



SAMARTHYA IAS · AHMEDABAD

DAILY UPSC COMPANION

Samarthya Current Affairs

Prelims facts · Mains frameworks · Practice MCQs

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Your Complete UPSC Current Affairs Companion

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Global Biodiversity Decline and India's Conservation Gains

WHY IN NEWS

The World Wide Fund for Nature (WWF) released its biennial Living Planet Report 2026 on October 8, 2026, revealing a 73% average decline in monitored global wildlife populations between 1970 and 2022.

STORY 1

Down To Earth

Global wildlife populations decline by 73% while India records conservation gains

What happened: The World Wide Fund for Nature (WWF) released the Living Planet Report 2026, highlighting a severe average decline in monitored global wildlife populations over the last five decades.

WHO/WHERE

The report was produced in collaboration with the Zoological Society of London (ZSL) and monitored 5,790 vertebrate species globally, while noting specific conservation successes in India.

KEY NUMBERS

Monitored global wildlife populations declined by an average of 73% between 1970 and 2022, with freshwater populations experiencing the steepest average decline at 85%.

Context/background: Habitat loss, degradation, overexploitation, climate change, pollution, invasive species, and disease are the primary drivers of this decline, largely propelled by unsustainable global food and energy systems.

Static link: This connects to India's Wildlife Protection Act, 1972, and its commitments under the Convention on Biological Diversity (CBD) to protect critical habitats and manage human-wildlife conflict.

STORY 2

Indian Express

Food systems identified as leading driver of global biodiversity loss

What happened: The Living Planet Index (LPI) tracked changes in the relative abundance of vertebrate species, warning that the global food and agriculture system is the single largest driver of biodiversity loss.

WHO/WHERE

The assessment, covering mammals, birds, amphibians, and fish globally, was published by the WWF to highlight how production and consumption patterns destroy natural ecosystems.

KEY NUMBERS

The index analyzed 35,803 population trends of 5,790 vertebrate species over a 52-year period from 1970 to 2022, showing a 73% average decline in population sizes.

Context/background: The report emphasizes that the LPI measures relative abundance rather than absolute numbers of individual animals lost, pointing to systemic pressures from agriculture, habitat destruction, and greenhouse gas emissions.

Static link: This relates to Sustainable Development Goal 15 (Life on Land) and the Kunming-Montreal Global Biodiversity Framework, which aims to restore 30% of degraded ecosystems by 2030.

UPSC RELEVANCE

This topic tests understanding of global biodiversity trends, major drivers of ecological degradation, and India's specific conservation achievements and challenges in wildlife management.

PRELIMS FACTS

- The Living Planet Report 2026 recorded an average 73% decline in monitored global wildlife populations between 1970 and 2022.
- Freshwater wildlife populations experienced the steepest average decline at 85% over the 52-year assessment period.
- India has recorded population increases in major species like tigers, greater one-horned rhinoceroses, and Asiatic lions.

MAINS FRAMEWORK

Intro: The WWF's Living Planet Report 2026 highlights a catastrophic 73% average decline in global wildlife populations, emphasizing the severe impact of human activities on biodiversity.

DIMENSIONS

- **Drivers of Biodiversity Loss:** Habitat destruction driven by global food and agricultural systems, climate change, and overexploitation.
- **India's Conservation Success:** Targeted species-specific recovery programs (e.g., Project Tiger, Project Rhino) showing positive population trends.
- **The Human-Wildlife Conflict Challenge:** The critical need to extend conservation efforts beyond protected areas to address growing conflicts.

Way forward: Transitioning to sustainable food and energy systems, strengthening community-led conservation, and implementing robust corridor protection.

KEY DEFINITIONS

- **Living Planet Index:** A measure of the state of the world's biological diversity based on population trends of vertebrate species from terrestrial, freshwater, and marine habitats.
- **Relative Abundance:** The proportional representation of a species within a given ecosystem, tracking variations over time rather than absolute population counts.

MAINS PRACTICE QUESTION

While global wildlife populations show a steep decline, India has recorded notable conservation gains. Analyze the drivers of global biodiversity loss and discuss the challenges India faces in sustaining its conservation successes. (250 words)

ANSWER OUTLINE

INTRODUCTION

The Living Planet Report 2026 reveals a 73% average decline in monitored global wildlife populations between 1970 and 2022, even as India registers increases in key species like tigers and rhinos.

BODY

1. AGRICULTURAL EXPANSION:

The global food and agriculture system is the leading cause of habitat destruction and greenhouse gas emissions.

2. STEEP FRESHWATER DECLINE:

Freshwater ecosystems suffered the worst impact with an average 85% population reduction due to pollution and overexploitation.

