS) and Employees' Deposit Linked Insurance (EDLI)**, subject to applicable provisions.

3. RBI Absorbs ₹3.93 Trillion Through VRRR

- RBI absorbed **₹3,93,352 crore** through a **Variable Rate Reverse Repo (VRRR)** auction against the notified ₹5 trillion.
- The cut-off rate was **5.24%**, while surplus liquidity in the banking system was around **₹10.73 trillion** on 11 September.
- RBI also announced **₹1 trillion of Open Market Operation (OMO) sales** in three tranches.

- **VERRR** absorbs temporary liquidity, while OMO sales can be used to manage more durable liquidity conditions.

4. TCS–DGCX Partnership to Modernise Derivatives Infrastructure

- **Tata Consultancy Services (TCS)** partnered with the **Dubai Gold and Commodities Exchange (DGCX)** to modernise its trading, clearing and surveillance infrastructure.
- The technology upgrade will use platforms including **TCS BaNCs for Market Infrastructure** and **Quartz for Surveillance**.
- The system will support derivatives covering **energy commodities, currencies, equities, bullion and precious metals**.
- It will also support emerging areas such as **crypto and tokenised assets**.

RBI AND NABARD CURRENT AFFAIRS

1. 46th Chess Olympiad, Samarkand

Source: Indian Express

Context The **46th Chess Olympiad** began in **Samarkand, Uzbekistan**, with India defending its **Olympiad gold** in both the open and women's sections.

India's Position

- **Seeded second** in the event
- **Defending champions** from **Budapest 2024**
- Captain and non-playing coach: **Srinath Narayanan**, who led India to the Budapest gold
- Assisted by **Sankalp Gupta** and **Vaibhav Suri**

Important Facts for Exams

- **46th Chess Olympiad** — **Samarkand, Uzbekistan**; India **seeded second**; **USA top seed**
- India won **gold in both open and women's sections** at the **45th Olympiad, Budapest 2024** — a historic first
- Men's board order: **Praggnanandhaa (1)**, **Arjun Erigaisi (2)**, **Nihal Sarin (3)**, **Gukesh (4)**
- Women's team led by **Koneru Humpy**
- Captain: **Srinath Narayanan**
- **D. Gukesh** — became the **youngest-ever World Chess Champion** in **2024**, at 18, beating **Ding Liren**
- **Javokhir Sindarov (Uzbekistan)** — reigning **World Cup and Candidates** winner; Gukesh's challenger
- **Divya Deshmukh** won the **FIDE Women's World Cup 2025**
- **Koneru Humpy** and **R. Vaishali** are India's leading women players
- **Viswanathan Anand** — **five-time World Champion**, India's first Grandmaster (**1988**); currently **FIDE Deputy President**
- **Chess Olympiad** — organised by **FIDE**, held every **two years**; India hosted the **44th edition at Chennai in 2022**
- **FIDE** — **Fédération Internationale des Échecs**, headquartered at **Lausanne, Switzerland**
- **Samarkand** — a Silk Road city in Uzbekistan, a **UNESCO World Heritage Site**, associated with **Timur**

2. India at 131st in Global Gender Gap Index 2026

Source: TH

Context India **retained its 131st rank** on the **Global Gender Gap Index 2026**, released by the **World**

Economic Forum.

India's Position

- **Rank: 131**, unchanged from last year
- Progress toward gender parity: **64.5 per cent** — **below the global average**
- India's **score improved slightly**, but the **ranking remained unchanged**

The Top Three

- **Iceland**
- **Finland**
- **Norway**

The Bottom Three

- **Chad** — the lowest-ranked country
- **Iran** and **Pakistan** complete the bottom three

Countries Ranked Below India

14 countries, including **Papua New Guinea, Kuwait, Oman, Qatar, Tajikistan, Saudi Arabia, Egypt, Morocco, Mali, Algeria** and **Congo**.

Important Facts for Exams

- **Global Gender Gap Index** — published by the **World Economic Forum**, first in **2006**; headquartered at **Cologne, Geneva**
- India's rank: **131**; parity score **64.5 per cent**
- **Iceland** has topped the index for over a decade
- The index measures parity across **four sub-indices**:
 - **Economic Participation and Opportunity**
 - **Educational Attainment**
 - **Health and Survival**
 - **Political Empowerment**
- India has historically scored **well on Political Empowerment** but **poorly on Economic Participation and Health and Survival** — particularly on **sex ratio at birth**
- The index measures **gaps between women and men**, not absolute levels — so a poor country with equal outcomes can rank above a rich one with unequal outcomes
- A score of **1 = full parity**; **0 = complete disparity**
- Other WEF publications: the **Global Risks Report**, **Global Competitiveness Report**, **Travel and Tourism Development Index**, and the **Future of Jobs Report**
- Related Indian data: **female labour force participation 41.7 per cent (2023–24)**; **women hold 55.7 per cent** of Jan Dhan accounts; women are **over one-third of the workforce in 237 districts** (ASUSE 2025)

3. NITI Aayog India Electric Mobility Index (IEMI) 2025

Source: Indian Express

Context **Delhi topped** NITI Aayog's **India Electric Mobility Index (IEMI) 2025**, followed by **Maharashtra and Karnataka** — the only two of **17 large states** among the **top performers** in EV implementation.

About the Index

- A **composite index** assessing the **policy framework and implementation outcomes** for e-mobility at state level
- Developed by **NITI Aayog** with **WRI India**

- Covers **36 States and UTs**
- Composite scores range from **10 to 84**, with a **median of 40**

The Three Themes and Weights

Theme	Weight
Transport Electrification Progress	50 per cent
Charging Infrastructure Readiness	30 per cent
EV Research and Innovation Status	20 per cent

Overall Rankings

Rank	State/UT	Score
1	Delhi	84
2	Maharashtra	78
3	Karnataka	73
4	Chandigarh	71
5	Goa	65

Important Facts for Exams

- **IEMI 2025** – by **NITI Aayog** with **WRI India**; covers **36 States and UTs**
- Top five: **Delhi (84)**, **Maharashtra (78)**, **Karnataka (73)**, **Chandigarh (71)**, **Goa (65)**
- **Madhya Pradesh** rose from **23rd to 7th**; **Goa** climbed **ten places**
- **Karnataka leads charging readiness (97)**; **Delhi leads research and innovation (94)**
- Only **three** – Delhi, Chandigarh, Maharashtra – are top performers in **transport electrification**

4. VIMARSH 2026

Source: PIB

Context The Ministry of Defence organised **VIMARSH 2026**, a **DRDO–Industry Synergy Meet**, in New Delhi under the theme "**Varta se Vikas**" – development through dialogue.

What It Is

- A **DRDO–industry engagement platform** connecting defence R&D with **private industry, MSMEs, start-ups, academia** and manufacturing partners
- Seeks to transform defence collaboration from a **buyer–seller model** to a **co-created technology ecosystem** – spanning **research, design, testing and production**

Aim

- Strengthen **DRDO–industry collaboration**
- Reduce **entry barriers** for MSMEs and deep-tech start-ups
- Accelerate the **development and induction** of indigenous defence technologies

Economy

1. India–MERCOSUR Agreement for Paperless Trade

- India and **MERCOSUR** signed the **First Additional Protocol** to their Preferential Trade Agreement (PTA).
- It gives **electronic Certificates of Origin (e-CoO)** the same legal validity as paper certificates when

issued and electronically signed by authorised entities.

- The move aims to **modernise customs procedures and simplify preferential trade**.
- The agreement also covers areas such as digital cooperation, AI, High-Performance Computing and taxation.

2. India–Vietnam to Observe 2027 as Year of Friendship

- India and Vietnam agreed to observe **2027 as the “Year of India–Vietnam Friendship”** to mark **55 years of diplomatic relations**.
- Both sides agreed to strengthen **trade, investment, supply chains, connectivity and market access**.
- Defence cooperation, including **co-production of Indian defence equipment**, will also be strengthened.
- The two countries aim to achieve **USD 25 billion in bilateral trade by 2030**.

3. Kishau Multipurpose Dam Project

- Six governments signed an agreement for the long-pending **Kishau Multipurpose Project**, estimated at **₹15,000 crore**.
- The project involves a **232.6-metre concrete gravity dam** and a **422 MW hydropower plant** on the **Tons River**.
- **Himachal Pradesh and Uttarakhand** are the host states.
- **Uttar Pradesh, Haryana, Rajasthan and Delhi** are the beneficiary regions through water and power benefits.

Social Issue

1. International Day of Democracy 2026

- The **International Day of Democracy** is observed on **15 September** to promote democratic values and institutions.
- The **2026 theme** is **“Bring human rights into focus.”**
- The UN General Assembly officially declared 15 September as the International Day of Democracy in **2007**.
- The first observance was held in **2008**.

2. International Day for the Preservation of the Ozone Layer 2026

- **World Ozone Day** is observed on **16 September** to raise awareness about protecting the ozone layer.
- The **2026 theme** is **“Global action for a cooler planet.”**
- The date marks the signing of the **Montreal Protocol in 1987**.
- The UN declared 16 September as the International Day for the Preservation of the Ozone Layer in **1994**.

Misc GA

1. India–Sri Lanka Defence Cooperation

- Defence Minister **Rajnath Singh** visited Sri Lanka from **8–10 September 2026** to strengthen bilateral defence and maritime cooperation.
- India and Sri Lanka signed **three MoUs** covering air-defence capability, military education and youth

cooperation.

- India will help upgrade **six 40-mm L70 anti-aircraft guns** for the Sri Lankan Air Force through a government grant.
- The two countries also strengthened institutional cooperation between their **National Defence Colleges and National Cadet Corps**.

2. International Space Summit 2026

- The inaugural **International Space Summit 2026** was held in **Paris on 9–10 September 2026**.
- Representatives from nearly **90 countries** participated.
- The summit focused on **space economy, science and exploration, space security and sustainable space activities**.
- India and France signed agreements covering **satellite launches, surveillance systems and microsatellite development**.

3. India–Malaysia Exercise Samudra Laksamana 2026

- The **4th edition** of the India–Malaysia maritime exercise **Samudra Laksamana** was held at **Lumut, Malaysia**.
- It aims to improve **maritime cooperation, professional knowledge sharing and interoperability**.
- The exercise consisted of **Harbour and Sea Phases**.
- The **Royal Malaysian Navy** participated with **KD Lekir and KD Gagah Sam**.

4. ‘Ophiopogon japonicus’ Recorded in India for the First Time

- Researchers from the **Wildlife Institute of India (WII)** and the Uluberia Botanical Institute Herbarium recorded *Ophiopogon japonicus* for the first time in India.
- The species was found in **West Kameng district, Arunachal Pradesh**.
- It is an evergreen perennial herb of the **Asparagaceae family**, commonly called **dwarf lilyturf or mondo grass**.
- Its roots are traditionally used in **East Asian medicine**.

5. Women’s T20 Asia Cup 2026

- India won the **2026 Women’s T20 Asia Cup**, defeating Sri Lanka by **72 runs** in the final in Dubai.
- It was India’s **record-extending eighth Women’s Asia Cup title**.
- **Shafali Verma** scored 68 off 39 balls and was named **Player of the Match**.
- Shafali and **Smriti Mandhana** shared a record **129-run opening partnership** in the final.

6. US Open 2026

- **Alexander Zverev** won the men’s singles title, while **Elena Rybakina** won the women’s singles title at the 2026 US Open.
- Zverev defeated **Ben Shelton** in the men’s final.
- Rybakina defeated two-time defending champion **Aryna Sabalenka** in the women’s final.
- The tournament was held at the **USTA Billie Jean King National Tennis Center, New York**.

7. Dhiraj Bommadevara Wins Archery World Cup Final

- **Dhiraj Bommadevara** became the **first Indian male recurve archer** to win the individual title at the Archery World Cup Final.

- He defeated Japan's **Junya Nakanishi** in the final in **Saltillo, Mexico**.
- He became the **second Indian archer** to win an individual World Cup Final title after **Dola Banerjee**.
- India won **7 medals** across the 2026 Archery World Cup stages.

8. James Rodríguez Retires from International Football

- Colombian footballer **James Rodríguez** announced his retirement from international football at the age of **35**.
- He ended his international career with **131 caps and 31 goals** for Colombia.
- He became globally prominent during the **2014 FIFA World Cup**, where he won the **Golden Boot**.
- He also won the **FIFA Puskás Award** for his goal against Uruguay in 2014.

9. Nairobi to Host 2029 World Athletics Championships

- **Nairobi, Kenya** was selected to host the **2029 World Athletics Championships**.
- It will be the **first edition of the World Athletics Championships to be held in Africa**.
- The event will follow the 2027 championships in **Beijing, China**.
- Nairobi was selected after competing bids from **London and Rome**.

10. UEFA Champions League Finals 2028–29

- **Munich Football Arena** will host the **2028 UEFA Champions League final**.
- **Camp Nou in Barcelona** will host the **2029 final**.
- Barcelona will host the Champions League final for the first time since **1999**.
- UEFA also finalised venues for other European club competition finals.

11. Princess Astrid of Norway Passes Away

- **Princess Astrid Maud Ingeborg of Norway** passed away at the age of **94** on 11 September 2026.
- She was the elder sister of the late **King Harald V** and late Princess Ragnhild.
- She served as **First Lady of Norway from 1954 to 1968**.
- She continued to undertake official and humanitarian duties for the Norwegian Royal Family for several decades.

12. National Engineer's Day 2026

- **National Engineer's Day** is observed in India on **15 September**.
- It commemorates the birth anniversary of **Bharat Ratna Sir Mokshagundam Visvesvaraya**.
- The Government of India designated 15 September as National Engineer's Day in **1968**.
- The first observance was held on **15 September 1968**.

13. Hindi Diwas 2026

- **Hindi Diwas** is observed on **14 September** to mark the Constituent Assembly's 1949 decision regarding **Hindi in the Devanagari script**.
- **14 September 2026** marks the **77th anniversary** of this decision.
- The day is also associated with the birth anniversary of **Beohar Rajendra Simha**.
- The **6th All India Official Language Conference** was held in Mumbai as part of the 2026 observance.

14. 6th All India Official Language Conference

- The conference was organised by the **Department of Official Language, Ministry of Home Affairs**.
- It is an annual national conference on the use and promotion of **official language Hindi**.
- The conference was initiated in **2021** and is held in different Indian cities.
- **Rajbhasha Gaurav** and **Rajbhasha Kirti Awards** for 2025–26 were presented during the event.

15. N. Purushothama Malliya Passes Away

- **N. Purushothama Malliya**, educationist, writer and Konkani language activist, passed away at the age of **97**.
- He received the **Padma Shri in 2015** for Literature and Education.
- He contributed significantly to **Konkani literature and linguistic integration**.
- He received the **Sahitya Akademi Translation Award in 2008** for translating *Thirukkural* into Konkani.

16. Former Andhra Pradesh Deputy CM Alla Nani Passes Away

- **Alla Kali Krishna Srinivas (Alla Nani)**, former Deputy Chief Minister of Andhra Pradesh, passed away at the age of **56**.
- He represented the **Eluru Assembly constituency** and was elected to the state Assembly multiple times.
- He served as **Deputy Chief Minister and Minister for Health, Family Welfare and Medical Education** from 2019 to 2022.
- He was associated with the **YSR Congress Party (YSRCP)**.

17. Book: 'A Century of Service – The RSS in 100 Acts of Seva'

- Vice President **C. P. Radhakrishnan** released the book authored by **Dr. TAMILISAI Soundararajan**.
- The book presents **100 acts of seva (service)** associated with the Rashtriya Swayamsevak Sangh.
- Its stated theme is **"Nation-Building Through Character-Building."**
- The book focuses on social-service activities, community initiatives and nation-building efforts associated with the organisation.

FIVE TO REMEMBER · 16 & 17 SEPTEMBER 2026

1. **Launched in 2019** by the **Ministry of Agriculture and Farmers Welfare** PM Kisan Maandhan Yojana Completes Seven Years
2. **Global Gender Gap Index** — published by the **World Economic Forum**, first in **2006**; headquartered at **Cologny, Geneva** India at 131st in Global Gender Gap Index 2026
3. The **first Badri calf through OPU-IVF** was born **11 September 2026**, from a **Sahiwal surrogate**, in a collaboration between **ICAR-NDRI Karnal** and **GBPUAT Pantnagar**, funded by the **Uttarakhand Biotechnology Council, Haldi** Badri Cattle
4. The overall **unemployment rate (UR)** for persons aged 15 years and above declined from **5.1% in July to 5.0% in August 2026**. PLFS Monthly Bulletin – August 2026
5. The **Indian Air Force (IAF)** organised its first **Dronathon-2026** at the **Pokhran Field Firing Range, Jaisalmer**, from **14–16 September 2026**. Indian Air Force Dronathon-2026

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DAY 14 OF 20

18 September 2026

Friday · 15 items · 6 topics

Agriculture 4 · PIB 2 · Banking and Finance 1 · Social Issue 3 · Economy 1 · Misc GA 4

NABARD CURRENT AFFAIRS**Agriculture****1. The Cheetah and Project Cheetah**

Source: ThePrint

Context A four-year status review of Project Cheetah released by Kuno National Park shows India's cheetah population has risen to **52**, including **32 cubs born on Indian soil**. The programme has entered the **consolidation phase**.

About the Cheetah

- ***Acinonyx jubatus*** — a large felid of the family **Felidae**
- The **sole extant member of the genus *Acinonyx***
- The **fastest living terrestrial animal**, accelerating from **0 to 100 km/h in about three seconds**

Conservation Status

- **IUCN: Vulnerable** globally; the **Asiatic subspecies is Critically Endangered**
- **CITES: Appendix I**

Important Facts for Exams

- **Cheetah population: 52** — **49 at Kuno, 3 at Gandhi Sagar; 32 cubs born in India**
- **17 free-ranging** at Kuno; the programme is in its **consolidation phase**
- ***Acinonyx jubatus***; sole member of genus ***Acinonyx***
- **IUCN Vulnerable; Asiatic subspecies Critically Endangered; CITES Appendix I**
- Declared **extinct in India in 1952**; the last were reportedly shot in **Koriya, present-day Chhattisgarh**
- **Project Cheetah** launched **17 September 2022** at **Kuno**, with **8 cheetahs from Namibia; 12 more from South Africa** in February 2023
- The **world's first intercontinental large carnivore translocation**
- **Kuno** is in **Sheopur district**, and **Gandhi Sagar** in **Mandsaur-Neemuch**, both in **Madhya Pradesh**
- The cheetah is the **only large carnivore to have gone extinct in independent India**

2. Gegeneophis chandgadi

Source: TH

Context Scientists from the **Zoological Survey of India** and **Savitribai Phule Pune University** described a new **limbless amphibian, *Gegeneophis chandgadi***, discovered in **backyard leaf litter** in **Buzawade village**, Maharashtra's Western Ghats.