3. INDIA'S TARGETED INTERVENTIONS:

Dedicated conservation efforts have successfully boosted populations of Asiatic lions, tigers, and greater one-horned rhinoceroses.

4. HUMAN-WILDLIFE CONFLICT:

Sustaining these gains is challenged by rising conflicts as wildlife populations expand beyond designated protected areas.

CONCLUSION

India must integrate local communities into conservation frameworks and secure ecological corridors to balance biodiversity protection with sustainable development.

KEY TERMS

Living Planet Index

Biodiversity Loss

Habitat Degradation

Kunming-Montreal Global Biodiversity Framework

Human-Wildlife Conflict

ACTS & ARTICLES

Wildlife Protection Act, 1972

Article 48A of the Constitution of India

Article 51A(g) of the Constitution of India

02

GS-3 · INFRASTRUCTURE & ENERGY

Establishment of the Integrated Transport and Logistics Authority (ITLA)

WHY IN NEWS

On October 6, 2026, the Union Cabinet approved the creation of the Integrated Transport and Logistics Authority (ITLA) to serve as a specialized institutional mechanism for transport planning and monitoring.

Government approves Integrated Transport and Logistics Authority for coordinated planning

What happened: The Government of India approved the setting up of the Integrated Transport & Logistics Authority (ITLA) to serve as a specialized apex institution for research, planning, and monitoring.

WHO/WHERE

The authority was approved by the Union Cabinet in New Delhi to complement existing initiatives like the PM GatiShakti National Master Plan and the National Logistics Policy.

KEY NUMBERS

ITLA is mandated to prepare a comprehensive National Transport Master Plan with a long-term planning horizon of 10 years or more, covering roads, railways, ports, and aviation.

Context/background: The authority will provide policy support, data analytics, and post-implementation impact assessments to ensure transport networks are well-connected and planned as an integrated, multimodal system.

Static link: This aligns with the PM GatiShakti National Master Plan launched in 2021, which aims to break departmental silos and integrate infrastructure planning across ministries.

Special Purpose Vehicle approved to resolve fragmented transport infrastructure planning

What happened: The Union Cabinet approved the establishment of ITLA as a Special Purpose Vehicle (SPV) to enhance the efficiency, sustainability, and multimodal integration of India's transport infrastructure.

WHO/WHERE

The SPV will operate across India to address long-standing challenges arising from fragmented planning and implementation across multiple transport-related ministries and agencies.

KEY NUMBERS

The authority will oversee integrated planning across key sectors including roads, railways, ports, civil aviation, inland waterways, coastal shipping, urban mobility, and logistics.

Context/background: Fragmented planning has historically led to delays and high logistics costs in India; the new SPV aims to foster greater coordination, project appraisal, and rigorous impact assessment.

Static link: This relates to the National Logistics Policy (NLP) of 2022, which targets reducing logistics costs in India from double digits to global benchmarks of around 8% of GDP.

This topic relates to infrastructure development, multimodal integration, and institutional reforms designed to improve logistics efficiency and reduce transaction costs in the Indian economy.

PRELIMS FACTS

- The Union Cabinet approved the setting up of the Integrated Transport and Logistics Authority (ITLA) on October 6, 2026.
- ITLA is mandated to prepare a comprehensive National Transport Master Plan with a planning horizon of 10 years or more.
- The authority will serve as a specialized apex institution for research, planning, project appraisal, and monitoring across transportation and logistics.

MAINS FRAMEWORK

Intro: The establishment of the Integrated Transport and Logistics Authority (ITLA) marks a structural shift towards unified, long-term planning in India's infrastructure sector.

DIMENSIONS

- **Addressing Fragmented Planning:** Overcoming the traditional silos of separate ministries (Roads, Railways, Ports, Aviation) through a single SPV.
- **Enhancing Logistics Efficiency:** Reducing India's high logistics costs to make domestic manufacturing globally competitive.
- **Data-Driven Governance:** Utilizing advanced data analytics and post-implementation impact assessments to optimize public spending.

Way forward: Ensuring active coordination between ITLA, state governments, and the private sector while leveraging the PM GatiShakti digital platform.

KEY DEFINITIONS

- **Multimodal Integration:** The seamless coordination and connectivity of different modes of transport, such as road, rail, air, and water, to optimize logistics.
- **Special Purpose Vehicle:** A legal entity created to fulfill narrow, specific, or temporary objectives, often used to isolate financial risk and streamline project execution.

MAINS PRACTICE QUESTION

Fragmented planning has historically hindered India's infrastructure development. In this context, examine how the newly approved Integrated Transport and Logistics Authority (ITLA) can transform the country's logistics landscape. (150 words)

ANSWER OUTLINE

INTRODUCTION

The Union Cabinet's approval of the Integrated Transport and Logistics Authority (ITLA) as an SPV aims to replace fragmented planning with a unified multimodal transport framework.

BODY

1. **UNIFIED MASTER PLANNING:**

ITLA will prepare a National Transport Master Plan with a 10-year horizon, covering roads, railways, ports, and urban mobility.

2. **REDUCING LOGISTICS COSTS:**

By integrating multiple transport modes, ITLA supports the National Logistics Policy's goal of enhancing supply chain efficiency.

3. **RIGOROUS PROJECT APPRAISAL:**

The authority will conduct post-implementation impact assessments to ensure optimal utilization of public infrastructure investments.

4. **POLICY AND DATA SUPPORT:**

ITLA will provide centralized data analytics to strengthen coordinated decision-making across transport-related ministries.

CONCLUSION

ITLA's success will depend on its ability to foster inter-ministerial synergy and leverage digital tools like PM GatiShakti to build a resilient logistics network.

KEY TERMS

Integrated Transport & Logistics Authority

PM GatiShakti

National Logistics Policy

Multimodal Integration

Special Purpose Vehicle

ACTS & ARTICLES

PM GatiShakti National Master Plan

National Logistics Policy, 2022

03

GS-3 · ECONOMY

Launch of the ₹10,000 Crore SME Growth Fund

WHY IN NEWS

The Union Cabinet on October 6, 2026, approved a ₹10,000 crore commitment to establish the SME Growth Fund (SGF) to provide growth-stage equity capital to small and medium enterprises.

STORY 1

Business Standard

Alternative Investment Fund cleared to bridge growth-stage equity gap for SMEs

What happened: The Union Cabinet cleared the SME Growth Fund as an Alternative Investment Fund (AIF) to provide direct equity investments to small and medium enterprises, focusing on manufacturing.

WHO/WHERE

The fund will focus on SMEs seeking to expand capacity, adopt technology, and enter international markets, including those operating in industrial clusters in Tier-II and Tier-III cities.

KEY NUMBERS

The government committed ₹10,000 crore to this fund, which was originally announced as part of the 2026-27 Union Budget to address the growth-stage equity financing gap.

Context/background: Existing equity funds largely focus on early-stage startups and micro enterprises, leaving a critical funding gap for established SMEs that have demonstrated business viability and need capital to scale.

Static link: This relates to SEBI's Alternative Investment Funds (AIF) Regulations, 2012, which govern privately pooled investment vehicles that collect funds from investors for investing in accordance with a defined policy.

UPSC RELEVANCE

This topic highlights government interventions to support the MSME sector, address credit and equity gaps, and promote manufacturing-led economic growth.

PRELIMS FACTS

- The Union Cabinet approved a ₹10,000 crore commitment to establish the SME Growth Fund (SGF) as an Alternative Investment Fund.
- Under the April 2025 criteria, small enterprises have investments up to ₹25 crore and turnover up to ₹100 crore.
- MSMEs contribute 31.1% of India's GDP, 35.4% of manufacturing output, and 48.58% of exports.

MAINS FRAMEWORK

Intro: The ₹10,000 crore SME Growth Fund addresses a critical gap in growth-stage equity financing for India's small and medium enterprises, enabling them to scale and integrate into global value chains.

DIMENSIONS

- **Bridging the Equity Gap:** Moving beyond early-stage venture capital to provide long-term patient capital for established SMEs.
- **Boosting Manufacturing and Exports:** Enabling SMEs to expand capacity, adopt advanced technologies, and enter international markets.
- **Fostering Regional Development:** Targeting SMEs in industrial clusters located in Tier-II and Tier-III cities to promote balanced regional growth.

Way forward: Streamlining fund disbursement, ensuring professional management of the AIF, and linking equity support with capacity-building programs.

KEY DEFINITIONS

- **Alternative Investment Fund:** A privately pooled investment vehicle established in India that collects funds from sophisticated investors for investing in accordance with a defined policy.
- **Patient Capital:** Long-term capital where the investor is willing to make a financial investment with no expectation of turning a quick profit.

MAINS PRACTICE QUESTION

Analyze the significance of the newly approved ₹10,000 crore SME Growth Fund in addressing the structural financing challenges faced by India's MSME sector. (150 words)

ANSWER OUTLINE

INTRODUCTION

The Union Cabinet's approval of the ₹10,000 crore SME Growth Fund (SGF) as an Alternative Investment Fund aims to provide vital growth-stage equity capital to scalable small and medium enterprises.