What It Is

- A **subterranean, limbless amphibian** — a **caecilian**
- Family **Grandisoniidae**; genus ***Gegeneophis***, commonly called **blind caecilians**

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- An **annulocylix** caecilian — **slender, ringed and cylindrical**, without a tail

Where Found

- **Buzawade village, Chandgad taluka, Kolhapur district**
- In the **northern Western Ghats** of Maharashtra

Habitat

- Highly **fossorial** — spends nearly its entire life **underground**
- Inhabits **human-modified rural agroecosystems** and **village backyards**
- Thrives beneath **decaying wood piles, compost and organic waste**, and **moist bamboo leaf litter**
- Where **rich organic matter is conserved** and **synthetic chemical pesticides are avoided**

Important Facts for Exams

- ***Gegeneophis chandgadi*** — a **caecilian**, family **Grandisoniidae**
- Found at **Buzawade village, Chandgad taluka, Kolhapur district**, northern **Western Ghats**
- Described by the **Zoological Survey of India** and **Savitribai Phule Pune University**
- **Caecilians** form the order **Gymnophiona** — the **third order of amphibians**, alongside **Anura** (frogs and toads) and **Caudata/Urodela** (salamanders and newts)
- They are **limbless, burrowing** amphibians with **vestigial eyes** and **chemosensory tentacles**
- **Fossorial** — adapted to digging and living underground
- **Annuli** — the ring-like folds encircling the body
- Notable: the species was found in a **human-modified backyard**, not pristine forest — showing **agroecosystems free of pesticides** can hold undescribed biodiversity
- The **Western Ghats** is a **UNESCO World Heritage Site** and one of the world's **eight hottest biodiversity hotspots**
- **ZSI** — Zoological Survey of India, established **1916**, headquartered at **Kolkata**, under the **MoEFCC**

3. PM Vishwakarma Completes Three Years

Source: PIB

Context On **17 September 2026**, the **PM Vishwakarma Scheme** completed **three years**, reaching **30 lakh registrations**. The **Ministry of MSME** marked the anniversary at the **Dhono Dhanyo Auditorium, Kolkata, West Bengal**.

Objective

- **End-to-end support** to **traditional artisans and craftspeople** engaged in **18 identified trades**

The Three Pillars

- **Samman (Respect)** — formal identification through **PM Vishwakarma Certificates** and **digital ID cards**
- **Samarthya (Capability)** — **multi-tier skill upgradation**, exposure to **modern tooling**, and formalisation via the **Udyam Assist Platform (UAP)**
- **Samriddhi (Prosperity)** — **concessional credit, doorstep toolkits, monthly digital transaction cashbacks** and **market linkages**, while preserving the **Guru-Shishya parampara**

Important Facts for Exams

- **PM Vishwakarma** launched **17 September 2023**, on **Vishwakarma Jayanti**; completed **three years** with **30 lakh registrations**
- Covers **18 traditional trades**
- Outlay: **₹13,000 crore** for **FY2023–24 to FY2027–28**

- A **Central Sector Scheme**, fully funded by the Centre
- Jointly implemented by **MoMSME, MSDE and DFS**
- **Training stipend ₹500 per day; toolkit incentive ₹15,000** by e-voucher
- **Loan: ₹1 lakh (18 months) + ₹2 lakh (30 months) at 5 per cent**, with **8 per cent interest subvention**
- Also provides a **PM Vishwakarma certificate and ID card, incentive of ₹1 per digital transaction** (up to 100 monthly), and **marketing support**
- **Basic training: 5–7 days; advanced training: 15 days or more**
- Registration through **Common Service Centres**, with **three-tier verification** — Gram Panchayat/ULB, District Implementation Committee, and Screening Committee
- The **18 trades** include carpenter, boat maker, blacksmith, goldsmith, potter, cobbler, mason, basket/mat/broom maker, doll and toy maker, barber, garland maker, washerman, tailor and fishing net maker
- Eligibility: **artisan aged 18 or above**, engaged in one of the 18 trades in an **unorganised, self-employed** capacity

4. Kishau Multipurpose Project Agreement Signed by Six States

- **Six states** — Himachal Pradesh, Haryana, Uttarakhand, Uttar Pradesh, Delhi and Rajasthan — signed an agreement for the **Kishau Multipurpose Project**.
- The **422 MW project** will support water storage, irrigation and the **rejuvenation of the Yamuna River**.
- A **232.6-metre-high concrete gravity dam** will be built on the Tons River with **1,562 MCM storage capacity**.
- The project is a **National Project**, with **90% funding by the Centre** and 10% by the participating state

PIB

1. NIELIT–Infineon Centre of Excellence for Semiconductor Manufacturing

- **NIELIT and Infineon Technologies** inaugurated a **Centre of Excellence (CoE)** on semiconductor manufacturing in **Ahmedabad, Gujarat**.
- The centre will provide practical training in **ATMP, OSAT and semiconductor backend manufacturing**.
- Infineon supplied **8 semiconductor manufacturing equipment units** for training and skill development.

2. AI Centre of Excellence Approved for Bhubaneswar

- **MeitY** granted **in-principle approval** for an **AI Centre of Excellence in Bhubaneswar, Odisha** under the **IndiaAI Mission**.
- The centre will focus on **AI innovation, startup incubation and responsible AI deployment**.
- Key focus areas include **healthcare, governance, disaster management, education, coastal and marine economy and fisheries**.

RBI CURRENT AFFAIRS

Banking and Finance

1. RBI Conducts ₹50,000 Crore OMO Sale

- RBI sold **₹50,000 crore of Government Securities** through an **Open Market Operation (OMO)** to absorb

durable liquidity.

- It is the **first tranche** of a **₹1 trillion OMO sale programme**; ₹25,000 crore each is scheduled for **21 and 28 September 2026**.
- **Net liquidity surplus** stood at **₹7.37 trillion**, while durable liquidity was estimated at around **₹14 trillion** by mid-September.
- **WACR** stood at **5.05%**, compared with the **5.25% repo rate**.

RBI AND NABARD CURRENT AFFAIRS

Social Issue

1. Article 371 and Asymmetric Federalism

Source: Indian Express

Context The **Ministry of Home Affairs** reached an **in-principle understanding** with the **Apex Body, Leh (ABL)** and the **Kargil Democratic Alliance (KDA)** to propose inserting a new **Article 371K** into the Constitution.

What Asymmetric Federalism Means

- **Part XXI** of the Constitution — **Temporary, Transitional and Special Provisions**
- Embodies the constitutional flexibility to grant **differentiated political, cultural, economic and administrative protections** to specific regions
- Based on **unique historical, ethnic or developmental circumstances**

How Article 371 Evolved

- **Original purpose (1950)** — **not** for cultural or tribal autonomy. It was a **transitional administrative mechanism** placing erstwhile **princely states (Part B States)** such as Mysore, Hyderabad and Rajasthan) under **Presidential supervision for 10 years**
- **1956 reset** — the **7th Constitutional Amendment Act** abolished the **Part A, B and C** state classifications; the original Article 371 was replaced to provide **development boards for Maharashtra and Gujarat**
- **Subsequent additions** — Articles **371A to 371J** were added incrementally to manage **ethnic rebellions, tribal land rights, border statehood transitions** and **regional educational and employment disparities**

Important Facts for Exams

- **Part XXI** — Temporary, Transitional and Special Provisions; **Articles 369 to 392**
- **Article 370** related to Jammu and Kashmir; **abrogated in 2019**
- The **7th Amendment (1956)** abolished the **Part A, B, C** state classification and rewrote Article 371
- **371A (Nagaland)** and **371G (Mizoram)** are the **strongest** — central laws on land and custom need **Assembly concurrence**
- **371A** arose from the **16-Point Agreement, 1960**; **371G** from the **Mizo Peace Accord, 1986**
- **371D/E** arose from the **Six-Point Formula** for Andhra Pradesh
- **371J** covers **Kalyana-Karnataka**, added by the **98th Amendment, 2012**
- **Proposed 371K** — a directly elected UT-level legislative body for **Ladakh**, without statehood or Sixth Schedule status
- **Sixth Schedule** applies to tribal areas of **Assam, Meghalaya, Tripura and Mizoram**, through **Autonomous District Councils**

- Ladakh currently has **one Lok Sabha seat** and **no Rajya Sabha representation**
- **LAHDC Leh (1995)** and **LAHDC Kargil (2003)** operate under the **LAHDC Act, 1997**

2. Hazard Perception Test

Source: The Hindu

Context Kerala will become the **first State in India** to introduce a **mandatory computer-based Hazard Perception Test (HPT)** for driving licence applicants, from **December 2026**.

What It Is

- A **computer-based road-safety assessment**
- Uses **simulated traffic situations** to test whether applicants can **identify potential hazards at the appropriate time**
- The provision for such an assessment **already exists under the Central Motor Vehicles Rules**

Aim

- Move driver testing **beyond knowledge of traffic rules and vehicle handling**
- Toward **real-world hazard recognition, anticipation** and **safer decision-making**

Important Facts for Exams

- **Kerala** — the **first State** to make the **Hazard Perception Test** mandatory, from **December 2026**
- Provision already available under the **Central Motor Vehicles Rules, 1989**
- The test measures **anticipation**, not rule knowledge — the gap between knowing a rule and **reacting in time**
- The UK pioneered the HPT in **2002**, as part of its theory test; **Australia** and several other countries also use it
- **Driving licences** in India are issued by **State Transport Authorities / RTOs** under the **Motor Vehicles Act, 1988**
- **Motor vehicles** is a **Concurrent List** subject
- **Road accident data 2024: 4,87,707 accidents** and **1,77,175 deaths**; about **485 deaths daily**
- **Accident severity** rose from **21.6 (2005)** to **36.3 (2024)** deaths per 100 accidents
- **Two-wheeler riders 46.2 per cent** and **pedestrians 20.6 per cent** of fatalities
- **18–45 age group: 66.1 per cent** of deaths; estimated **3 per cent GDP loss**
- Related: the **Motor Vehicles (Amendment) Act, 2019**, which introduced **electronic enforcement (136A)**, **Good Samaritan protection (134A)**, **Golden Hour cashless treatment (162)**, **contractor liability (198A)** and **vehicle recall (110A)**
- Also related: **automated driving test tracks**, **Bharat NCAP** vehicle safety ratings, and the **Safe Systems** approach
- India is a signatory to the **Brasilia Declaration** and committed to **SDG 3.6** — halving road traffic deaths

Economy

1. India's Exports Rise 15.5% to USD 399.27 Billion

- India's combined **merchandise and services exports** reached **USD 399.27 billion** during **April–August 2026**, growing **15.5%**.
- Merchandise exports during the period stood at **USD 215.91 billion**.
- Total imports reached **USD 459.65 billion**, registering **18.01% growth**.
- In **August 2026**, combined exports were **USD 82.68 billion**, while imports stood at **USD 92.09 billion**.

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Social Issue

1. Stem Cell Therapy for Autism Restricted to Approved Clinical Trials

- The Union Health Ministry directed States and UTs to ensure that **stem cell therapy for Autism Spectrum Disorder (ASD)** is provided only through **duly approved clinical trials**.
- The advisory was issued on **16 September 2026** and reiterates the existing regulatory framework for stem cell therapy.
- The advisory follows the **Supreme Court judgment of 30 January 2026** in *Yash Charitable Trust & Ors. v. Union of India & Ors.*

Misc GA

1. Anant Nag to Receive Dadasaheb Phalke Award 2024

- Veteran actor **Anant Nag** will receive the **Dadasaheb Phalke Award 2024** for his contribution to Indian cinema.
- He will be honoured during the **72nd National Film Awards** ceremony on **22 September 2026**.
- He will become the **56th recipient** and the **second Kannada cinema artist** to receive the award after Rajkumar.

2. CBFC Reconstituted with 18 Members

- The Government reconstituted the **Central Board of Film Certification (CBFC)** with **18 members** for a **three-year term**.
- **Shashi Shekhar Vempati** will serve as the Chairperson.
- The board includes personalities such as **Preity Zinta, Suniel Shetty, Pankaj Tripathi and Pallavi Joshi**.

3. Sanjukta Parashar Becomes First Woman IG of CRPF CoBRA

- **IPS officer Sanjukta Parashar** took charge as the **Inspector General of CRPF CoBRA**.
- She became the **first woman officer to lead the elite CoBRA jungle-warfare force**.
- CoBRA is a specialised **10-battalion CRPF unit** trained mainly for **guerrilla warfare, long-range operations and counter-insurgency**.

4. International Day of Science, Technology and Innovation for the South

- The **International Day of STI for the South** is observed annually on **16 September**.
- The day highlights the role of **science, technology and innovation in sustainable development**, particularly in the Global South.
- The UN General Assembly officially recognised the day through **Resolution A/RES/78/259 in 2024**.

FIVE TO REMEMBER · 18 SEPTEMBER 2026

1. On **17 September 2026**, the **PM Vishwakarma Scheme** completed **three years**, reaching **30 lakh registrations**. The **Ministry of MSME** marked the anniversary at the **Dhono Dhanyo Auditorium, Kolkata, West Bengal**. PM Vishwakarma Completes Three Years
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DAY 15 OF 20

19 September 2026

Saturday · 6 items · 3 topics

Agriculture 3 · Banking and Finance 2 · Economy 1

NABARD CURRENT AFFAIRS

Agriculture

1. FAO Report: "Forests for Food"

Source: Down To Earth

Context The **FAO**, with the **Landscape Alliance (CIFOR-ICRAF)**, published "**Forests for Food: Nourishing People, Sustaining the Planet**" — developed under the **Collaborative Partnership on Forests (CPF) Joint Initiative**.

What It Is

- Synthesises global evidence on the links between forests and the **four dimensions of Food Security and Nutrition — availability, access, utilisation and stability**
- Addresses a systemic knowledge gap caused by:
 - **Absence of globally standardised definitions**
 - **Unrecorded informal wild-food consumption**
 - **Fragmented policy silos** across agriculture, forestry and health

Key Findings

- **Over 5 billion people** depend to some extent on forests for livelihoods; forests generate up to **20 per cent of rural household income** in several developing regions
- **More than 50,000 wild species** are used globally for food, energy, medicine and materials — including at least **10,000 consumed directly as human food**
- In remote forest-dependent communities, **wild forest foods supply up to 80 per cent of daily dietary protein** and nearly **half of total food mass by weight**
- **1.8 billion people (23 per cent of the global population)** relied primarily on **woodfuel for cooking** in 2022; **410 million** depended on wood energy to **boil and sterilise drinking water**
- Forests host **pollinators supporting 35 per cent of global crop production**; **forested watersheds supply freshwater to over 85 per cent of the world's major cities**
- Agricultural zones across **155 countries** depend on forests in **other countries** for up to **40 per cent of annual rainfall**, through **atmospheric moisture recycling and evapotranspiration**
- **More than 1 billion people** rely on **forest-derived medicinal plants** for primary healthcare
- **10.9 million hectares** of forest were deforested annually between **2015 and 2025**

Important Facts for Exams

- Report: "**Forests for Food: Nourishing People, Sustaining the Planet**" — by **FAO** with **CIFOR-ICRAF**, under the **CPF Joint Initiative**
- **FAO** — headquartered at **Rome**, founded **1945**; also publishes **SOFA**, **SOFI** and the **Global Forest Resources Assessment**
- **CIFOR-ICRAF** — Center for International Forestry Research and World Agroforestry

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- **Four dimensions of food security:** availability, access, utilisation, stability
- **5 billion people** depend on forests; up to **20 per cent of rural income**
- **50,000+ wild species** used; **10,000+** eaten directly
- **80 per cent of protein** in remote forest communities from wild foods
- **1.8 billion** rely on **woodfuel** for cooking; **410 million** for boiling water
- Pollinators support **35 per cent of global crop production**; forested watersheds supply **85 per cent of major cities**
- **155 countries** depend on foreign forests for up to **40 per cent of rainfall**
- Deforestation: **10.9 million ha/year (2015–2025)**; net loss fell from **10.7 to 4.12 million ha** annually
- **Arapaima** — the Amazon giant fish, recovered **30-fold** through community management
- **VGGT** — FAO Voluntary Guidelines on Responsible Governance of Tenure
- **One Health** — the integrated approach linking human, animal and environmental health

2. India's First Soil Carbon Payments

Source: PIB

Context India's agricultural carbon market reached a milestone as **2,550+ small farmers** in **Punjab and Haryana** received **over ₹2.9 crore through DBT** — India's **first farm-level soil carbon payments** for verified **regenerative farming practices**.

What It Is

- A **digital market-linkage mechanism** monetising verified **soil organic carbon sequestration** and **greenhouse gas reductions**
- Rewarding smallholder farmers for **regenerative, climate-smart agronomic practices**

Implementing Entity

- **Grow Indigo** — an agri-tech joint venture between **Mahyco** and US-based **Indigo Ag**
- Through its farmer-carbon initiative, the '**Aadi**' programme

Background

- Initiated in **2019** to curb **air pollution from paddy stubble burning** in northwestern India and reverse **groundwater depletion** in the Indo-Gangetic plains
- The first payment cycle covers carbon sequestered and emissions avoided between **2019 and 2022**
- Initial tranche of roughly **30,000 acres**, generating over **50,000 internationally certified carbon credits**

How it Works?

Stage	How It Works
1. Field Practice Adoption	Farmers adopt Direct Seeded Rice (DSR) , minimum tillage , cover crops , and in-situ residue retention , replacing conventional transplanting and stubble burning .
2. Measurement, Reporting & Verification (MRV)	Soil carbon and GHG changes are tracked using satellite data , digital crop models , and periodic soil sampling .
3. Credit Issuance & Monetisation	Verified carbon credits are sold in the voluntary carbon market .
4. Farmer Payment	Farmers receive upfront payments or 75% of the net proceeds from carbon-credit sales.

3. The Bharat Vann Green Initiative

Source: BS

Context Union Finance Minister **Nirmala Sitharaman** inaugurated the '**Bharat Vann**' green initiative at **Lodhi Colony Park, Central Delhi** – an **urban afforestation drive** with the **New Delhi Municipal Council (NDMC)**.

What It Is

- A **dense urban micro-forest project** using the **Miyawaki afforestation method**
- **High-density planting** of **multi-layered, indigenous vegetation**
- To rapidly establish **self-sustaining, biodiverse green lungs** in degraded or high-density urban spaces

Who Is Involved

- **Implementing body:** **New Delhi Municipal Council (NDMC)**
- **Funding:** under the **CSR initiative of India Infrastructure Finance Company Limited (IIFCL)**
- **Implemented by:** the **Enviro Creators Foundation**

Aim

- Accelerate **urban ecological restoration**
- Combat Delhi's **particulate air pollution**
- Lower local **urban heat island (UHI) effects**
- Create **accessible public community spaces** for wellness and physical activity

RBI CURRENT AFFAIRS

Banking and Finance

1. The EPFO Wage Ceiling

Source: PIB

Context The **Union Cabinet** approved the Ministry of Labour and Employment's proposal to raise the **mandatory wage ceiling under the EPFO** from **₹15,000 to ₹25,000 per month**.

What the Wage Ceiling Is

- The **statutory monthly salary threshold** – **basic pay plus dearness allowance**
- Determining **mandatory coverage** under the **EPF and Miscellaneous Provisions Act, 1952**
- Any worker joining an establishment with **20 or more employees** at a wage **up to this limit** must be **mandatorily enrolled** in the provident fund, pension and insurance schemes

Aim

- Align statutory social security with **sustained wage growth, rising cost of living and inflation**
- Ensure **entry- and mid-level formal sector workers** receive **portable, assured retirement savings and survivor benefits**

The Revision History

- **₹6,500 per month** from **2004** until **1 September 2014**
- Revised to **₹15,000** in **2014**
- Over the following **12 years**, rising **state minimum wages** brought baseline earnings close to or above ₹15,000, leaving new workers **outside automatic coverage**

- The **Expenditure Finance Committee** cleared the hike to **₹25,000** in **June 2026**

2. Moody's Raises India's FY27 GDP Forecast to 7%

Source: Business Standard

Context Moody's Ratings raised its forecast for India's **real GDP growth in FY27 to 7 per cent from 6 per cent** — citing **stronger-than-expected economic activity** and the economy's **resilience to the West Asia conflict shock**.

The Forecast Comparison

Agency	FY27 GDP projection
Moody's	7.0 per cent
RBI	6.7 per cent
ADB	6.6 per cent
S&P Global	6.6 per cent
Goldman Sachs	6.5 per cent
Fitch	6.4 per cent

Moody's projection is the **highest** among major agencies.

What Drove the Upgrade

- Real GDP growth **accelerated to 8.2 per cent year-on-year** in the **first six months of 2026**, against **7.3 per cent in 2025**
- Driven by **strong private consumption, robust gross fixed capital formation** and **sustained services activity**
- **Continued public infrastructure spending** and a **likely revival in private-sector investment** are supporting growth

Important Facts for Exams

- Moody's raised FY27 India GDP forecast from **6 per cent to 7 per cent** — the **highest** among major agencies
- **RBI 6.7, ADB 6.6, S&P 6.6, Goldman Sachs 6.5, Fitch 6.4**
- Real GDP grew **8.2 per cent** in the first half of 2026, against **7.3 per cent** in 2025
- **Rating: Baa3, stable outlook** — Moody's **lowest investment grade**
- Equivalent ratings: **Fitch BBB–, S&P BBB, Morningstar DBRS BBB** — all stable
- **S&P upgraded India to BBB from BBB–** last year, one notch above Fitch and Moody's
- Constraints: **high general government debt, weak debt affordability, low per capita income**
- Moody's FY27 inflation projection **4.8 per cent**, against **2.4 per cent in FY26**
- **Debt affordability** — the share of revenue consumed by **interest payments**; India's is among the weakest in its rating category
- **General government debt** includes **Centre plus states**; S&P projects the combined deficit at **7.3 per cent of GDP** in FY27
- Q1 FY27 GDP was **7.8 per cent**, above the RBI's 7 per cent forecast

Economy

1. SEMICON India 2026

Source: TH

Context Prime Minister **Narendra Modi** inaugurated the **5th edition of SEMICON India 2026** at **Yashobhoomi (IICC), New Delhi** — coinciding with **Vishwakarma Diwas**.

What It Is

- India's **flagship international semiconductor conference and exhibition**
- The premier nexus connecting the **global microelectronics supply chain, fab operators, design startups, academic institutions and policymakers**

Organisation

- Jointly organised by the **India Semiconductor Mission (ISM)**, **MeitY**, and **SEMI** — the global industry association for electronics manufacturing and design
- **Host venue: Yashobhoomi (India International Convention & Expo Centre), New Delhi**
- **Theme: "Silicon to Systems: Building the Ecosystem"**

Aim

- Accelerate **capital investments**
- Bridge **global technology partnerships**
- Foster **domestic chip design IP**
- Position India as a **trusted, resilient global manufacturing destination** across the electronics value chain

FIVE TO REMEMBER · 19 SEPTEMBER 2026

1. The **Expenditure Finance Committee** cleared the hike to **₹25,000** in **June 2026** The EPFO Wage Ceiling
2. **1.8 billion people (23 per cent of the global population)** relied primarily on **woodfuel for cooking** in 2022; **410 million** depended on wood energy to **boil and sterilise drinking water** FAO Report: "Forests for Food"
3. Initiated in **2019** to curb **air pollution from paddy stubble burning** in northwestern India and reverse **groundwater depletion** in the Indo-Gangetic plains India's First Soil Carbon Payments
4. Real GDP growth **accelerated to 8.2 per cent year-on-year** in the **first six months of 2026**, against **7.3 per cent in 2025** Moody's Raises India's FY27 GDP Forecast to 7%
5. To rapidly establish **self-sustaining, biodiverse green lungs** in degraded or high-density urban spaces The Bharat Vann Green Initiative

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20 & 21 September 2026

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NABARD CURRENT AFFAIRS

Agriculture

1. SPROUT Facility Inaugurated at BRIC–NIPGR

Source: PIB

Context Union Minister of State (IC), Science and Technology, **Dr Jitendra Singh** inaugurated **SPROUT** — a state-of-the-art agricultural research facility at the **BRIC–National Institute of Plant Genome Research (NIPGR), New Delhi** — to develop **climate-resilient crops**.

What SPROUT Stands For

SpeedSeed Phenotyping and **Resource Optimization** for **Unified Trait Analysis**

It is an **agricultural technology platform** focused on **rapid and efficient analysis of crop traits**.

- **Speed Seed Phenotyping:** Quickly studies and measures important characteristics (**traits**) of seeds and plants.
- **Resource Optimization:** Helps reduce the **time, labour and resources** needed for crop evaluation.
- **Unified Trait Analysis:** Brings different crop-trait measurements together for more systematic analysis.

Aim

- Develop **climate-resilient crops** by enabling **precise trait evaluation** under varied environmental conditions
- Strengthen **plant genome research** and **high-throughput phenotyping**

Important Facts for Exams

- Located at **BRIC–NIPGR, New Delhi**; Director **Prof. Manoj Prasad**
- **Initial crop: chickpea**
- **SpeedSeed / speed breeding** cuts crop cycles to about **40 days**, allowing **several generations per year** instead of one or two
- **Phenotyping** — measuring a plant's observable traits (height, yield, stress response); **high-throughput** means automated, at large scale
- **Genotype vs phenotype** — genotype is the genetic makeup; phenotype is the expressed traits, shaped by genes and environment
- **BRIC — Biotechnology Research and Innovation Council**, an autonomous body under the **Department of Biotechnology**, formed **2023** by merging **14 DBT institutes**
- **NIPGR** — established **1998**; focuses on **plant genomics**
- **BioE3 Policy** — approved **2024**, promoting **biomanufacturing** and a **high-performance bioeconomy**
- India's first **genome-edited rice varieties** — **DRR Dhan 100 (Kamala)** and **Pusa DST Rice 1** — were released in **2025**

- **SDN-1 and SDN-2** genome editing, which introduces no foreign DNA, is **exempt from GM regulation** in India
- **Chickpea (gram)** – India's largest pulse crop, a **rabi** crop; India is the world's largest producer

2. GOBARDhan Scheme Guidelines Issued for CBG Sector

- **MoPNG** issued component-wise operational guidelines for the **GOBARDhan Scheme** to strengthen India's **Compressed Biogas (CBG)** sector.
- The Government assured **full offtake of CBG** available for sale, subject to technical and operational feasibility.
- **CBG purchase obligation** for CGD companies has been fixed at **3% in FY27, 4% in FY28 and 5% from FY29 onwards**.
- The initial **Administered CBG Price (ACP)** is **₹2,110/MMBTU**, approximately **₹98/kg**, for at least 10 years up to **31 March 2036**.

Schemes

1. Swachhata Hi Seva 2026 Campaign Launched

- The **Swachhata Hi Seva (SHS) 2026** campaign was launched on **17 September 2026** by MoHUA and DDWS.
- The campaign will continue from **17 September to 2 October 2026**, culminating on **Gandhi Jayanti**.
- Its theme is **"Swachhata Mein Sahbhag; Swachh Bharat, Viksit Bharat"**, focusing on citizen participation and shared responsibility.
- Five pillars include **Clean Public Places, Swachh Paathshala, SafaiMitra Suraksha Evam Samman, Jan Bhagidari and Swachhata Se Samridhi**.

2. Nasha Mukh Bharat Abhiyaan Partnership Extended

- **DoSJE** extended its MoU with **The Art of Living** under the **Nasha Mukh Bharat Abhiyaan (NMBA)**.
- The partnership focuses on **substance-abuse prevention, awareness, community mobilisation and reducing stigma**.
- The initiative follows a **whole-of-government and whole-of-society approach**.
- NMBA was launched in **2020** by DoSJE.

3. EMRS Smart Classrooms and Computer Labs in Rajasthan

- **NSTFDC and HPCL** signed an MoU to establish integrated **computer labs and smart classrooms in 29 EMRSs** across Rajasthan.
- The **₹16.01 crore** project will benefit more than **10,000 Scheduled Tribe students annually**.
- Each school will receive **four smart classrooms, computer labs and 10 tablets** with competitive-exam content.
- The project covers **11 districts** and is expected to be completed within **six months**.

Reports & Articles

1. NITI Aayog Releases 9th Trade Watch Quarterly

- NITI Aayog released the **9th edition of Trade Watch Quarterly (TWQ)** focusing on **Metals and Ores Trade** for Q1 FY27.

- Global goods trade reached **USD 13.7 trillion** in H1 2026, growing **12.5% year-on-year**.
- India's merchandise and services trade reached **USD 506.9 billion** in Q1 FY27, registering **15.5% growth**.
- India's merchandise exports rose **16% to USD 129.5 billion**, while imports increased **19.8% to USD 216.1 billion**, resulting in an **USD 86.6 billion merchandise trade deficit**.

PIB

1. NIELIT–Infineon Centre of Excellence for Semiconductor Manufacturing

- **NIELIT and Infineon Technologies** inaugurated a **Centre of Excellence on Semiconductor Manufacturing** in Ahmedabad, Gujarat.
- The centre focuses on **ATMP, OSAT and semiconductor workforce development**.
- Infineon provided **8 industry-grade semiconductor manufacturing equipment units** for practical training.

2. AI Centre of Excellence Approved for Bhubaneswar

- **MeitY** granted in-principle approval for an **AI Centre of Excellence in Bhubaneswar, Odisha** under the **IndiaAI Mission**.
- The centre will promote **AI innovation, startup incubation and responsible AI deployment**.
- Its focus areas include **healthcare, governance, disaster management, education, coastal and marine economy and fisheries**.

RBI CURRENT AFFAIRS

Banking and Finance

1. NPCI Revises UPI MDR Framework

- NPCI released a revised **Merchant Discount Rate (MDR)** framework, effective from **15 October 2026**.
- **P2P UPI transactions will remain free**, irrespective of the transaction amount.
- UPI **P2M transactions below ₹2,000** will continue to remain free for merchants and users.
- For specified categories such as **railways, telecom, insurance and fuel**, a flat **₹5 MDR** will apply to transactions above ₹2,000; capital-market transactions will attract **0.02%**, capped at ₹300.

2. NSE Enables India's First Tokenised Corporate Bond Issuances

- NSE enabled India's **first tokenised corporate bond issuances**, worth **₹1,000 crore**, under the **SEBI Regulatory Sandbox Framework, 2020**.
- **REC and L&T** each raised **₹500 crore** through tokenised corporate bonds.
- The issuances use **Distributed Ledger Technology (DLT)** to digitally represent and manage securities.
- The technology aims to improve **transparency, operational efficiency and settlement processes**.

3. RBI Conducts ₹50,000 Crore OMO Sale

- RBI sold **₹50,000 crore of Government Securities** through an **Open Market Operation (OMO)** to absorb durable liquidity.
- It is the first tranche of a **₹1 trillion programme**, with ₹25,000 crore auctions scheduled for **21 and 28 September 2026**.

- **WACR stood at 5.05%**, while the **repo rate was 5.25%**.
- Net liquidity surplus stood at **₹7.37 trillion**, while durable liquidity was estimated at around **₹14 trillion** by mid-September.

4. Kamlesh Chandra Varshney Reappointed as SEBI Whole-Time Member

- **Kamlesh Chandra Varshney** was reappointed as a **Whole-Time Member (WTM)** of SEBI beyond 19 September 2026.
- He will continue until **4 August 2029**, when he reaches the age of 65, or until further orders.
- He is a **1990-batch Indian Revenue Service officer** and joined SEBI as WTM in **September 2023**.
- He has handled areas including **market intermediaries, legal affairs, surveillance and information technology**.

RBI AND NABARD CURRENT AFFAIRS

1. Global Business Climate Survey 2026

Source: News on Air

Context India was ranked **first in business climate among 41 global markets** in the **Global Business Climate Survey 2026**, published by the **Swedish Chamber of Commerce in India (SCCI)** with **Business Sweden**.

What the Survey Is

- An **annual international benchmark** capturing the perspectives, **performance, profitability** and **expansion plans** of **Swedish multinational corporations** operating in key global markets
- Jointly produced by **Business Sweden** and the **Swedish Chambers of Commerce**
- **First instituted in 2020**
- The **2026 edition is the largest to date**, covering **41 major economies** across **Western Europe, Asia-Pacific, MEA+ and the Americas**

Aim

- Provide a comparative framework tracking **macroeconomic conditions, regulatory hurdles, ease of doing business** and **forward-looking investment sentiment** for Swedish enterprises abroad

The Top Three Markets

- **India**
- **Ireland**
- **Vietnam**

— standing out for **economic momentum, political stability** and **high investor confidence**

India's Performance

- **Ranked No. 1 overall** in business climate favourability
- In the **global top three for four consecutive years**
- **73 per cent** of surveyed Swedish companies rated India's operating climate **good or very good**
- Along with the **Philippines and Poland**, India recorded the **highest market-level revenue and growth projections**

Global Findings

- Despite geopolitical shocks, **64 per cent** of Swedish companies globally reported **profitability**
- **80 per cent** maintained a **neutral or positive** operational outlook

- About **44 per cent** plan to **scale up investments** over the next 12 months
- **Asia-Pacific leads capital allocation** over Europe and the Americas
- Winning strategy identified: **cost discipline, sharp sales execution** and **integration into local supply chains**

Important Facts for Exams

- **Global Business Climate Survey 2026** — by **Business Sweden** and the **Swedish Chamber of Commerce in India**
- **India ranked first among 41 markets**; **Ireland** second, **Vietnam** third
- India in the **top three for four consecutive years**
- **73 per cent** of Swedish firms rated India's climate good or very good
- Global: **64 per cent profitable, 80 per cent neutral or positive, 44 per cent** planning more investment
- Survey instituted in **2020**; the 2026 edition is the **largest yet**
- **Business Sweden** — Sweden's trade and investment promotion agency, jointly owned by the **Swedish government** and **industry**
- India-Sweden relations: a **Strategic Partnership** since **2018**; the **Leadership Group for Industry Transition (LeadIT)**, launched jointly by India and Sweden at the **UN Climate Action Summit 2019**
- India-Sweden links also include the **India-EFTA TEPA** framework (Sweden is an EU member, not EFTA), and cooperation on **green transition and innovation**

2. India Electric Mobility Index 2025

Source: ET

Context NITI Aayog released the **India Electric Mobility Index (IEMI) 2025**, which measures the progress of States and Union Territories in developing their **electric mobility ecosystem**.

What does the IEMI measure?

The **India Electric Mobility Index** evaluates EV progress through three broad areas:

- **Transport Electrification Progress** – extent of electric vehicle adoption and electrification of transport.
- **Charging Infrastructure Readiness** – availability of charging infrastructure and supporting measures.
- **EV Research and Innovation Readiness** – development of research, innovation and the EV startup ecosystem.