BODY

1. ADDRESSING THE EQUITY GAP:

Unlike existing funds that focus on early-stage startups, the SGF targets established SMEs requiring expansion capital.

2. SUPPORTING ECONOMIC PILLARS:

MSMEs are crucial to India's economy, accounting for 31.1% of GDP, 35.4% of manufacturing, and 48.58% of exports.

3. PROMOTING REGIONAL MANUFACTURING:

The fund will prioritize SMEs in industrial clusters within Tier-II and Tier-III cities, fostering decentralized industrialization.

4. FACILITATING GLOBAL INTEGRATION:

SGF will help enterprises adopt modern technology, expand capacity, and integrate into global strategic value chains.

CONCLUSION

By providing patient equity capital, the SME Growth Fund can transform high-potential SMEs into global champions, driving India's manufacturing-led growth.

KEY TERMS

SME Growth Fund

Alternative Investment Fund

MSME Classification

Patient Capital

Udyam Registration

ACTS & ARTICLES

Micro, Small and Medium Enterprises Development (MSMED) Act, 2006

SEBI (Alternative Investment Funds) Regulations, 2012

04

GS-2 · POLITY & GOVERNANCE

Modernisation of Banking Evidence: Bankers' Books Evidence Act, 2026

WHY IN NEWS

The Bankers' Books Evidence Act, 2026, came into force on October 1, 2026, replacing the colonial-era Bankers' Books Evidence Act, 1891, to modernize the admissibility of banking records.

Bankers Books Evidence Act 2026 modernises legal framework for financial records

What happened: The Bankers' Books Evidence Act, 2026, came into force to modernize India's legal system governing the admissibility of physical, electronic, and digital banking records as evidence.

WHO/WHERE

The Act applies to court cases, inquiries, arbitrations, and investigations across India where banking records are required to be produced as legal evidence.

Context/background: The legislation introduces a technology-neutral framework with standardized provisions for authentication, protecting bank officials from routine court appearances solely to testify or prove records when the bank is not a party.

Static link: This modernization aligns with the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023, and the Bharatiya Sakshya Adhiniyam (BSA), 2023, which recognize digital and electronic records as primary evidence.

UPSC RELEVANCE

This topic highlights legal and judicial reforms, digital governance, and the modernization of colonial-era laws to support the ease of doing business and a digital financial ecosystem.

PRELIMS FACTS

- The Bankers' Books Evidence Act, 2026, came into force on October 1, 2026, replacing the colonial-era Bankers' Books Evidence Act, 1891.
- The Act introduces standardized provisions for the authentication and certification of physical, electronic, and digital banking records.
- It protects bank officials from routine court appearances solely to testify or prove records in cases where the bank is not a party.

MAINS FRAMEWORK

Intro: The Bankers' Books Evidence Act, 2026, modernizes India's judicial process by aligning the admissibility of banking records with the realities of a digital financial ecosystem.

DIMENSIONS

- **Legal Modernization:** Replacing a 135-year-old colonial law to accommodate electronic and digital transactions.
- **Operational Efficiency for Banks:** Reducing administrative burdens by shielding bank officials from unnecessary court appearances.
- **Judicial Streamlining:** Providing clear, technology-neutral rules for authenticating digital records, thereby reducing litigation delays.

Way forward: Training judicial officers and bank staff on the new certification standards, and extending the Act's provisions to emerging fintech entities.

KEY DEFINITIONS

- **Technology-Neutral Framework:** A legal or regulatory approach that does not favor any specific technology, ensuring laws remain applicable as technology evolves.
- **Admissibility of Evidence:** The legal standard determining whether a piece of evidence can be officially received and considered by a court of law.

PYQ LINK

A close PYQ is from GS-2 (2022) regarding the role of digital technology in reforming the judicial system and improving the ease of justice.

MAINS PRACTICE QUESTION

The Bankers' Books Evidence Act, 2026, represents a crucial step in aligning India's legal framework with the digital age. Discuss. (150 words)

ANSWER OUTLINE

INTRODUCTION

Coming into force on October 1, 2026, the Bankers' Books Evidence Act, 2026, replaces the 1891 colonial statute to establish a modern, technology-neutral framework for banking records.

BODY

1. DIGITAL RECORD RECOGNITION:

The Act provides clear rules for the admissibility of physical, electronic, and digital records as legal evidence.

2. STANDARDIZED AUTHENTICATION:

It introduces uniform certification procedures, ensuring digital financial records are easily verified in judicial proceedings.