Details

- This is the **2nd edition** of the IEMI
- Title: "**India Electric Mobility Index (IEMI) 2025: Tracking Electric Mobility Trends in Indian States**"
- Assessment period: **January to December 2025**
- Uses **16 indicators** across three themes
- **Delhi's score rose from 77 to 84**, retaining the top position

Category-wise Leaders

Large States

- **Maharashtra** — top performer
- **Karnataka** — second
- **Tamil Nadu (61)** — third

Hilly and Northeastern States

- **Manipur (46)** — top

- **Tripura (36)** — second
- **Assam (35)** — third

UTs and City States

- **Delhi** — top
- **Chandigarh** — second
- **Goa** — third

Important Facts for Exams

- **IEMI 2025** — the **2nd edition**; covers **January–December 2025**
- Developed by **NITI Aayog** with **WRI India**
- **16 indicators**; weights: **Transport Electrification 50 per cent**, **Charging Infrastructure 30 per cent**, **EV Research and Innovation 20 per cent**
- **Delhi: 84** (up from **77**); **Maharashtra: 78**; **Karnataka: 73**
- **Category leaders**: Large States — **Maharashtra**; Hilly and NE — **Manipur (46)**; UTs and City States — **Delhi**
- **Tamil Nadu: 61**, third among large states
- **Madhya Pradesh** rose from **23rd to 7th** overall; **Goa** climbed **ten places** to fifth
- **Karnataka** leads charging readiness (**97**); **Delhi** leads research and innovation (**94**)
- India's **EV penetration: 8.25 per cent** in 2025–26, up from **0.5 per cent in 2018**
- Note: **Goa** is a **state**, though grouped here with UTs and city states for comparison on size and urban profile

3. Global Financial Centres Index (GFCI 40)

Source: TH

Context The **Z/Yen Partners**, with the **China Development Institute (CDI)**, released the **40th edition of the Global Financial Centres Index (GFCI 40)**. **GIFT City, Gujarat**, improved by **9 positions to rank 37th globally** and entered the **top 15 financial centres in the Asia-Pacific region**.

Key Highlights

GIFT City improves its global ranking

- **GFCI 40: 37th**
- **GFCI 39: 46th**
- Improvement: **9 positions**
- GIFT City became the **only Indian financial centre in the Asia-Pacific top 15**.

Other Indian financial centres

Financial Centre	GFCI 40
GIFT City	37th
Mumbai	49th
Delhi	56th

The Top Four

Rank	Centre
1	New York (USA) — retained top position
2	London (UK)

Rank	Centre
3	Hong Kong
4	Singapore

About GFCI

- A **biannual ranking** of global financial centres
- Assesses **competitiveness** using **quantitative indicators** and **assessments from financial services professionals**

The Five Competitiveness Areas

- **Business Environment**
- **Human Capital**
- **Infrastructure**
- **Financial Sector Development**
- **Reputation**

Important Facts for Exams

- **GFCI 40** — by **Z/Yen Partners** (London) with the **China Development Institute** (Shenzhen)
- **GIFT City: 37th**, up **9 places** from **46th**
- Top four: **New York, London, Hong Kong, Singapore**
- **Biannual** — published every **March and September**
- **139 centres** researched; **117** in the main index; **22** associates
- **144 instrumental factors**; **39,531 assessments** from **6,147 respondents**
- Five areas: **Business Environment, Human Capital, Infrastructure, Financial Sector Development, Reputation**
- **GIFT City** — Gujarat International Finance Tec-City, at **Gandhinagar**; India's **first International Financial Services Centre (IFSC)**
- Regulated by the **International Financial Services Centres Authority (IFSCA)**, a unified regulator established **2020** under the **IFSCA Act, 2019**
- GIFT City hosts **NSE IX** and **India INX**; the **BRICS Risk Lab** has been proposed there under the **New Delhi Declaration**

4. The OneTag Facility

Context The **National Highways Authority of India (NHAI)** rolled out **OneTag**, a nationwide **FASTag bank-portability service** integrated into its official **Rajmargyatra** mobile app.

What It Is

- A **digital interoperability framework** — functioning like **Mobile Number Portability** for electronic toll collection
- Lets vehicle owners **migrate between authorised issuer banks**
- While keeping their **existing physical FASTag sticker, Tag ID** and **vehicle registration linkage** intact

Who Developed It

- **Indian Highways Management Company Limited (IHMCL)**
- **National Payments Corporation of India (NPCI)**

Aim

- Give motorists **greater choice** of FASTag providers

- Switch issuers **without replacing the RFID tag** or surrendering the account

Economy

1. India's Exports Rise 15.5% to USD 399.27 Billion

- India's combined **merchandise and services exports** reached **USD 399.27 billion** during April–August 2026, registering **15.5% growth**.
- Merchandise exports stood at **USD 215.91 billion** during the period.
- Total imports reached **USD 459.65 billion**, growing **18.01%**.
- In August 2026, combined exports stood at **USD 82.68 billion**, while imports were **USD 92.09 billion**.

2. Dighi Greenfield Shipbuilding Cluster in Maharashtra

- **Mazagon Dock Shipbuilders Limited (MDL)** signed an MoU with the Maharashtra Government to develop a **₹27,000 crore Greenfield Shipbuilding Industrial Cluster** at Dighi, Raigad.
- The cluster will have an annual shipbuilding capacity of at least **2 million Gross Tonnage (GT)**.
- MDL plans to invest around **₹15,000 crore** as the anchor shipyard and develop **1.2 million GT annual capacity**.
- The project aligns with the **Maritime Amrit Kaal Vision 2047**.

Social Issue

1. Registration of Births and Deaths Amendment Act, 2026

- The **Registration of Births and Deaths (Amendment) Act, 2026** will come into force from **1 October 2026**.
- Births and deaths must generally be reported within **21 days** of occurrence.
- Delayed registration after **one year and up to two years** will require approval from the **District Magistrate, SDM or authorised Executive Magistrate**.
- Registration delayed by **more than two years** will require an order from the **Judicial Magistrate First Class (JMFC)**.

2. Nasha Mukh Bharat Abhiyaan Partnership with The Art of Living

- DoSJE extended its partnership with **The Art of Living** to strengthen **substance-abuse prevention and awareness**.
- The initiative will use grassroots networks to promote **family resilience, value-based living and reduced stigma**.
- MoSJE has partnered with **12 spiritual organisations** under NMBA.

Misc GA

1. Arthur M. Bueche Award 2026 for Sethuraman Panchanathan

- Indian-American computer scientist **Sethuraman Panchanathan** was named the recipient of the **Arthur M. Bueche Award 2026** by the National Academy of Engineering.
- He became the **first Indian-American** to receive the award.
- The award, established in **1982**, recognises major contributions to **science and technology policy**.

- Panchanathan was also conferred the **Padma Shri in 2025** in Science and Engineering.

2. E.M. Sudarsana Natchiappan Passes Away

- Former Union Minister and senior Congress leader **E.M. Sudarsana Natchiappan** passed away at the age of **78**.
- He represented **Sivaganga** in the 13th Lok Sabha and later served two terms in the **Rajya Sabha**.
- He served as **Minister of State for Commerce and Industry from 2013 to 2014**.
- He was also a **Supreme Court advocate** and chaired a Department-related Parliamentary Standing Committee.

3. World Patient Safety Day 2026

- **World Patient Safety Day** is observed annually on **17 September** by the WHO.
- The **2026 theme** is **"Safe care for Noncommunicable Diseases (NCDs)"**.
- The slogan for 2026 is **"Safe care for life!"**
- The day was established in **2019** through the **72nd World Health Assembly**.

4. International Equal Pay Day 2026

- **International Equal Pay Day** is observed annually on **18 September** to promote **equal pay for work of equal value**.
- **2026 marks the 7th observance** of the day.
- The UN General Assembly proclaimed 18 September as International Equal Pay Day through **Resolution A/RES/74/142 in 2019**.
- The first observance took place on **18 September 2020**.

5. CORE Programme 2026

- The **5-day Combined Operational Review and Evaluation (CORE) Programme 2026** concluded at the **Manekshaw Centre, New Delhi**.
- It brings together senior **Armed Forces leadership and civil bureaucrats** for strategic training and evaluation.
- The programme was instituted in **September 2025** by **HQ Integrated Defence Staff**.
- It serves as a permanent **civil-military interface** for discussing modern warfare and operational challenges.

6. India–Japan Air Exercise Veer Guardian 2026

- The **Indian Air Force and Japan Air Self-Defense Force** are conducting **Veer Guardian 2026** at Air Force Station Jodhpur.
- The **14-day bilateral exercise** focuses on advanced operational missions and professional interaction.
- IAF Chief **Air Chief Marshal A.P. Singh** and Japan Air Self-Defense Force Chief **General Takehiro Morita** flew together in a **Tejas** formation sortie.
- The exercise strengthens operational cooperation between the two air forces.

7. Angh Wins Platform Prize 2026 at TIFF

- **Angh**, directed by Naga filmmaker **Theja Rio**, won the **Platform Prize 2026** at the Toronto International Film Festival.
- It was among **12 films** selected for TIFF's competitive **Platform programme**.

- The achievement marks a notable international recognition for **Naga cinema and filmmaking**.

8. Surya Kiran Aerobatic Team Performs in Meerut

- The **Surya Kiran Aerobatic Team** of the Indian Air Force conducted an aerial display in **Meerut**.
- The team performed using **nine Hawk Mk 132 aircraft** in close formation.
- The event was attended by **MoS Defence Sanjay Seth** and aimed to inspire young people towards the armed forces and aviation.

FIVE TO REMEMBER · 20 & 21 SEPTEMBER 2026

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2. India's first **genome-edited rice varieties** — **DRR Dhan 100 (Kamala)** and **Pusa DST Rice 1** — were released in **2025** SPROUT Facility Inaugurated at BRIC-NIPGR
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NABARD CURRENT AFFAIRS**Reports & Articles****1. WMO State of Global Water Resources 2025**

Source: WMO

Context The **World Meteorological Organization's State of Global Water Resources 2025** report warned of **persistent groundwater depletion in India**, particularly in **north-western regions**.

What the Report Is

- An **annual global assessment** by the **WMO** tracking the state, availability and variability of **freshwater resources**
- Expanded over five years from **3 to 15 hydrological variables** — covering **groundwater, river discharge, terrestrial water storage, glaciers, soil moisture** and other water cycle components

Key Findings

- **Groundwater stress** — in 2025, **34 per cent of monitored groundwater stations** recorded **below to much-below-normal levels**, up from **25 per cent in 2024**
- **India's persistent depletion** — parts of India saw **persistent groundwater deficits during 2022–2025**, with **over-abstraction** an important driver
- **Declining freshwater storage** — global **terrestrial water storage** has declined persistently since **2014–16**; in 2025, below-normal storage persisted in several regions including **northern India**
- **Drying rivers** — about **36 per cent of global catchment area** was **drier than normal**, making 2025 **one of the driest years for global river discharge in 35 years**
- **Accelerating glacier loss** — glaciers lost **408 ±132 Gt** of mass in 2025, equivalent to about **1.1 ±0.4 mm of sea-level rise**; the **fourth consecutive year** in which **every major glaciated region** recorded net ice loss

Important Facts for Exams

- **WMO** — World Meteorological Organization, a **UN specialised agency**, headquartered at **Geneva**, founded **1950**
- **34 per cent** of groundwater stations below normal in 2025, up from **25 per cent**
- **Terrestrial water storage** declining since **2014–16**
- **36 per cent** of global catchment drier than normal; one of the driest years in **35 years**
- **Terrestrial water storage** — all water on and below the land surface; measured by satellite gravimetry such as **GRACE**
- India is the **world's largest user of groundwater** — more than the US and China combined
- Groundwater supports about **60 per cent of irrigation** and **85 per cent of rural drinking water** in India
- The **Central Ground Water Board (CGWB)** assesses groundwater; categories are **Safe, Semi-critical, Critical and Over-exploited**

"Ask who, when and how much. The examiner will."

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- **Punjab, Haryana, Rajasthan and Delhi** have the most over-exploited blocks

Agriculture

1. APEDA Signs MoU with InD Events Dubai to Strengthen Global Food Trade

- **APEDA** signed an MoU with **InD Events Dubai**, organiser of **Gulfood**, to expand global market opportunities for Indian agricultural and processed food exporters.
- India will be the **Official Partner Country at Gulfood 2027** for the second consecutive year.
- The partnership will support **MSMEs, FPOs, startups, and women- and SC/ST-led exporters** through better buyer linkages and market access.
- **APEDA** was established in **1986** under the **APEDA Act, 1985**, under the Ministry of Commerce and Industry.

2. MP Launches Swamitva Adhikar Abhilekh Nispadan Evam Panjiyan Yojana 2026

- **Madhya Pradesh** launched the scheme to provide **free registration of around 50 lakh rural properties** across all **55 districts**.
- It aims to provide rural households with **legal ownership documents** and strengthen land-record formalisation.
- Registration will be carried out through **door-to-door visits, village camps and panchayat-level camps**.
- The scheme provides registration **without stamp duty or registration charges**

RBI CURRENT AFFAIRS

Banking and Finance

1. FCRA and the 2026 Amendment Bill

Source: PIB

Context The proposed **Foreign Contribution (Regulation) Amendment Bill, 2026** has raised concerns over **tighter regulation of NGOs** and provisions on **assets created from foreign contributions** when FCRA registration ceases.

What FCRA Is

- Regulates **acceptance and utilisation** of **foreign contributions and foreign hospitality** by individuals, associations and organisations, including **NGOs**
- Administered by the **Ministry of Home Affairs**
- Objective: ensure foreign funds do not adversely affect India's **sovereignty, security, public interest or democratic processes**

Core Provisions of the 2026 Bill

- **Asset vesting** — if an NGO's registration is **cancelled, surrendered or lapses**, all **unutilised foreign contributions** and **assets created from foreign funds provisionally vest** in a government-appointed **Designated Authority**
- **Permanent confiscation** — if registration is **not restored** within a prescribed window, assets **permanently vest** with the Authority, which may **transfer them to public departments or auction them**, crediting proceeds to the **Consolidated Fund of India**

- **Judicial recourse** — provision for revision, and **appeal before a District Judge within 90 days**
- **Deemed cessation** — **automatic cessation** of registration if renewal is **denied, not submitted or unresolved** before expiry
- **Rationalised penalties** — maximum prison term for specific compliance violations **reduced from five years to one year**

Important Timeline

Year	Development
1976	First FCRA enacted
2010	FCRA 2010 replaced the 1976 Act
2011	FCRA Rules notified
2020	Major amendments; 20% administrative-expense ceiling and designated SBI account
2022	Foreign contribution from relatives abroad limit increased from ₹1 lakh to ₹10 lakh per year
2026	FCRA Amendment Bill introduced; new FCRA Rules notified

2. novio and Indian Overseas Bank Launch Co-Branded RuPay Credit Card

- **novio**, operated by Credilio Financial Technologies, partnered with **Indian Overseas Bank (IOB)** to launch a co-branded **RuPay credit card**.
- The card is available in **RuPay Select and RuPay Platinum** variants.
- An **FD-backed credit facility** helps people with limited or no formal credit history access credit and build their credit profile.
- The card can be linked with **UPI** for credit-based payments.

RBI AND NABARD CURRENT AFFAIRS

1. SLINEX-26

Source: PIB

Context The **13th edition** of the annual bilateral maritime exercise between the **Indian Navy** and the **Sri Lanka Navy**, **SLINEX-26**, is under way at **Visakhapatnam**.

What It Is

- The **13th edition** of the flagship **annual bilateral naval exercise** between India and Sri Lanka
- Tests **coordinated naval manoeuvres, tactical communications** and **maritime interdiction**

Host

- **Visakhapatnam, Andhra Pradesh**
- Under the operational command of the **Eastern Naval Command (ENC)**

Important Facts for Exams

- **SLINEX-26** — **13th edition**; India–Sri Lanka **bilateral naval exercise**
- Held at **Visakhapatnam**, under the **Eastern Naval Command**
- First held in **2005**
- **SAGAR** — **Security and Growth for All in the Region**, announced **2015** in **Mauritius**
- **MAHASAGAR** — **Mutual and Holistic Advancement for Security and Growth Across Regions**, announced **2025** in **Mauritius**, extending SAGAR
- Other India–Sri Lanka exercises: **Mitra Shakti** (army), and the trilateral **Dosti** (coast guards, with the

Maldives)

2. The Houthis

Source: Indian Express

Context The Yemeni armed group **Houthis (Ansar Allah)** made aggressive advances along **Yemen's Red Sea coast**, capturing **Mayun (Perim) Island** in the **Bab el-Mandeb Strait** and the port of **Mokha**.

Who They Are

- An armed political and military movement from the **Zaidi Shia** minority of **northern Yemen**
- Officially titled **Ansar Allah** – "Supporters of God"
- A **de facto governing authority** over **Sanaa** and much of north-western Yemen
- A pivotal **non-state combatant** within Iran's regional "**Axis of Resistance**"

Aim

- Challenge **Western, American and Israeli influence** in West Asia
- Secure control over Yemen and **counter Saudi influence**

Important Facts for Exams

- **Bab el-Mandeb** – "Gate of Tears"; connects the **Red Sea to the Gulf of Aden**, between **Yemen** and **Djibouti/Eritrea**
- **Perim Island** sits in the middle of the strait, dividing it into two channels
- About **12 per cent of global trade** passes through the Red Sea–Suez route
- Detour via the **Cape of Good Hope** adds roughly **10–14 days** to Asia–Europe voyages
- India's exposure: most **India–Europe trade** and the planned **IMEC** corridor depend on this route; the Indian Navy has deployed ships under **Operation Sankalp** in the region
- **Mokha** – the historic port that gave its name to **mocha coffee**

3. Ukraine

Source: Times of India

Context Ukraine launched its **largest-ever overnight drone offensive** against Russia, deploying **over 1,000 long-range UAVs** and domestic **cruise missiles**.

What It Is

- A sovereign country in **Eastern Europe**, a **unitary multiparty republic**
- The **second-largest country by land area in Europe** entirely on the continent, after **Russia**
- **Capital: Kyiv**, in north-central Ukraine, on the **Dnieper River**

Bordering Nations

- **Belarus, Russia, Moldova, Romania, Hungary, Slovakia** and **Poland**

Important Facts for Exams

- **Capital Kyiv**, on the **Dnieper**
- Borders **seven countries**: Belarus, Russia, Moldova, Romania, Hungary, Slovakia, Poland
- Coastlines on the **Black Sea** and **Sea of Azov**
- Highest peak: **Mount Hoverla (2,061 m)**, in the **Carpathians**
- **Chernozem** – the famously fertile **black soil**, making Ukraine the "**breadbasket of Europe**"
- A major exporter of **wheat, maize and sunflower oil** – India has been a large importer of Ukrainian **sunflower oil**

- The **Russia-Ukraine war** began in **February 2022**
- **Chernobyl** – the **1986** nuclear disaster site, in northern Ukraine near the Belarus border

Economy

1. Indo-Russia Innopraktika Technology Hub Signs Four Strategic Agreements

- The **Indo-Russia Innopraktika Technology Hub (IRITH)** signed four agreements at **INNOPROM India 2026** in New Delhi.
- The agreements cover **AI, cybersecurity, healthcare technology, electronics and investment**.
- An **India-Russia Centre of Excellence in AI and Cybersecurity** will be established with the Government of Nizhny Novgorod Region and RUSSOFT.
- The agreements also promote **cross-border investment, joint ventures and technology cooperation** between India and Russia.