3. PROTECTING BANK PERSONNEL:

Bank officials are exempted from routine court appearances to prove records in cases where the bank is not a party.

4. FINTECH INTEGRATION:

The Act allows its provisions to be extended to specified financial sector entities, supporting India's expanding digital ecosystem.

CONCLUSION

By streamlining the presentation of financial evidence, the Act complements India's digital transition and enhances the ease of doing business.

KEY TERMS

Bankers' Books Evidence Act, 2026

Admissibility of Evidence

Technology-Neutral Framework

Bharatiya Sakshya Adhiniyam

Digital Financial Ecosystem

ACTS & ARTICLES

Bharatiya Sakshya Adhiniyam, 2023

Information Technology Act, 2000

WHO Prequalification of India's Cervical Cancer Vaccine CERVAVAC

WHY IN NEWS

On September 25, 2026, the World Health Organization (WHO) prequalified CERVAVAC, India's first indigenously developed quadrivalent Human Papillomavirus (HPV) vaccine.

STORY 1 The Hindu

WHO prequalifies Serum Institute of India's indigenous HPV vaccine CERVAVAC

What happened: The Serum Institute of India's indigenously developed quadrivalent human papillomavirus (HPV) vaccine, CERVAVAC, received prequalification from the World Health Organization (WHO).

WHO/WHERE

Developed in India, the vaccine is licensed for girls and boys aged 9 to 26 years, enabling its procurement by United Nations agencies for global immunization programs.

KEY NUMBERS

The WHO prequalification became effective on September 25, 2026, targeting HPV types 6, 11, 16, and 18 to combat cervical cancer, which causes 604,000 new cases globally.

Context/background: Prequalification confirms that the vaccine meets stringent WHO standards for quality, safety, and efficacy, which is a major milestone for India's biotechnology sector and global cervical cancer prevention.

Static link: This supports India's National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke (NPCDCS) and aligns with the WHO's global strategy to eliminate cervical cancer.

UPSC RELEVANCE

This topic tests knowledge of public health initiatives, indigenous biotechnology achievements, and the role of international organizations like the WHO in global healthcare.

PRELIMS FACTS

- CERVAVAC is India's first indigenously developed gender-neutral quadrivalent Human Papillomavirus (HPV) vaccine.
- The World Health Organization (WHO) prequalified CERVAVAC effective September 25, 2026.
- The vaccine targets HPV types 6, 11, 16, and 18, and is licensed in India for individuals aged 9 to 26 years.

MAINS FRAMEWORK

Intro: The WHO prequalification of CERVAVAC is a landmark achievement for India's biotechnology sector, opening avenues for global procurement and strengthening the fight against cervical cancer.

DIMENSIONS

- **Global Health Impact:** Enabling UN agencies to procure affordable Indian-made HPV vaccines for low- and middle-income countries.
- **Indigenous Biotech Capabilities:** Demonstrating India's capacity to develop and manufacture high-quality, safe, and effective vaccines.
- **Gender-Neutral Immunization:** Highlighting the importance of vaccinating both boys and girls to effectively disrupt HPV transmission.

Way forward: Integrating CERVAVAC into India's Universal Immunization Programme (UIP) and scaling up manufacturing to meet global demand.

KEY DEFINITIONS

- **WHO Prequalification:** A service provided by the WHO to evaluate the quality, safety, and efficacy of medicinal products, making them eligible for procurement by UN agencies.
- **Quadrivalent Vaccine:** A vaccine that stimulates an immune response against four different antigens, such as four distinct strains of a virus.

PYQ LINK

A close PYQ is from GS-3 (2022) regarding the achievements of Indian scientists in the field of biotechnology and applied sciences.

MAINS PRACTICE QUESTION

Examine the significance of the WHO prequalification of India's indigenous HPV vaccine, CERVAVAC, for both domestic public health and global vaccine equity. (150 words)

ANSWER OUTLINE

INTRODUCTION

The WHO's prequalification of Serum Institute of India's CERVAVAC on September 25, 2026, marks a major milestone in making cervical cancer prevention globally accessible.

BODY

1. GLOBAL PROCUREMENT ACCESS:

Prequalification allows UN agencies to purchase CERVAVAC, facilitating its distribution in international immunization programs.

2. AFFORDABLE INDIGENOUS SOLUTION:

As India's first indigenous quadrivalent HPV vaccine, it offers a cost-effective alternative to expensive imported vaccines.

3. BROAD DEMOGRAPHIC TARGET:

The vaccine is gender-neutral and licensed for individuals aged 9 to 26, targeting HPV types 6, 11, 16, and 18.