2. IIIT-Bangalore and Taipei Computer Association Sign LOI

- **IIIT-Bangalore** and **Taipei Computer Association (TCA)** signed a **Letter of Intent (LOI)** at Electronica India 2026.
- Cooperation will cover **AI, electronics, smart manufacturing, smart cities and cybersecurity**.
- The partnership combines **Taiwan's semiconductor and hardware expertise** with Karnataka's strengths in software, research and innovation.
- The LOI may form the basis for a future **MoU** covering ICT, digital economy, science, technology and innovation.

3. India-Bhutan Strengthen Bilateral Cooperation During Jaishankar's Visit

- External Affairs Minister **S. Jaishankar** visited Bhutan from **16–18 September 2026** to review bilateral cooperation.
- India and Bhutan reviewed cooperation in **energy, connectivity, healthcare, agriculture, education and clean mobility**.
- Progress was reviewed on the **Punatsangchhu-II (1,020 MW)** and **Punatsangchhu-I (1,200 MW)** hydropower projects.
- India extended a **₹4,000 crore concessional Line of Credit** to Bhutan for energy-sector projects.

Social Issue

1. India-Russia Healthcare Technology Cooperation

- **SberMedAI** and the Indo-Russia technology hub will collaborate on **AI and IT applications in healthcare**.
- Areas include **medical diagnostics and clinical decision-support systems**.
- The agreement is aimed at promoting technology cooperation in the healthcare sector.

Misc GA

1. Marathi Film 'Gondhal' Selected as India's Official Entry for Oscars 2027

- Marathi film **'Gondhal'**, directed by **Santosh Davakhar**, was selected from **33 entries** as India's official

submission for the **Best International Feature Film** category.

- It is a psychological and cultural thriller set in **rural Maharashtra**.
- Davakhar won the **Silver Peacock for Best Director** at IFFI 2025.
- 'Gondhal' is the **fourth Marathi film** selected as India's official Oscar entry, after *Shwaas*, *Harishchandradi Factory* and *Court*.

2. HAL Hands Over Tejas Trainers, HTT-40 Aircraft and Dhruv NG Helicopters

- HAL handed over **2 LCA Tejas FOC twin-seater trainers** and **3 HTT-40 basic trainer aircraft** to the IAF.
- It also handed over **4 Dhruv NG helicopters** to **Pawan Hans Limited**.
- The HTT-40 delivery marks the beginning of deliveries under the contract for **70 aircraft**.
- Dhruv NG is an indigenously produced civil helicopter designed to meet **AS-4 airworthiness requirements**.

3. India Tests Indigenous Long-Range OWA Drone 'KAL'

- **IG Defence** successfully tested the indigenous **KAL One-Way Attack (OWA) drone** at the Pokhran Field Firing Range in Rajasthan.
- It has a reported range of up to **1,000 km**, endurance of **7–8 hours** and payload capacity of **50 kg**.
- It uses **GNSS and INS-based navigation** for autonomous and long-endurance operations.
- The system is part of IG Defence's **GRID STRIKE** portfolio.

4. New Tiger Cat Species 'Leopardus tilcayo' Identified in Bolivia

- Scientists identified **Leopardus tilcayo**, a new tiger cat species from Bolivia's **Yungas cloud forest**.
- The discovery was based mainly on **genetic research**.
- The species is about **46 cm** in body length and weighs around **1.4 kg**.
- Genetic evidence suggests that its lineage separated from related tiger cats around **1.4 million years ago**.

5. India to Host Asian Senior Wushu Championships for First Time in 2028

- India will host the **11th Asian Senior Wushu Championships in 2028**.
- The decision was approved at the **Wushu Federation of Asia Congress** in Aichi-Nagoya, Japan.
- Around **500 athletes from 42 Asian countries** are expected to participate.
- **Bhupender Singh Bajwa** was nominated to the Executive Committee of the Wushu Federation of Asia.

6. World Bamboo Day 2026 – 18 September

- **World Bamboo Day** is observed every year on **18 September** to highlight bamboo's environmental, cultural and economic importance.
- It was established in **2009** during the 8th World Bamboo Congress in Bangkok.
- The initiative was associated with **Kamesh Salam of Assam**, former President of the World Bamboo Organisation.
- **2026 marks the 18th observance**.

7. World Water Monitoring Day 2026 – 18 September

- **World Water Monitoring Day** promotes awareness of **water quality** and public participation in monitoring water resources.
- It was established in **2003** by the American Clean Water Foundation.

- It was initially observed on **18 October** and shifted to **18 September in 2007**.
- The programme later evolved into the **EarthEcho Water Challenge**.

PIB

1. India–Russia Centre of Excellence in AI and Cybersecurity

- The proposed **India–Russia CoE** will be hosted by **Gorky Tech**.
- It will focus on **AI governance, risk assessment, validation and an AI sandbox**.
- The initiative involves the **Government of Nizhny Novgorod Region and RUSSOFT**.
- It is aimed at strengthening technology collaboration and supporting **MSMEs**.

FIVE TO REMEMBER · 22 SEPTEMBER 2026

1. The **World Meteorological Organization's State of Global Water Resources 2025** report warned of **persistent groundwater depletion in India**, particularly in **north-western regions**. WMO State of Global Water Resources 2025
2. **Madhya Pradesh** launched the scheme to provide **free registration of around 50 lakh rural properties** across all **55 districts**. MP Launches Swamitva Adhikar Abhilekh Nispadan ...
3. External Affairs Minister **S. Jaishankar** visited Bhutan from **16–18 September 2026** to review bilateral cooperation. India–Bhutan Strengthen Bilateral Cooperation D...
4. **APEDA** was established in **1986** under the **APEDA Act, 1985**, under the Ministry of Commerce and Industry. APEDA Signs MoU with InD Events Dubai to Streng...
5. Objective: ensure foreign funds do not adversely affect India's **sovereignty, security, public interest or democratic processes** FCRA and the 2026 Amendment Bill

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DAY 18 OF 20

23 & 24 September 2026

35 items · 7 topics

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NABARD CURRENT AFFAIRS

Agriculture

1. Agasthyamala Biosphere Reserve

Source: The Hindu

Context A comprehensive checklist documented **3,261 flowering plant species** in the **Agasthyamala Biosphere Reserve**.

Location and Status

- Spans the **southern extremity of the Western Ghats**, straddling **Kerala and Tamil Nadu**
- Area: about **3,500 sq km**; highest point **Agasthyarkoodam peak, 1,868 m**
- Notified by the Government of India in 2001**
- Inscribed in the **UNESCO World Network of Biosphere Reserves** under the **Man and the Biosphere Programme** in **2016**
- One of **South India's four** biosphere reserves, with **Nilgiri, Gulf of Mannar** and **Seshachalam Hills**

Major Plant Families

The most species-rich families recorded are:

Plant Family	Number of Taxa
Fabaceae	349
Rubiaceae	194
Poaceae	193
Orchidaceae	168

Important Facts for Exams

- Biosphere Reserve:** A protected area designed to conserve biodiversity while allowing sustainable use of natural resources.
- Endemic Species:** A species naturally restricted to a particular geographical area.
- Steno-endemic:** A species or taxon restricted to a very small or specific geographical/habitat range.
- Biogeography:** Study of the geographical distribution of living organisms.
- Angiosperms:** Flowering plants that produce seeds enclosed within fruits.
- Fabaceae:** The **legume/pea family**, including beans, peas, lentils, chickpeas and many other plants.
- Rubiaceae:** The **coffee family**, which includes coffee, quinine and many tropical flowering plants.
- Poaceae:** The **grass family**, including rice, wheat, maize, sugarcane and bamboo.
- Orchidaceae:** The **orchid family**, known for its highly diverse and often ornamental flowering plants.
- Western Ghats:** A major mountain system along India's western coast and one of the world's important biodiversity hotspots.

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- **Nilgiri (1986)** was India's first biosphere reserve
- **Kani tribe** — known for the **Arogyapacha** plant, the basis of India's first **access and benefit-sharing** model under the **Biological Diversity Act, 2002**

2. Climate-Resilient Water Management

Source: PIB

Context The **9th edition of India International Water Week (IIWW)** convened in **New Delhi**, on the theme **"Climate Resilient Water Management."**

What It Means

- Planning and managing water resources so communities and ecosystems can **withstand and adapt** to **droughts, floods and changing rainfall**
- Combining **water conservation, efficient irrigation, rainwater harvesting, groundwater recharge, wastewater reuse** and **resilient infrastructure**

Important Facts for Exams

- **Water is a State subject** — **Entry 17, List II**; **inter-state rivers** are **Entry 56, Union List**; **Article 262** governs disputes
- **One Water** — treating the full water cycle as one system
- **E-flows** — environmental flows; the minimum river flow needed to sustain ecosystems
- **Baoli** — a traditional stepwell
- **FSTP** — Faecal Sludge Treatment Plant; **greywater** — wastewater from washing, excluding toilets
- Key missions: **Namami Gange, Jal Jeevan Mission, PMKSY (Per Drop More Crop), Swachh Bharat Mission, Atal Bhujal Yojana, Jal Shakti Abhiyan: Catch the Rain, Mission Amrit Sarovar**
- India uses more **groundwater** than any other country; it supports about **60 per cent of irrigation** and **85 per cent of rural drinking water**

3. Hazaribagh as a Vulture Safe Habitat

Source: New Indian Express

Context A **100-km radius** around **Hazaribagh, Jharkhand** has emerged as a thriving **safe habitat and natural breeding zone** for endangered vultures — supporting an estimated **400 to 450 birds**.

Location

- **North-central Jharkhand**, on the **Chota Nagpur Plateau**
- Encompassing the **Hazaribagh Wildlife Sanctuary, Barkatha block**, and the cliff terrains of **Mahavar Hill (Mahavar Pahad)**
- Jharkhand's **sole surviving wild stronghold** for critically endangered vultures

Important Facts for Exams

- **Hazaribagh** — on the **Chota Nagpur Plateau**, north-central Jharkhand; **400–450 vultures** in a 100-km radius
- India's vulture population fell over **95 per cent** in three decades
- **Diclofenac** banned for veterinary use in **2006**; **aceclofenac** and **ketoprofen** banned in **2023**; **meloxicam** is the safe alternative
- Critically Endangered Indian species: **White-rumped, Indian (long-billed), Slender-billed** and **Red-headed** vultures
- **Action Plan for Vulture Conservation 2020–25**
- **Vulture Conservation Breeding Centres** at **Pinjore (Haryana), Rajabhatkhawa (West Bengal)** and

Rani (Assam)

- **Vulture Safe Zone** — an area of about **100 km radius** verified free of toxic NSAIDs
- Related: the **Dehradun study** showing that relocating a carcass dump **2.4 km** from power lines eliminated **electrocution deaths**
- **Chota Nagpur Plateau** — a mineral-rich plateau across Jharkhand, Odisha, Bihar, West Bengal and Chhattisgarh

Schemes

1. U.P. Launches Mukhyamantri Krishak Samriddhi Yojana

- Uttar Pradesh launched the **Mukhyamantri Krishak Samriddhi Yojana** to provide cheaper agricultural credit to farmers.
- The interest rate on loans through the **Uttar Pradesh Cooperative Gramya Vikas Bank** has been reduced from **11% to 6%**.
- The scheme aims to reduce the interest burden on farmers and improve access to institutional credit.
- It was launched along with the **Bharat Taxi** service in Uttar Pradesh.

2. Swachh Seva Aankalan Launched for Rural Sanitation

- The Ministry of Jal Shakti launched **Swachh Seva Aankalan (SSA)** under **Swachh Bharat Mission-Grameen 2.0**.
- It is an annual **digital self-assessment framework** for rural sanitation services.
- Gram Panchayats assess **ODF sustainability, cleanliness, Solid and Liquid Waste Management (SLWM)** and sanitation infrastructure.
- **Gram Sabhas** validate the assessment, strengthening grassroots participation and rural sanitation governance.

RBI CURRENT AFFAIRS

Banking and Finance

1. India's First Blue Bond

Context Sagarmala Finance Corporation, India's **first maritime lender**, plans to raise funds through the country's **maiden blue bond** on **28 September**.

What Blue Bonds Are

- A **debt instrument** used to finance **sustainable water and marine projects**
- Including **clean water, recycling, shipping, sustainable fishing, ocean energy and mapping**

Important Facts for Exams

- **Greenshoe option** — allows the issuer to retain **oversubscription** beyond the base size, up to a specified limit
- **Blue bond** — a **thematic bond** for ocean and water-related projects; the **marine equivalent of a green bond**
- The **world's first sovereign blue bond** was issued by the **Republic of Seychelles in 2018**, with **World Bank** support
- Related instruments: **green bonds, social bonds, sustainability bonds** and **sustainability-linked**

bonds

- India issued its first **Sovereign Green Bonds** in **January 2023**, with the proceeds earmarked under the **Sovereign Green Bond Framework**
- "**Greenium**" — the yield discount an issuer obtains on a green or thematic bond relative to a conventional one
- SEBI** issued a framework for **green debt securities**, and has proposed norms to curb **greenwashing**

2. Global Agencies Raise India's FY27 GDP Outlook

Source: Business Standard

Context Four institutions — the **ADB, OECD, Fitch** and **S&P Global** — raised their FY27 growth projections for India to **6.9–7.1 per cent**, citing resilience amid the West Asia conflict. All also **forecast an RBI rate hike** later this year.

The Revisions

Agency	June–August	September
OECD	6.3	7.1
ADB	6.6	7.0
S&P Global	6.6	7.0
Moody's	6.0	7.0 (raised last week)
Fitch	6.4	6.9

Other projections: Goldman Sachs **6.5** (June), World Bank **6.6** (June), IMF **6.4** (July), **RBI 6.7** (August)

- All **five global agencies** are now **above the RBI's 6.7 per cent** projection

Why the Upgrades

- The economy grew **7.8 per cent in April–June**, faster than expected, despite West Asia headwinds
- Driven by **investment momentum, healthy consumption demand** and **strong industrial activity**

3. OMO Auction

Source: BS

Context The RBI conducted an **OMO sale auction**, offloading **₹25,000 crore** of **Government of India securities** to drain **durable surplus rupee liquidity**.

What an OMO Is

- A **quantitative monetary policy tool** — outright **purchases or sales of G-Secs and Treasury Bills** in the **secondary market** to regulate **reserve money**

Three Types

- Outright OMO Sale** — RBI sells G-Secs from its portfolio, **permanently absorbing** durable liquidity
- Outright OMO Purchase** — RBI buys G-Secs, **injecting** durable liquidity
- Simultaneous Sale and Purchase (Operation Twist)** — selling **short-term** and buying **long-term** securities to **flatten the yield curve** without expanding the balance sheet

How It Works

- Notification and e-Kuber bidding** — eligible **primary dealers, scheduled commercial banks** and institutions place electronic yield or price bids on the RBI's **e-Kuber** platform
- Allocation** — bids accepted up to notified **cut-off yields**, by **multiple or uniform price** auction
- Liquidity drain** — banks transfer funds from their **current accounts with the RBI**, locking reserve cash

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into interest-earning G-Secs

Key Features

- **Direct quantitative balance-sheet instrument** — unlike **SDF or MSF**, which address short-term needs
- **Discretionary flexibility** — the RBI can set security-wise limits, **reject mispriced bids** and vary accepted amounts
- **Phased execution** — large operations split into **tranches** to avoid sudden bond-yield disruption

Important Facts for Exams

- Current programme: **₹1 trillion** in **three tranches** — **₹50,000 cr (17 Sept)**, **₹25,000 cr (21 Sept)**, **₹25,000 cr (28 Sept)**
- **e-Kuber** — the RBI's **core banking solution**, used for auctions and government transactions
- **Operation Twist** — simultaneous sale and purchase to reshape the **yield curve**
- **DvP** — Delivery versus Payment settlement
- Liquidity tools: **VRRR (transient)**; **OMO sales**, **CRR**, **sell/buy swaps**, **MSS (durable)**
- **Durable liquidity**: **₹10.66 trillion (31 August)**, estimated near **₹14 trillion** by mid-September
- **WACR** is the **operating target**; **repo 5.25 per cent**, **SDF 5.00 per cent**

4. RNFI Money Receives RBI Approval for Cross-Border Trade Remittances

- **RNFI Money Private Limited**, a subsidiary of RNFI Services, received RBI approval to undertake **cross-border trade remittances**.
- It can provide regulated **foreign exchange, remittance and trade-payment services** through its last-mile network.
- The approval has **perpetual validity**.
- It builds on RNFI Services' in-principle RBI authorisation to operate as a **Payment Aggregator-Physical (PA-P)**.

5. Jayanti Prasad Takes Additional Charge as IBBI Chairperson

- **Jayanti Prasad**, Whole-Time Member of IBBI, took additional charge as **Chairperson of IBBI** from **13 September 2026**.
- He succeeded **Ravi Mital** and will hold the additional charge until **20 November 2026**.
- He is a **1986-batch Indian Audit and Accounts Service (IA&AS)** officer.
- **IBBI** is the statutory regulator under the **Insolvency and Bankruptcy Code, 2016**.

6. CCI Approves Acquisition of Three Cricket Franchises

- The **Competition Commission of India (CCI)** approved the acquisition of **Rajasthan Royals, Paarl Royals and Barbados Royals**.
- The acquiring entities are **Westview Cricket Limited** and **Poonawalla Sports and Fitness Private Limited**.
- The transaction covers franchises participating in different **T20 cricket leagues**.
- The reported transaction value is around **USD 1.65 billion (₹15,600 crore)**.