4. ADDRESSING A MAJOR HEALTH BURDEN:

Cervical cancer causes 604,000 new cases globally, making widespread vaccination critical to reducing mortality.

CONCLUSION

CERVAVAC's prequalification reinforces India's position as the 'pharmacy of the world' and accelerates the global elimination of cervical cancer.

KEY TERMS

CERVAVAC

Human Papillomavirus

WHO Prequalification

Cervical Cancer

Quadrivalent Vaccine

ACTS & ARTICLES

National Health Policy, 2017

Central Drugs Standard Control Organisation (CDSCO)

06

GS-2 · SOCIAL ISSUES

Mandatory Reporting of SC Beneficiary Data under Financial Schemes

WHY IN NEWS

Following an intervention by the National Commission for Scheduled Castes (NCSC), the Ministry of Finance directed State Level Bankers' Committees (SLBCs) to mandatorily report data on Scheduled Caste beneficiaries under major financial schemes.

STORY 1 The Hindu

Finance Ministry mandates SLBCs to report SC beneficiary data for flagship schemes

What happened: The Finance Ministry directed State-level and UT-level Bankers' Committees (SLBCs/UTLBCs) to mandatorily report data on the percentage share of Scheduled Caste (SC) beneficiaries availing flagship Central schemes.

WHO/WHERE

The directive applies to all SLBCs and UTLBCs across India, covering schemes like Mudra Yojana, Stand Up India, and the Prime Minister's Employment Generation Programme.

KEY NUMBERS

The directive was issued following a formal intervention by the National Commission for Scheduled Castes (NCSC), which noted that a lack of data hindered its constitutional oversight duties.

Context/background: SLBCs are inter-institutional forums of banks operating at the state level, designed to coordinate banking activities, priority sector credit flow, and financial inclusion under RBI guidelines.

Static link: This relates to Article 338 of the Constitution of India, which establishes the National Commission for Scheduled Castes (NCSC) and mandates it to monitor all safeguards provided for SCs.

STORY 2 PIB

NCSC intervention leads to mandatory scheme-wise reporting of SC beneficiaries

What happened: The Department of Financial Services (DFS) issued directions for mandatory scheme-wise and bank-wise reporting of financial assistance provided to Scheduled Caste beneficiaries.

WHO/WHERE

The directions were sent to SLBC and UTLBC convenors across all States and Union Territories, requiring them to regularly share this compiled data with the NCSC.

KEY NUMBERS

The NCSC Secretary wrote to the DFS on September 24, 2026, leading to the directive requiring an action-taken report to be submitted by October 9, 2026.

Context/background: The reporting will utilize existing data with banks and implementing agencies to ensure consistency in definitions and methodology without creating parallel, redundant reporting channels.

Static link: This strengthens the implementation of the Stand-Up India Scheme (launched in 2016), which specifically mandates banks to provide loans to at least one SC or ST borrower per branch.

UPSC RELEVANCE

This topic covers constitutional bodies, welfare schemes for vulnerable sections, and the role of data-driven governance in ensuring social justice and financial inclusion.

PRELIMS FACTS

- The Department of Financial Services (DFS) has mandated SLBCs and UTLBCs to report scheme-wise and bank-wise data on Scheduled Caste (SC) beneficiaries.
- This directive followed an intervention by the National Commission for Scheduled Castes (NCSC) on September 24, 2026.
- The reporting covers major central schemes including the Mudra Yojana, Stand Up India, and the Prime Minister's Employment Generation Programme.

MAINS FRAMEWORK

Intro: The mandate for SLBCs to report SC beneficiary data under financial schemes strengthens constitutional oversight and ensures targeted financial inclusion for marginalized communities.

DIMENSIONS

- **Constitutional Accountability:** Enabling the NCSC to perform its Article 338 duties by providing empirical data on welfare schemes.
- **Evidence-Based Policy Making:** Using precise bank-wise and scheme-wise data to identify gaps in credit flow to SC entrepreneurs.
- **Financial Inclusion of Marginalized Groups:** Ensuring that flagship schemes like Stand Up India and Mudra Yojana effectively reach their intended beneficiaries.

Way forward: Developing automated dashboards for real-time tracking of beneficiary demographics and addressing credit delivery bottlenecks at the branch level.

KEY DEFINITIONS

- **State Level Bankers' Committee:** An inter-institutional forum at the State level that coordinates the activities of financial institutions to ensure priority sector lending.
- **Financial Inclusion:** The delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society.

PYQ LINK

A close PYQ is from GS-2 (2022) regarding the constitutional mandate and performance of the National Commission for Scheduled Castes.