RBI AND NABARD CURRENT AFFAIRS

1. PM Anusuchit Jaati Abhyuday Yojana (PM-AJAY)

Source: PIB

Context The **Ministry of Social Justice and Empowerment** reported that over **₹11,186 crore** has been released under **PM-AJAY's three components** since **FY 2014-15**.

What It Is

- A **Centrally Sponsored Scheme** for the **socio-economic development of Scheduled Caste communities**
- A **merged scheme since 2021-22**, integrating three earlier schemes:
 - **PM Adarsh Gram Yojana**
 - **Special Central Assistance to SC Sub Plan**
 - **Babu Jagjivan Ram Chhatrawas Yojana**

Important Facts for Exams

- **PM-AJAY** — Centrally Sponsored Scheme, **Ministry of Social Justice and Empowerment**; merged **2021-22**
- Three components: **Adarsh Gram, Grant-in-Aid, Hostels**
- Total released since FY2014-15: **over ₹11,186 crore**
- **Adarsh Gram** — a village with over **50 per cent SC population** developed on **monitorable socio-economic indicators**
- Related: **Articles 46, 338, 341; SC Sub Plan; Scholarship schemes for SC students**

2. Angh Wins TIFF Platform Prize

Source: Indian Broadcasting World

Context Nagaland filmmaker **Theja Rio's** debut feature **Angh** won the **Platform Prize** at the **2026 Toronto International Film Festival**.

About the Film

- A **historical period drama** set in the **early 1960s**, in a remote village near the **Indo-Burma border in Nagaland**
- **Directed by Theja Rio**; produced by **Nancy Nisa Beso** and Theja Rio; co-written with **Rajkumar Kandamudi**
- Centres on **Anghba**, the last surviving village chief — "**Angh**" is the traditional village head among the **Konyak Naga** tribe

Important Facts for Exams

- **Angh** — directorial debut of **Theja Rio**; won the **Platform Prize** at **TIFF 2026**
- **Angh** — hereditary chief of the **Konyak** tribe, Nagaland's largest tribe, known for **facial tattoos** and the former practice of headhunting
- **Konyaks** are concentrated in **Mon district**; the **Aoleang** festival is theirs
- **TIFF** — Toronto International Film Festival; the **Platform Prize** honours **directorial vision**
- Nagaland's **Hornbill Festival** is held in December at **Kisama**

3. Partners for Multilateralism (P4M)

Source: MEA

Context India joined the **inaugural P4M summit** on the sidelines of the **UN General Assembly** in New York, with the **External Affairs Minister** attending as an **initial co-sponsor**.

What It Is

- A **non-superpower multilateral coalition** of **middle powers, regional organisations and developing nations**

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- To **bridge geopolitical divides**, uphold **international law**, and advocate **reformed multilateralism** outside superpower confrontation

Origin

- Conceived in response to **erosion of global consensus**, **trade weaponisation** and escalating conflicts in **Europe and West Asia**
- Built on Canadian PM **Mark Carney's "Carney Doctrine"** on middle-power solidarity, delivered at **Davos**

Members

- **Founding initiators:** the **European Union, Brazil, Canada** and **Kenya**
- **Initial co-sponsors:** **India, Australia** and **Barbados**

Important Facts for Exams

- **P4M** — Partners for Multilateralism: International Law, Peace and Prosperity
- Founders: **EU, Brazil, Canada, Kenya**; co-sponsors **India, Australia, Barbados**
- Rooted in the **"Carney Doctrine"** on middle-power solidarity
- **Middle power** — a state with significant but not superpower influence, typically favouring multilateral solutions
- India's other reform-oriented platforms: **G4** (with Brazil, Germany, Japan) for UNSC reform, **Voice of Global South Summit, IBSA**
- The **UNSC** has **five permanent** and **ten non-permanent** members; India has served **eight terms**

4. India Joins the G20 Energy Consensus

Source: News on Air

Context India joined other G20 nations in adopting **four consensus outcome declarations** at the **G20 Energy Abundance Ministerial** in **Houston, Texas**, under the **US G20 Presidency**.

Important Facts for Exams

- **G20 Energy Abundance Ministerial, Houston, Texas**, under the **US G20 Presidency**
- Declarations are **non-binding and consensus-based**
- **LPG** recognised as a **bridge fuel** — relevant to India's **PM Ujjwala Yojana**
- India's related initiatives: **National Critical Mineral Mission, Khanij Bidesh India Ltd (KABIL)**, and the **Minerals Security Partnership**
- India's G20 Presidency was **2023**, producing the **New Delhi Leaders' Declaration** and the **Global Biofuels Alliance**

5. Exercise Nomadic Elephant 2026

Source: PIB

Context The **18th edition** of the **India–Mongolia joint military exercise NOMADIC ELEPHANT** commenced at **Pithoragarh, Uttarakhand**.

Key Details

- An **annual platoon-level bilateral exercise** between the **Indian Army** and **Mongolian Armed Forces**
- Conducted **alternately in India and Mongolia**
- **Venue:** Foreign Training Node, **Pithoragarh, Uttarakhand**
- The **2025 edition** was held at **Ulaanbaatar, Mongolia**
- **Aim:** enhance joint capability for **counter-insurgency operations in semi-urban and mountainous**

terrain under a **UN mandate**, and improve **interoperability**

6. Biovigilance Programme of India

Source: New Indian Express

Context The Government of India approved the **Biovigilance Programme of India**, to strengthen **safety monitoring of medicines and biological products** used in **organ and tissue transplantation**.

What It Is

- A **national patient-safety surveillance programme**
- For the systematic **reporting, assessment, monitoring and prevention** of **adverse events** associated with medicines and biological products used in transplantation
- **Coordinated by the Indian Pharmacopoeia Commission (IPC)**

7. New Inclusions to India's UNESCO Tentative List

Source: UNESCO

Context India submitted **four new cultural heritage sites** to the **UNESCO World Heritage Tentative List** — taking the total to **73**.

Key Highlights:

1. Colonial Penal Settlement of the Andaman Islands

- Located in **Sri Vijaya Puram (Port Blair), South Andaman**.
- Includes **Cellular Jail, Viper Island, Ross Island and Chatham Island**.
- **Cellular Jail**: Built **1896–1906**, with **7 wings and 693 cells**.
- Ross Island is now **Netaji Subhas Chandra Bose Island**.

2. Rangpur–Sivasagar Historic Ensemble

- Located in **Sivasagar, Assam**.
- Represents the **18th-century Tai-Ahom urban centre**.
- **Rangpur** was founded in **1704** by **Rudra Singha**.
- Key monuments: **Sivadol, Rang Ghar, Talatal Ghar and Namdang Stone Bridge**.

3. Nicobarese Cultural Continuity

- Covers islands including **Chowra, Trinket, Bompoka and Kamorta**.
- Highlights the **traditional culture and heritage of Nicobarese communities**.

4. Painted Haveli Towns of Shekhawati

- Located across **Sikar, Jhunjhunu and Churu** in Rajasthan.
- Famous for its **painted havelis and traditional murals**.

Economy

1. Ministry of Defence Signs ₹586 Crore Contract for Tank APUs

- The Ministry of Defence signed a **₹586 crore contract** with **Accurate Industrial Controls Private Limited (AICPL)** for **3,257 Auxiliary Power Units (APUs)**.
- The APUs include **1,657 for T-90 tanks** and **1,600 for T-72 tanks**.
- APUs provide electricity to critical systems such as **fire-control, firing and gun-stabilisation systems** when the main engine is switched off.

- The project comes under **Make-II**, supporting indigenous defence manufacturing and private-sector R&D.

2. Nibe and Naval Group Sign MoU for Naval Technologies

- India's **Nibe Limited** and France's **Naval Group** signed an MoU for cooperation in **naval shipbuilding and defence technologies**.
- Areas include **underwater drones, submarine systems, mine-countermeasure vessels and modular naval launching systems**.
- The partnership will also cover **maintenance and autonomous underwater systems**.
- It supports India's **Aatmanirbhar Bharat** objective and India-France strategic defence cooperation.

Social Issue

1. Greater One-Horned Rhinoceros in News

- The **Greater One-Horned Rhinoceros (*Rhinoceros unicornis*)** is also known as the **Indian Rhinoceros**.
- **Assam** contains nearly **80% of the global population** of the species.
- In India, major populations are found in **Assam, West Bengal, Uttar Pradesh and Bihar**.
- The species is classified as **Vulnerable (VU)** on the **IUCN Red List**.

2. Biometric Aadhaar Authentication Made Mandatory for Subsidised LPG

- From **1 October 2026**, biometric Aadhaar authentication is required for domestic LPG consumers to book refills at the regulated price with applicable subsidy.
- Authentication can be completed through **delivery personnel, LPG distributor showrooms or OMC mobile applications**.
- Consumers who do not complete authentication can still obtain LPG through specified channels, but subsidised refills at the regulated price will not be available.
- The measure is linked to the authentication of beneficiaries receiving the **implicit subsidy on domestic LPG**.

Misc GA

1. Indo-Russia Innopraktika Technology Hub Signs Four Agreements

- The **Indo-Russia Innopraktika Technology Hub (IRITH)** signed four agreements at **INNOPROM India 2026** in New Delhi.
- The agreements cover **AI, cybersecurity, healthcare technology, electronics and investment**.
- An **India-Russia Centre of Excellence in AI and Cybersecurity** will be established with the Government of Nizhny Novgorod Region and RUSSOFT.
- Other agreements involve **cross-border investment, a NexTouch joint venture in India and healthcare AI cooperation with SberMedAI**.

2. IIIT-Bangalore and Taipei Computer Association Sign LOI

- **IIIT-Bangalore** and **Taipei Computer Association (TCA)** signed a Letter of Intent at **Electronica India 2026**.
- Cooperation will cover **AI, electronics, smart manufacturing, smart cities and cybersecurity**.
- The partnership combines Taiwan's strengths in **semiconductors and hardware** with Karnataka's

strengths in software and technology research.

- The LOI is intended to create a foundation for a future **MoU** on technology and innovation cooperation.

3. India–Bhutan Bilateral Cooperation Strengthened

- External Affairs Minister **S. Jaishankar** visited Bhutan from **16–18 September 2026** to review bilateral cooperation.
- Five development initiatives were launched covering **healthcare, connectivity, agriculture, clean mobility and energy**.
- India and Bhutan reviewed the **Punatsangchhu-I (1,200 MW)** and **Punatsangchhu-II (1,020 MW)** hydropower projects.
- India extended a **₹4,000 crore concessional Line of Credit** to Bhutan for energy-sector projects.

4. 'Gondhal' Selected as India's Official Entry for Oscars 2027

- Marathi film **'Gondhal'**, directed by **Santosh Davakhar**, was selected from **33 entries** as India's official submission for the Best International Feature Film category.
- The film is set in **rural Maharashtra** and explores ritual traditions, ambition and human vulnerability.
- Davakhar won the **Silver Peacock for Best Director** at IFFI 2025.
- It is the **fourth Marathi film** selected as India's official Oscar entry, after *Shwaas*, *Harishchandrachi Factory* and *Court*.

5. India Tests Indigenous Long-Range OWA Drone 'KAL'

- **KAL**, an indigenous **One-Way Attack (OWA) drone**, was successfully flight-tested at the **Pokhran Field Firing Range** in Rajasthan.
- It has a reported range of up to **1,000 km**, endurance of **7–8 hours** and payload capacity of **50 kg**.
- It uses **GNSS and INS-based navigation** for autonomous flight.
- The drone was developed by **IG Defence** and is designed for long-range strike and precision-attack roles.

6. Yugan Sakthivel Muthukumar Wins Gold at ISSF Junior World Cup

- **Yugan Sakthivel Muthukumar**, a 15-year-old shooter from Tamil Nadu, won **gold** in the junior men's trap event.
- The event was held at **Porpetto, Italy**.
- He recorded **27 hits out of 30** to finish at the top.
- The achievement adds to India's success in **international junior shooting competitions**.

7. Shafali Verma Rises to No. 4 in ICC Women's T20I Rankings

- Indian opener **Shafali Verma** climbed **two places to fourth** in the ICC Women's T20I batting rankings.
- The rise followed her **maiden T20I century** at the women's cricket competition of the Asian Games.
- The ranking reflects her recent performances in the **T20 international format**.

8. Mirabai Chanu Wins First Asian Games Medal

- Indian weightlifter **Mirabai Chanu** won a **silver medal** at the Asian Games.
- She lifted a combined **198 kg**.
- North Korea's **Gum Un-hee** won gold with a world-record **215 kg** total.
- The medal was Mirabai Chanu's **first Asian Games medal**.

9. Luke J. Lindberg Appointed WFP Executive Director

- **Luke J. Lindberg**, a US national and former Under Secretary for Trade and Foreign Agricultural Affairs at the USDA, was appointed the next **Executive Director of the World Food Programme (WFP)**.
- The appointment was made jointly by **UN Secretary-General António Guterres** and **FAO Director-General Qu Dongyu**.
- The WFP Executive Director serves a **five-year term**.
- He succeeds **Cindy McCain**; **Carl Skau** served as Acting Executive Director during the transition.

10. G. Vijayaraghavan Passes Away at 84

- Renowned cardiologist **Dr. G. Vijayaraghavan** passed away on **20 September 2026** at the age of 84.
- He received the **Padma Shri in 2009** in Medicine.
- He established India's first **2D echocardiography laboratory** at Government Medical College, Thiruvananthapuram.
- He also contributed to research on **tropical endomyocardial fibrosis** and medical education.

11. Planetary Health Check 2026

- The **Planetary Health Check 2026** found that **7 of the 9 planetary boundaries** have crossed their safe limits.
- The assessment was released by the **Planetary Boundaries Science Lab** at the Potsdam Institute for Climate Impact Research.
- The seven transgressed boundaries include **climate change, biosphere integrity, biogeochemical flows, novel entities, land-system change, freshwater change and ocean acidification**.
- The planetary boundaries framework defines a **safe operating space for humanity**.

PIB

1. 51st Doppler Weather Radar Inaugurated in Odisha

- The **51st Doppler Weather Radar (DWR)** was inaugurated at **Jamadaripali, Sambalpur, Odisha**.
- It will improve weather monitoring across **13 districts of western Odisha** and adjoining areas of Jharkhand, Chhattisgarh, Andhra Pradesh and West Bengal.
- The radar can provide observations within a **250-km radius** and update weather information every **10 minutes**.
- It supports **rainfall forecasting, storm monitoring and short-term nowcasting** under **Mission Mausam**.

2. Swachh Seva Aankalan Launched for Rural Sanitation

- The **Department of Drinking Water and Sanitation** developed Swachh Seva Aankalan under **SBM(G) 2.0**.
- It involves **Gram Panchayats, Gram Sabhas and Village Water and Sanitation Committees**.
- The framework assesses **ODF sustainability, cleanliness, waste management and sanitation assets**.
- Gram Sabha validation connects the assessment with **local sanitation improvement plans**.

FIVE TO REMEMBER · 23 & 24 SEPTEMBER 2026

1. **Kani tribe** — known for the **Arogyapacha** plant, the basis of India's first **access and benefit-sharing** model under the **Biological Diversity Act, 2002** Agasthyamala Biosphere Reserve
2. The **world's first sovereign blue bond** was issued by the **Republic of Seychelles in 2018**, with **World Bank** support India's First Blue Bond
3. The interest rate on loans through the **Uttar Pradesh Cooperative Gramya Vikas Bank** has been reduced from **11% to 6%**. U.P. Launches Mukhyamantri Krishak Samriddhi Yo...
4. **Jayanti Prasad**, Whole-Time Member of IBBI, took additional charge as **Chairperson of IBBI** from **13 September 2026**. Jayanti Prasad Takes Additional Charge as IBBI ...
5. The **Ministry of Social Justice and Empowerment** reported that over **₹11,186 crore** has been released under **PM-AJAY's three components** since **FY 2014-15**. PM Anusuchit Jaati Abhyuday Yojana (PM-AJAY)

Now test yourself: c4scourses.in/daily-quiz/daily-quiz-023-june-2026/

DAY 19 OF 20

25 & 26 September 2026

34 items · 6 topics

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NABARD CURRENT AFFAIRS

Agriculture

1. Global Business Climate Survey 2026

Source: BS

Context India was ranked first in business climate among 41 global markets in the **Global Business Climate Survey 2026**, reflecting strong confidence among Swedish companies operating in India.

What the Survey Is

- An **annual international benchmark** capturing the **operational perspectives, performance, profitability** and **expansion plans** of **Swedish multinational corporations** operating in key global markets
- **First instituted in 2020**; the **2026 edition is the largest to date**

Who Conducts It

- **Business Sweden**
- The **Swedish Chambers of Commerce (SCI)**
- **Swedish embassies and consulates**
- In partnership with the **Swedish Chamber of Commerce in India (SCCI)**

Aim

- Provide a comparative framework tracking **macroeconomic conditions, regulatory hurdles, ease of doing business** and **forward-looking investment sentiment** for Swedish enterprises abroad

The Top Three

- **India** — first
- **Ireland** — second
- **Vietnam** — third

Standing out for **economic momentum, political stability** and **high investor confidence**.

India's Performance

- **Ranked No. 1 overall** in business climate favourability
- In the **global top three for four consecutive years**
- **73 per cent** of surveyed Swedish companies rated India's operating climate **good or very good**
- Along with the **Philippines and Poland**, India recorded the **highest market-level revenue and growth projections**

Global Findings

- Despite geopolitical shocks, **64 per cent** of Swedish companies globally reported **profitability**
- **80 per cent** maintained a **neutral or positive** operational outlook

"Cover the answer, say it aloud, then check. Every time."

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- About **44 per cent** plan to **scale up investments** over the next 12 months
- **Asia-Pacific leads capital allocation**, ahead of Europe and the Americas
- Winning strategy identified: **cost discipline, sharp sales execution** and **integration into local domestic supply chains**

2. Neelakurinji

Source: The Hindu

Context Rampant destruction of Neelakurinji blooms across **unprotected hill ranges in Munnar** — including **Lakshmi Hills** and **Chinnakkanal** — triggered serious concern among **Kerala Forest Department** officials.