MAINS PRACTICE QUESTION

The mandatory reporting of Scheduled Caste beneficiary data by State Level Bankers' Committees is a vital step toward substantive financial inclusion. Discuss. (150 words)

ANSWER OUTLINE

INTRODUCTION

Following an intervention by the National Commission for Scheduled Castes (NCSC), the Ministry of Finance has directed SLBCs to mandatorily report SC beneficiary data for major central schemes.

BODY

1. EMPOWERING CONSTITUTIONAL OVERSIGHT:

The NCSC requires this data to effectively monitor safeguards and fulfill its duties under Article 338.

2. TARGETED SCHEME TRACKING:

Reporting will cover flagship schemes like Mudra Yojana, Stand Up India, and the Prime Minister's Employment Generation Programme.

3. DATA-DRIVEN ACCOUNTABILITY:

SLBCs must submit an action-taken report by October 9, 2026, ensuring banks compile data using existing administrative records.

4. ENHANCING CREDIT FLOW:

Standardized reporting helps identify regional disparities in credit distribution to SC entrepreneurs, promoting equitable financial inclusion.

CONCLUSION

This directive bridges the data gap in welfare administration, ensuring that financial empowerment initiatives translate into tangible benefits for marginalized communities.

KEY TERMS

National Commission for Scheduled Castes

State Level Bankers' Committee

Financial Inclusion

Article 338

Priority Sector Lending

ACTS & ARTICLES

Article 338 of the Constitution of India

Stand-Up India Scheme

Pradhan Mantri Mudra Yojana

07

GS-3 · ECONOMY

Overhaul of India's Bilateral Investment Treaty (BIT) Framework

WHY IN NEWS

Following the 2025-26 Union Budget announcement, the Finance Minister announced on October 5, 2026, that a newly revised Bilateral Investment Treaty (BIT) template would be approved by the Cabinet shortly to attract foreign investment.

STORY 1

Indian Express

India overhauls Bilateral Investment Treaty framework to attract foreign capital

What happened: India has initiated a major overhaul of its Bilateral Investment Treaty (BIT) framework, moving away from the highly restrictive 2016 model to adopt a more investor-friendly template.

WHO/WHERE

The Ministry of Finance is finalizing the new BIT template, which has already guided recently signed pacts with countries like the UAE, Saudi Arabia, and Israel.

KEY NUMBERS

The overhaul comes a decade after India unilaterally terminated dozens of BITs signed between 2016 and 2017, and the government expects to seal 4 to 5 new agreements by the end of 2026.

Context/background: The revised framework shows greater flexibility on international arbitration, addressing a sharp slowdown in net foreign direct investment inflows by providing clearer rules and legal protection for foreign investors.

Static link: This relates to the concept of Investor-State Dispute Settlement (ISDS) and India's historical disputes (such as Vodafone and Cairn Energy) which prompted the restrictive 2016 Model BIT.

UPSC RELEVANCE

This topic explores India's foreign investment policy, the balance between sovereign regulatory rights and investor protection, and the legal mechanisms of international trade and investment.

PRELIMS FACTS

- India is overhauling its Bilateral Investment Treaty (BIT) framework to replace the restrictive 2016 Model BIT.
- The government has already signed new-generation BITs with countries including the UAE, Saudi Arabia, and Israel.
- The review of the 2016 model was announced in the 2025-26 Union Budget to attract sustained foreign direct investment.

MAINS FRAMEWORK

Intro: India's decision to revise its 2016 Model BIT reflects a strategic shift toward balancing sovereign regulatory rights with the need to attract robust foreign direct investment.

DIMENSIONS

- **The 2016 Policy Backlash:** Understanding how the termination of dozens of BITs and the strict 'exhaustion of domestic remedies' clause deterred foreign investors.
- **Attracting Capital Amid Global Headwinds:** Providing legal certainty and flexible arbitration mechanisms to reverse the slowdown in net FDI inflows.
- **Sovereign Protection vs. Investor Confidence:** Designing a balanced framework that protects national interests without alienating global capital.

Way forward: Finalizing the new BIT template, fast-tracking negotiations with key trading partners, and establishing robust domestic dispute resolution mechanisms.

KEY DEFINITIONS

- **Bilateral Investment Treaty:** An agreement between two countries establishing the terms and conditions for private investments by nationals and companies of one state in another.
- **Investor-State Dispute Settlement:** A system through which individual foreign investors can sue host states in international arbitration tribunals for alleged treaty breaches.