What It Is

- A **purplish-blue flowering shrub** of the genus ***Strobilanthes***, family **Acanthaceae**
- The most famous species is ***Strobilanthes kunthiana***
- Renowned for **synchronised mass gregarious flowering** every **12 years**

Habitat and Distribution

- Exclusively adapted to **montane shola-grassland ecosystems** of **peninsular India**
- Typically at **1,000 to 2,500 metres** above sea level
- **Kerala** — Munnar, **Eravikulam National Park**
- **Tamil Nadu** — **Nilgiri Hills, Palani Hills**
- **Karnataka** — **Mandalpatti (Kodagu), Baba Budangiri** and **Mullayanagiri (Chikkamagaluru)**
- **Kurinjomala Sanctuary** was notified by Kerala specifically to protect its habitat

Key Characteristics

- **Plietesimal lifecycle and mast seeding** — flowers synchronously after long vegetative cycles of **3 to 16 years (12 years for *S. kunthiana*)**, sets seed and **dies**
- **Shrub morphology** — erect, **0.5 to 3 metres**; some species up to **8 metres**; **opposite, stalked leaves** containing mineral deposits called **cystoliths**
- **Tubular hooded inflorescence** — two-lipped flowers in **dense spikes or panicles**, in **purplish-blue, violet and pale pink**
- **Pollination and honey** — mass flowering attracts **Indian honeybees and giant rock bees**, producing **Kurinjomithen**, a dark honey valued for medicinal properties
- **Statutory protection** — ***S. kunthiana*** is listed under **Schedule III of the Wildlife (Protection) Act, 1972**; unlawful collection or destruction may attract **imprisonment and fines**

Important Facts for Exams

- ***Strobilanthes kunthiana***, family **Acanthaceae**; blooms once in **12 years**
- Genus: about **450 species** globally, **160+ in India, 72+ endemic to the Western Ghats**
- **Kurinjomala Sanctuary** (Kerala) protects its habitat; **Eravikulam National Park** is the other key site
- The **Nilgiris** ("blue mountains") are named after it
- Added to **Schedule III, Wildlife (Protection) Act, 1972** in **2024**
- **Plietesimal** — grows vegetatively for years, flowers **en masse once**, sets seed and dies
- **Mast seeding** — synchronous mass seed production, which **overwhelms seed predators**
- **Cystolith** — a calcium carbonate deposit in leaf cells, characteristic of Acanthaceae
- **Kurinjomithen** — the honey produced from Neelakurinji nectar

RBI CURRENT AFFAIRS

Banking and Finance

1. RBI Bulletin: State of the Economy" Report

Source: Times of India

Context The RBI Bulletin's "State of the Economy" report said the Indian economy has **performed well despite global headwinds**, while noting that the escalation in **West Asia** this month caused a **sharp rise in oil prices**, reviving fears of **inflationary pressure and supply chain disruption**.

Key Highlights

- **GDP Growth:** India's economy recorded strong growth in **Q1 2026–27**.
- **Global Risks:** **Geopolitical tensions, higher crude oil prices and weather uncertainty** remain key risks.
- **FCNR(B) Deposits:** Banks mobilised about **\$13.3 billion** through FCNR(B) deposits, supporting liquidity and the rupee initially.
- **Bank Deposits:** Bank deposits recorded their **fastest growth in 15 years** in August.
- **FDI:** Net FDI rose **64% to \$7.3 billion in July 2026**.
- **Major FDI Sectors:** Communication, financial services and computer services.
- **Major FDI Sources:** Mauritius, UAE and the USA.

Important Facts for Exams

- **FCNR(B):** Foreign Currency Non-Resident (Bank) deposits held by eligible NRIs in foreign currencies.
- **FDI:** Investment by a foreign entity in a business in another country.
- **Global Headwinds:** Global conditions that create challenges for economic growth.
- Top source countries: **Mauritius, UAE, US** — about **70 per cent** of equity inflows
- Top sectors: **communication, financial and computer services** — over **four-fifths**
- **Net FDI = gross inflows – repatriation/disinvestment – outward FDI by Indian firms**
- **Mauritius** dominates as a source because of tax treaty and routing history — the recorded source is often **not the true origin** of funds
- **FDI is a non-debt creating** inflow; **FCNR(B) deposits are debt-creating**

2. India's Software Services Exports Rise 8.2%

Context The RBI's **Survey on Computer Software and Information Technology Enabled Services Exports: 2025–26** showed India's software services exports rose **8.2 per cent** year-on-year to **\$221.4 billion**.

Key Figures

Destination	Share
United States	54.1 per cent — the largest destination
Europe	31.8 per cent
— of which United Kingdom	15.4 per cent

Important Facts for Exams

- **Software services exports: \$221.4 billion** in 2025–26, up **8.2 per cent**
- **US 54.1 per cent; Europe 31.8 per cent; UK 15.4 per cent** of the total
- Survey conducted annually by the **RBI**
- **ITES** — Information Technology Enabled Services, covering **BPO, KPO, call centres** and back-office work

- Software and IT services are India's **largest services export**, and the main reason India runs a **services trade surplus** against a **merchandise trade deficit**
- This surplus, with **remittances**, keeps India's **current account deficit** low — about **0.6 per cent of GDP in 2024–25**
- India is the **world's largest remittance recipient**, and the top exporter of **digitally delivered services** among developing economies

3. ICICI Prudential Life Insurance Renamed ICICI Life Insurance

- **ICICI Prudential Life Insurance Company Limited** changed its name to **ICICI Life Insurance Limited** from **22 September 2026**.
- The change followed approval from the **Registrar of Companies (RoC)**.
- The change is linked to the restructuring of **Prudential plc's role** in the Indian insurance business.
- The company will undertake the required regulatory compliances with **IRDAI**.

4. TBX Launches B2B Bill Payments through Bharat Connect

- **TBX**, formerly TransBnk, launched **B2B bill payments** on its TrustHub platform through **Bharat Connect for Business**.
- Businesses can **discover invoices, make payments and track transactions** on one interoperable platform.
- **IDFC FIRST Bank** will act as the Sponsor Operating Unit.
- The service is useful for sectors such as **manufacturing, retail, FMCG, pharmaceuticals, automotive and education**.

5. Banks to Rejig Insurance Products as IRDAI Proposes Commission Cuts

- **IRDAI** proposed lower **Expense of Management (EoM)** limits and product- and channel-specific commission caps for insurance distributors.
- Separate limits are proposed for **individual and corporate distributors**, with higher limits for individuals.
- Proposed commission caps include **30% for term insurance** and **20% for health insurance** for individual distributors.
- The changes may lead banks to **reassess the insurance products** they sell through their branches.

6. RBI Final Directions on Market Risk Capital and Eased FPI KYC

- RBI issued the **RBI (Commercial Banks – Minimum Capital Requirements for Market Risk) Directions, 2026** under **Basel III**.
- The new market-risk capital framework will apply from **1 April 2027** and incorporates the **Fundamental Review of the Trading Book (FRTB)** framework.
- RBI also eased **KYC requirements for Foreign Portfolio Investors (FPIs)** from **18 September 2026**, allowing specified documents to be certified by authorised authorities outside India.
- **Market risk** refers to possible losses due to changes in **interest rates, equity prices, exchange rates and commodity prices**.

7. RBI Cancels Licences of Five NBFCs

- RBI cancelled the **Certificates of Registration (CoRs)** of five NBFCs and accepted the surrender of licences by eight others during **4–31 August 2026**.
- The five cancellations were **Dar's Financial Services, Rolta Holding and Finance Corporation,**

Vasudeo Securities, Parsoli Corporation and A C Choksi Financial Services.

- The action was taken under **Section 45-IA(6) of the RBI Act, 1934.**
- Among the surrendered licences, some entities exited the NBFC business, while others were **merged/dissolved or reclassified** as entities not requiring NBFC registration.

RBI AND NABARD CURRENT AFFAIRS

Social Issue

1. The Removal of the Chief Election Commissioner

Source: Indian Express

Context A coalition of **Opposition parties** announced plans to submit **notices of motion in both Houses of Parliament** seeking the removal of **CEC Gyanesh Kumar**.

Key Highlights

- **Article 324(5):** The **CEC** can be removed only in the **same manner and on the same grounds as a Supreme Court Judge**.
- **Grounds:** Removal is possible only for **proved misbehaviour or incapacity**.
- **Other Election Commissioners:** They can be removed by the President **only on the recommendation of the CEC**.
- **Notice:** Requires at least **100 Lok Sabha MPs** or **50 Rajya Sabha MPs**.
- **Inquiry Committee:**
 1. Supreme Court Judge
 2. Chief Justice of a High Court
 3. Distinguished jurist
- **Parliamentary approval:** The motion must pass in **both Houses** by a **special majority**:
 - Majority of the **total membership** of the House, and
 - At least **two-thirds of members present and voting**.
- **Final step:** After Parliament passes the address, it is presented to the **President**, who issues the removal order.
- **Judges (Inquiry) Act, 1968:** Provides the framework for the inquiry process.

Important Facts for Exams

- **Article 324(5)** — CEC removal only like a **Supreme Court judge**; **ECs only on the CEC's recommendation**
- **Article 124(4)** — grounds: **proved misbehaviour or incapacity**; requires a **special majority**
- **Judges (Inquiry) Act, 1968** governs the inquiry
- **Special majority** under Article 124(4) — **majority of total membership** plus **two-thirds of those present and voting**
- **No CEC has ever been removed; no Supreme Court or High Court judge** has ever been removed by this route either — **Justice V. Ramaswami (1993)** came closest, when the motion failed for want of the required majority in the Lok Sabha
- The **weaker protection for ECs** — removable on the CEC's recommendation — has long been criticised, and was noted in **Anoop Baranwal (2023)**
- Tenure: **six years or age 65**, whichever is earlier; **no reappointment**

2. UN Gender Snapshot 2026

Source: UN Women

Context UN Women and UN DESA released "Progress on the Sustainable Development Goals: The Gender Snapshot 2026" on 17 September 2026 — drawing on more than 100 data sources to track progress for women and girls across all 17 SDGs.

Key Highlights

- **Gender Institutions:** Around **1 in 3** gender-equality institutions have been weakened; **1 in 4** faced budget cuts.
- **Funding:** Between **2023–24**, bilateral aid for gender equality fell **13%**, while funding for women's rights organisations fell **28%**.
- **UN Efforts:** **42% of UN entities** reported weakened gender-equality efforts due to funding cuts.
- **Political Representation:**
 - **6 in 7 countries** are led by men.
 - Nearly **90% of defence ministers** are men.
 - More than **80% of finance ministers** are men.
- **National Parliaments:** Women's representation increased from **22.3% (2015)** to **27.4% (2026)**.
- **Local Government:** Women hold **35.6%** of positions, with little change since 2023.

India-Specific Facts

- **Global Gender Gap Index 2026:** India ranked **131st**, with **64.5% parity**.
- **Lok Sabha:** Women constitute about **14%** of members.
- **Women's Reservation:** The **106th Constitutional Amendment Act, 2023** provides **33% reservation** for women in the Lok Sabha and State Assemblies, subject to **delimitation following the relevant census**.
- **Panchayats:** At least **one-third of seats** are reserved for women under **Articles 243D and 243T**; some states provide **50% reservation**.
- **Female Labour Force Participation Rate:** **41.7% in 2023–24**.

Key Terms

- **SDG 5:** Gender Equality — aims to achieve gender equality and empower all women and girls.
- **UN Women:** UN entity dedicated to **gender equality and women's empowerment**, established in **2010**.
- **UN DESA:** UN Department of Economic and Social Affairs, involved in monitoring and reporting on the **SDGs**.

3. Greater One-Horned Rhinoceros

- The **Greater One-Horned Rhinoceros (*Rhinoceros unicornis*)** is also called the **Indian Rhinoceros**.
- **Assam** contains nearly **80% of the global population** of this species.
- In India, it is mainly found in **Assam, West Bengal, Uttar Pradesh and Bihar**.
- It is classified as **Vulnerable (VU)** on the IUCN Red List.

4. Planetary Health Check 2026

- The **Planetary Health Check 2026** reported that **7 of the 9 planetary boundaries** have crossed their safe operating limits.
- The assessment was released by the **Planetary Boundaries Science Lab** at the Potsdam Institute for Climate Impact Research.
- The seven transgressed boundaries include **climate change, biosphere integrity, biogeochemical flows, novel entities, land-system change, freshwater change and ocean acidification**.

- The planetary boundaries framework defines a **safe operating space for humanity**.

5. The CEC and Other Election Commissioners Act, 2023

- The **Supreme Court** delivered a **split verdict** on whether challenges to the Act should be heard by a **five-judge Constitution Bench**; the matter has been referred accordingly.
- The Act provides the statutory framework for the **appointment, qualifications, service conditions and tenure** of the **Chief Election Commissioner (CEC) and Election Commissioners (ECs)**.
- It replaced the **Election Commission (Conditions of Service of Election Commissioners and Transaction of Business) Act, 1991**.
- The **Anoop Baranwal judgment (2023)** had provided an interim selection committee comprising the **Prime Minister, Lok Sabha Leader of Opposition and Chief Justice of India** until Parliament made a law.

Economy

1. World Circular Economy Forum 2026 Held in Gandhinagar

- The **World Circular Economy Forum (WCEF) 2026** was held from **15–18 September 2026** at Gandhinagar, Gujarat.
- India became the **first South Asian country** to host the WCEF.
- The theme was **“Circular Economy: Transition for People and Prosperity.”**
- The forum focused on **resource efficiency, reuse, recycling, Extended Producer Responsibility (EPR)** and sustainable production and consumption.

2. Ministry of Defence Signs ₹586 Crore Contract for T-72 and T-90 APUs

- The Ministry of Defence signed a **₹586 crore Make-II contract** with Accurate Industrial Controls Private Limited for **3,257 Auxiliary Power Units (APUs)**.
- The order covers **1,657 APUs for T-90 tanks and 1,600 for T-72 tanks**.
- APUs provide electrical power to critical systems when the tank's main engine is switched off.
- The project supports **indigenisation and Aatmanirbhar Bharat in defence manufacturing**.

3. Nibe and France's Naval Group Sign Defence MoU

- **Nibe Limited** and France's **Naval Group** signed an MoU for cooperation in naval shipbuilding and defence technologies.
- Areas include **underwater drones, submarine systems, mine-countermeasure vessels and autonomous systems**.
- The partnership also covers **modular naval launching systems and maintenance**.
- It aims to strengthen India's domestic naval technology capabilities and India-France defence cooperation.

Misc GA

1. Yugan Sakthivel Muthukumar Wins Gold at ISSF Junior World Cup

- **Yugan Sakthivel Muthukumar**, a 15-year-old shooter from Tamil Nadu, won **gold** in the junior men's trap event.
- The competition was held in **Porpetto, Italy**.

- He scored **27 hits out of 30** in the final.
- The achievement highlights India's performance in **junior international shooting**.

2. Shafali Verma Rises to No. 4 in ICC Women's T20I Rankings

- Indian opener **Shafali Verma** moved up **two places to fourth** in the ICC Women's T20I batting rankings.
- The rise followed her **maiden T20I century** at the women's cricket competition of the Asian Games.
- She is among India's leading batters in the **T20I format**.

3. Salman Khan Wins Rowing Bronze at Asian Games

- Indian Army personnel **Salman Khan** won a **bronze medal in rowing** at the Asian Games.
- He had previously worked as a **cab driver** before joining the Army.
- Despite having been unable to swim earlier, he took up rowing and progressed to the international level.
- His achievement is an example of India's growing participation in **rowing at major multi-sport events**.

4. India Wins First Asian Games Mixed Team Skeet Medal

- **Anantjeet Singh Naruka and Parinaaz Dhaliwal** won bronze in the **mixed team skeet** event at the Asian Games.
- It was **India's first-ever mixed team medal in skeet shooting** at the Asian Games.
- Naruka had narrowly missed a mixed team bronze at the **Paris Olympics**.
- The medal came at the **Aichi Prefectural Shooting Range in Japan**.

5. India to Host UCI Road World Championships 2032

- **Pune, Maharashtra**, will host the **UCI Road World Championships 2032** for the first time in India.
- The bid was jointly led by the **Government of Maharashtra and Cycling Federation of India**.
- The championship is one of the major global events in competitive road cycling.
- The **Union Cycliste Internationale (UCI)** is the global governing body for cycling.

6. Mark Wood Retires from International Cricket

- England fast bowler **Mark Wood** announced his retirement from international cricket at the age of **36**.
- He made his Test, ODI and T20I debuts in **2015**.
- He was part of England's **2019 ODI World Cup** and **2022 T20 World Cup** winning teams.
- His career included **119 Test wickets, 80 ODI wickets and 54 T20I wickets**.

7. Savithri Sreedharan Passes Away

- Veteran Malayalam theatre and film actress **Savithri Sreedharan** passed away in Kozhikode, Kerala.
- She began amateur theatre in **1961** and entered professional theatre in **1984**.
- She appeared in films including *Kadavu*, *Virus*, *Pada* and *Paappan*.
- She received the **Kerala State Theatre Actress Award** and the **Kerala Sangeet Natak Akademi Award for Drama**.

8. Sandro Mazzola Passes Away

- Italian football legend **Sandro Mazzola**, former Inter Milan captain and Italy international, died at the age of **83**.

- He spent his entire **17-year club career with Inter Milan**.
- He won **4 Serie A titles and 2 European Cups** with Inter Milan.
- He was part of Italy's **1968 European Championship-winning team** and the 1970 FIFA World Cup finalist team.

9. Flight Lieutenant Alfred Tyrone Cooke Passes Away

- **Alfred Tyrone Cooke**, a former IAF fighter pilot and **Vir Chakra awardee**, passed away at the age of 87.
- During the **1965 India–Pakistan War**, he shot down a Pakistani **F-86 Sabre** while flying a Hawker Hunter.
- He served with **No. 14 Squadron, "The Fighting Bulls."**
- He received the **Vir Chakra**, India's third-highest wartime gallantry award.

10. Hirav Shah Launches Business Novel 'SAARATHI'

- Business strategist **Hirav Shah** launched his business novel **SAARATHI** in Ahmedabad.
- The story follows a struggling fashion designer who receives strategic guidance to revive the business.
- The book focuses on **business strategy, financial discipline, decision-making and sustainable growth**.
- It was independently published and distributed through **Amazon Kindle Direct Publishing (KDP)**.

11. M3M Hurun India Rich List 2026

- **Hurun India**, in association with M3M India, released the **M3M Hurun India Rich List 2026**.
- **Gautam Adani and family** topped the overall list with wealth of **₹9.23 lakh crore**, followed by **Mukesh Ambani and family** with ₹8.63 lakh crore.
- **Mumbai** had the highest number of individuals on the list, followed by New Delhi and Bengaluru.
- **AI** emerged as a new sector in the list, with 19 individuals having combined wealth of about **₹3.07 lakh crore**.

12. Exercise VARUNA

- **VARUNA** is the **annual bilateral naval exercise** between the **Indian Navy and French Navy**.
- The **24th edition** is being hosted at **Toulon Naval Base, France**, with **INS Trishul** representing India.
- The exercise began as India–France naval interactions in **1983** and was formally named **VARUNA in 2001**.
- Major activities include **air defence, anti-submarine warfare, surface combat, tactical drills, replenishment and coordinated manoeuvres**. Other major India–France exercises are **Shakti (Army)** and **Garuda (Air Force)**.

13. Polylactic Acid (PLA)–Based Biodegradable Bioplastics

- **PLA** is a **bio-based and compostable thermoplastic** produced by converting plant-based sugars into **lactic acid**, which is then polymerised.
- Feedstocks include **sugarcane, molasses, corn starch and cassava**, creating a potential **waste-to-wealth** model using agricultural resources.
- A **100 TPA pilot facility** is being developed at **Kumbhi, Uttar Pradesh**, to test the technology and develop specialised PLA grades.
- PLA can be used in **packaging, agricultural films, textiles and medical sutures**, offering an alternative to petroleum-based plastics.

14. TRAI Launches Digital Connectivity Rating Platform

- **TRAI** launched the **Digital Connectivity Rating (DCR) platform and mobile app** to assess digital connectivity inside buildings.
- It covers **residential, commercial and government properties**, helping buyers and tenants check a property's digital connectivity before purchase or lease.
- The rating considers factors such as **mobile coverage, fixed-line connectivity and Wi-Fi availability**.
- The initiative addresses **in-building signal loss** and is linked to wider telecom infrastructure concepts such as **In-Building Solutions (IBS)** and **small cells**.

IMPORTANT DAYS

1. International Red Panda Day 2026 – 19 September

- **International Red Panda Day** is observed on the **third Saturday of September**.
- In 2026, it was observed on **19 September**.
- The **Red Panda Network** launched the observance in **2010**.
- The day aims to create awareness about the conservation of the **endangered red panda**.

2. World Alzheimer's Day 2026 – 21 September

- **World Alzheimer's Day** is observed every year on **21 September**.
- It raises awareness about **Alzheimer's disease and other forms of dementia**.
- **2026 Theme:** "The Earlier You Know, The More You Can Do: A Dementia Diagnosis Matters."
- It is part of **World Alzheimer's Month**, observed throughout September.

3. International Day of Peace 2026 – 21 September

- The **International Day of Peace** is observed annually on **21 September**.
- The day promotes **peace, non-violence and ceasefire** among nations and peoples.
- **2026 Theme:** "Invest in Peace – For Everyone, Everywhere, Every Day."
- In **2001**, the UN designated 21 September as a permanent annual International Day of Peace.

FIVE TO REMEMBER · 25 & 26 SEPTEMBER 2026

1. **Global Gender Gap Index 2026:** India ranked **131st**, with **64.5% parity**. UN Gender Snapshot 2026
2. **First instituted in 2020;** the **2026 edition is the largest to date** Global Business Climate Survey 2026
3. **Bank Deposits:** Bank deposits recorded their **fastest growth in 15 years** in August. RBI Bulletin: State of the Economy" Report
4. **Software services exports: \$221.4 billion** in 2025–26, up **8.2 per cent** India's Software Services Exports Rise 8.2%
5. RBI also eased **KYC requirements for Foreign Portfolio Investors (FPIs)** from **18 September 2026**, allowing specified documents to be certified by authorised authorities outside India. RBI Final Directions on Market Risk Capital and...

DAY 20 OF 20

27 & 28 September 2026

23 items · 6 topics

Agriculture 2 · Schemes 4 · Banking and Finance 2 · Economy 2 · Social Issue 1 · Misc GA 12

NABARD CURRENT AFFAIRS

Agriculture

1. NABARD Launches RSVC-AMRIT

Source: NABARD

Context NABARD launched **RSVC-AMRIT**, a **digital platform for technology-led rural development**, in collaboration with the **Office of the Principal Scientific Adviser (OPSA)**, Government of India.

RSVC-AMRIT

SVC-AMRIT is a digital platform developed by **NABARD** in collaboration with the **Office of the Principal Scientific Adviser (OPSA), Government of India**, to promote **rural innovation and technology transfer**. It was launched on **15 August 2026** by Principal Scientific Adviser **Prof. Ajay Kumar Sood**.

- **AMRIT = Accelerated Medium for Rural Innovations and Technologies.**
- **RSVC = RuTAGE Smart Village Centre**

What It Does

- Connects **rural needs → relevant innovations and technologies → implementation partners**
- Aims to **identify suitable technological solutions** for challenges faced in rural areas
- Helps connect **innovators and technology providers** with rural development requirements
- Promotes the use of **science, technology and innovation** in rural development

Important Facts for Exams

- **RSVC-AMRIT** — NABARD's digital platform for **technology-led rural development**, with the **OPSA**
- **Principal Scientific Adviser to the Government of India: Ajay Kumar Sood**
- The OPSA also anchors the **BRICS BioDesign Programme** and the **Science and Technology Cluster** initiative
- **India Stack** — the layered digital public infrastructure: **identity (Aadhaar)**, **payments (UPI)** and **data (DEPA/Account Aggregator)**

2. NABARD and IMD Sign MoU for Climate-Resilient Agriculture

- **NABARD** and the **India Meteorological Department (IMD)** signed an MoU to integrate IMD's **agro-meteorological data** with **DiCRA (Data in Climate Resilient Agriculture)**.
- **DiCRA** is an open-source digital platform supported by **NABARD and UNDP**.
- The platform will provide useful weather and climate information to **farmers, financial institutions, policymakers and researchers**.
- Better climate information can support decisions related to **crop planning, agricultural risk management and rural finance**.

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Schemes

1. PM Gram Sadak Yojana-4 Launched in Madhya Pradesh

- **Union Agriculture Minister Shivraj Singh Chouhan** launched **PMGSY-4** in **Ichhawar, Sehore district, Madhya Pradesh**.
- The programme included the foundation stone for **36 roads** approved under the scheme.
- **Pradhan Mantri Gram Sadak Yojana (PMGSY)** aims to provide **all-weather road connectivity to eligible rural habitations**.
- Rural roads improve access to **markets, schools, healthcare and other essential services**.

2. Livestock Insurance Portal

- The **Department of Animal Husbandry and Dairying** launched the **Livestock Insurance Portal** as part of the digital transformation of livestock insurance.
- The portal is aimed at making livestock-insurance processes more **accessible and efficient**.
- It is relevant to **livestock farmers**, who face financial losses from the death or loss of insured animals.
- **Livestock insurance** is an important tool for reducing the financial risk associated with animal husbandry.

3. Dhanuka Agritech Launches 'Polin' Fungicide for Paddy

- **Dhanuka Agritech Ltd** launched '**Polin**', a fungicide for protecting **rice/paddy crops** against **leaf blast and neck blast diseases**.
- The product has been developed through a **strategic technical collaboration with Japan's Nippon Soda Co. Ltd. (NISSO)**.
- It has **translaminar and systemic mobility**, allowing the fungicide to move through plant tissues and protect **unsprayed leaf areas and new plant growth**.
- The recommended application mentioned is **100 ml per acre in 200 litres of water**, with application at the **first signs of infection** during critical crop-growth stages.
- Its longer protection period can reduce the **frequency of spraying**, potentially lowering **labour and chemical costs** for rice farmers.

4. NABARD Opens 'Experience Centre' in Mumbai

- **NABARD** inaugurated an **Experience Centre** at its **Head Office in Mumbai**.
- The centre showcases NABARD's **journey, major milestones, rural-development initiatives and success stories**.
- Interactive exhibits allow visitors to explore **NABARD-supported projects, schemes and interventions**.
- Key themes include **climate-resilient agriculture, Self-Help Groups (SHGs), rural infrastructure and digital financial inclusion**.

RBI CURRENT AFFAIRS

Banking and Finance

1. The SWIFT Payment System

Source: The Hindu

Context Amid the **weaponisation of the US dollar** and Western financial sanctions, **BRICS and Global**

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South nations are accelerating efforts to **bypass the Belgium-based SWIFT** messaging network.

What SWIFT Is

- **Society for Worldwide Interbank Financial Telecommunication**
- A **standardised, secure messaging network** used by financial institutions to transmit **instructions and information**, such as money transfers, via standardised **SWIFT/BIC codes**
- **It is a messaging platform — not a settlement system or a bank**
- Founded **1973**, headquartered at **La Hulpe, Belgium**
- A **member-owned cooperative** under **Belgian law**, collectively supervised by the **G10 central banks**

Key Features

- **Pure messaging architecture** — transmits payment orders, letters of credit and securities instructions; the actual **movement of money** relies on **correspondent banking accounts (Nostro/Vostro)**
- **Standardised protocol** — **8- or 11-character Business Identifier Codes (BIC)** and the **ISO 20022** messaging framework
- **Belgian and EU jurisdiction** — obligating compliance with **EU sanctions**
- **Security** — end-to-end hardware encryption, dedicated secure lines and **geographically distributed operations centres**

The Alternatives

- **CIPS (China)** — launched **2015** to internationalise the **yuan**; enables cross-border **RMB messaging, clearing and settlement** across **120+ countries**
- **SPFS (Russia)** — developed **2014** after Western sanctions; connects Russian banks with foreign institutions, including **Iran's SEPAM**
- **Project mBridge** — a **blockchain-based multi-CBDC platform** developed by participating central banks, enabling **direct cross-border settlement** using CBDCs, bypassing SWIFT and correspondent banking

2. RBI Net Purchases Record \$18.65 Billion in July

- The **RBI net purchased \$18.65 billion** in foreign exchange in **July 2026**, the highest monthly purchase on record.
- This was sharply higher than the **\$561 million net purchase in June 2026** and slightly above the previous record of **\$18.63 billion in June 2021**.
- The increase was linked to the RBI's **concessional swap facility** for **FCNR(B) deposits, external commercial borrowings and overseas foreign-currency borrowings**.
- The facility attracted **\$40.82 billion of inflows by July-end**, with banks routing the foreign currency back to the RBI through the swap window.

RBI AND NABARD CURRENT AFFAIRS

Economy

1. NABARD and NaBFID Sign MoU for Rural Infrastructure Financing

- **NABARD** and **NaBFID** signed an initial agreement to strengthen cooperation in financing **rural infrastructure projects**.
- Areas of cooperation include **water infrastructure, sanitation, irrigation and post-harvest storage facilities**.

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- The partnership will support **joint financing and knowledge sharing** for projects having significant rural impact.
- **NaBFID** is a specialised development finance institution established to support **long-term infrastructure financing**.

2. National Digital Tourism Stack

- The **Ministry of Tourism** and **ONDC** are developing the **National Digital Tourism Stack**, a digital public infrastructure for India's tourism sector.
- It aims to make tourism products and experiences **discoverable, trustworthy and bookable** through a shared digital ecosystem.
- The target is to bring **23,000 tourism experiences and homestays** onto the platform by **2028**.
- **AI** will be used at the front end, with the broader vision of **"One ticket, One pass"** to simplify travel and reduce paperwork.

Social Issue

1. The West Bengal Anti-Goonda Bill, 2026

- The **West Bengal Public Safety and Control of Anti-Social Activities Bill, 2026** was passed by the West Bengal Assembly in **June 2026**.
- Reports said the **President returned the Bill for reconsideration** after the Centre raised concerns about possible overlap with the **NDPS Act, 1985** and the **PITNDPS Act, 1988**.
- The Bill deals with **habitual offenders, organised crime and threats to public order**, and includes provisions for **preventive detention**.
- There was subsequently a conflicting public statement from West Bengal Chief Minister Suwendu Adhikari, who said the Bill was still under consideration of the **Union Home Ministry**. Therefore, the procedural status should be treated with care.

Misc GA

1. Russia Supports India's Permanent UNSC Seat

- Russian Foreign Minister **Sergey Lavrov** backed **India's candidature for a permanent seat on the UN Security Council** during the **81st UN General Assembly** in September 2026.
- Russia also supported **Brazil's candidature** and called for greater representation of **Asia, Africa and Latin America** in the UNSC.
- Lavrov opposed allocating additional permanent seats to Western countries, specifically mentioning **Germany and Japan**.
- **Exam point:** The present UNSC has **5 permanent members — China, France, Russia, the UK and the US** — and **10 non-permanent members** elected for two-year terms.

2. Analogue Paneer

- **Analogue paneer** is an imitation product designed to resemble dairy paneer, where some or all milk components are replaced with **vegetable oils, starches or plant proteins**.
- Common ingredients may include **vegetable fats, skimmed milk powder, soy proteins, caseinates, starches, emulsifiers and stabilisers**.
- FSSAI has proposed restricting the use of the name **"paneer"** for non-dairy analogue products to

prevent **consumer confusion and misleading labelling**.

- The issue is linked to **food safety, food standards and transparent labelling**.

3. Digital Connectivity Rating (DCR) Platform

- **TRAI** launched the **Digital Connectivity Rating (DCR) Platform and mobile app** to assess and rate **indoor digital connectivity** in properties.
- It covers **residential, commercial and government properties** and allows connectivity to become a measurable feature of a building.
- The system covers the process from **property registration and signal testing to certification and public rating**.
- **Important:** This news was already covered in the previous set, so **do not repeat it** in the consolidated current-affairs notes.

4. Operation Drishti

- **Operation Drishti** is an **Armed Forces Medical Services (AFMS)** humanitarian initiative providing advanced eye-care services in remote and border areas.
- During the **10th Mega Eye Surgical Camp**, AFMS surgeons performed **220 sight-restoring surgeries** at an underground surgical centre in **Tangdhar, Kupwara**, near the LoC.
- The initiative focuses on people who face **geographical, financial and logistical barriers** to specialised eye care.
- It is conducted by **AFMS in coordination with the Indian Army's Chinara Corps**.

5. Typhoon Dujuan

- **Typhoon Dujuan** affected **Tokyo and eastern Japan**, bringing heavy rainfall and strong winds.
- **Izu Oshima Island** recorded **832 mm of rainfall in 48 hours**, while parts of Tokyo also experienced record rainfall.
- It was a **tropical cyclone in the Northwestern Pacific**, with reported maximum sustained winds of around **130 km/h**.
- The name **Dujuan**, contributed by **China**, refers to the **azalea flower**.

6. Pandit Deendayal Upadhyaya

- **Pandit Deendayal Upadhyaya** was an Indian political thinker, writer and leader of the **Bharatiya Jana Sangh**.
- He served as its **General Secretary from 1951 to 1967** and became its **President in December 1967**.
- **Integral Humanism** emphasises balanced development of the **body, mind, intellect and soul**, along with harmony between society and nature.
- **Antyodaya** refers to the idea of ensuring that development reaches the **poorest and most marginalised sections**.

7. India Retains Nona Gaprindashvili Trophy at Chess Olympiad

- India retained the **Nona Gaprindashvili Trophy** at the **46th Chess Olympiad** held in **Samarkand, Uzbekistan**.
- India finished as the **best overall nation**, with a **silver medal in the Open section** and **bronze in the Women's section**.
- The trophy is awarded to the country with the best combined performance in the **Open and Women's competitions**.

8. INS Sahyadri and INS Kulish Participate in Maritime Security Exercise

- **INS Sahyadri** and **INS Kulish** participated in the **ASEAN Defence Ministers' Meeting-Plus Experts' Working Group on Maritime Security Joint Cooperation Activity**.
- The activity was held at **Subic Bay, Philippines**, and hosted by the **Philippine Navy**.
- It focused on cooperation and coordination in **maritime security** among participating countries.
- It strengthens India's engagement with **ASEAN and Indo-Pacific maritime-security mechanisms**.

9. World Tourism Day 2026

- **World Tourism Day** is observed every year on **27 September**.
- The **2026 theme** is **"Digital Agenda and Artificial Intelligence to Redesign Tourism."**
- The theme highlights the use of **digital technology and AI** to improve tourism experiences and services.
- It is particularly relevant to India's **National Digital Tourism Stack** initiative.

10. India Ranks 10th at WorldSkills Shanghai 2026

- India secured **10th position** at the **48th WorldSkills Competition**, held in **Shanghai, China**, from **22–27 September 2026**.
- India won **6 Silver Medals** and **20 Medals for Excellence**.
- India participated with its **largest-ever contingent of 70 competitors across 63 skills**.
- The Indian contingent was coordinated by the **National Skill Development Corporation (NSDC)** under the **Ministry of Skill Development and Entrepreneurship (MSDE)**.

11. India Wins 30 Medals at Asian Games 2026

- As of **27 September 2026**, India had won **30 medals** at the **Aichi-Nagoya Asian Games**.
- The tally consisted of **4 Gold, 12 Silver and 14 Bronze medals**, placing India **10th** at that point.
- The **men's and women's kabaddi teams** won gold medals, while **Sawan Barwal** won silver in the men's marathon.
- Other medals included silver for **Tajinderpal Singh Toor** and the **women's 50m rifle 3 positions team**, along with bronze medals in squash and other events.

12. Operation Drishti

- Under **Operation Drishti**, Armed Forces Medical Services surgeons performed **220 sight-restoring surgeries** at an underground surgical centre in **Tangdhar, Kupwara**, along the LoC.
- The initiative is led by the **Armed Forces Medical Services (AFMS)** in coordination with the **Indian Army's Chinari Corps**.
- It provides specialised eye care to people in **remote and border areas** who face geographical and financial barriers.
- The programme focuses on preventing **avoidable blindness** through advanced ophthalmic treatment.

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