MAINS PRACTICE QUESTION

Critically analyze how the transition from the restrictive 2016 Model Bilateral Investment Treaty (BIT) to a more flexible framework can boost foreign direct investment in India. (250 words)

ANSWER OUTLINE

INTRODUCTION

Following a sharp slowdown in net foreign investments, India is overhauling its 2016 Model Bilateral Investment Treaty (BIT) to create a more investor-friendly environment.

BODY

1. THE 2016 POLICY SHIFT:

After facing high-profile international arbitrations, India terminated dozens of older BITs and introduced a highly restrictive model.

2. **DETERRENT CLAUSES:**

The 2016 model required foreign investors to exhaust domestic judicial remedies for five years before seeking international arbitration, which severely dented investor confidence.

3. **GREATER ARBITRATION FLEXIBILITY:**

The revised framework offers more flexible paths to international arbitration, providing foreign companies with stronger legal safeguards.

4. **STRATEGIC TREATY SIGNINGS:**

India has already signed new-generation treaties with key partners like the UAE, Saudi Arabia, and Israel, with more expected by late 2026.

5. **CUSHIONING GLOBAL SHOCKS:**

A robust BIT framework helps secure sustained capital inflows, offsetting external trade pressures and stabilizing the domestic economy.

CONCLUSION

By adopting a balanced, investor-friendly BIT template, India can restore international investor confidence and secure the long-term capital needed for its manufacturing and infrastructure sectors.

KEY TERMS

Bilateral Investment Treaty

Investor-State Dispute Settlement

Foreign Direct Investment

Model BIT 2016

International Arbitration

ACTS & ARTICLES

Model Bilateral Investment Treaty, 2016

Foreign Direct Investment (FDI) Policy

08

GS-3 · AGRICULTURE

Prevalence of Unapproved Genetically Modified Cotton Hybrids in India

WHY IN NEWS

A field-based study commissioned by the FSII and NSAI in October 2026 revealed that up to 30% of India's cotton cultivation area is under unapproved, illegal genetically modified (GM) hybrids.

STORY 1

Indian Express

Study reveals up to 30% of India's cotton area under illegal GM hybrids

What happened: A joint study by seed industry bodies revealed that a significant portion of India's cotton cultivation area is planted with illegal, unapproved genetically modified (GM) hybrids.

WHO/WHERE

The study was commissioned by the Federation of Seed Industry of India (FSII) and the National Seed Association of India (NSAI), focusing on cotton fields across major producing states.

KEY NUMBERS

Out of 114.8 lakh hectares sown under cotton in 2025-26, an estimated 26.2 to 29 lakh hectares (24% to 30%) contained unauthorized herbicide-tolerant (HT) or Bt genes.

Context/background: India officially permits only Bt cotton hybrids containing cry1Ac and cry2Ab genes, but farmers are bypassing regulatory systems to plant unapproved hybrids containing cp4-epsps (glyphosate-tolerant) and Vip3A genes.

Static link: This relates to the Environment Protection Act, 1986, and the Genetic Engineering Appraisal Committee (GEAC), which is the apex statutory body responsible for approving commercial GM crops in India.

UPSC RELEVANCE

This topic tests understanding of agricultural biotechnology, biosafety regulations, environmental protection laws, and the socio-economic challenges faced by Indian farmers.

PRELIMS FACTS

- A study found that 24% to 30% of India's cotton area in 2025-26 was cultivated using illegal, unapproved GM hybrids.
- India officially permits only Bt cotton hybrids containing the cry1Ac and cry2Ab genes.
- The unapproved hybrids contain cp4-epsps (glyphosate-tolerant) and Vip3A genes, which have not received regulatory clearance.

MAINS FRAMEWORK

Intro: The widespread cultivation of unauthorized GM cotton hybrids in India highlights a growing disconnect between regulatory approvals and farmers' agronomic needs, posing biosafety risks.

DIMENSIONS

- **Regulatory and Biosafety Risks:** Bypassing the established biosafety assessment system, which can lead to uncontrolled environmental impacts and herbicide resistance.
- **Agonomic Drivers:** Farmers adopting illegal seeds to reduce labor costs associated with weeding (via glyphosate) and to combat evolving pest pressures.
- **Enforcement Challenges:** The proliferation of a sophisticated, unauthorized supply network that operates beyond the purview of state seed licensing authorities.

Way forward: Strengthening the regulatory capacity of the GEAC, accelerating the scientific evaluation of new GM traits, and strict enforcement against illegal seed networks.

KEY DEFINITIONS

- **Herbicide-Tolerant Crops:** Genetically modified crops engineered to survive the application of specific chemical herbicides that would otherwise kill them.

- **Vip3A Gene:** A gene isolated from *Bacillus thuringiensis* that produces vegetative insecticidal proteins toxic to a broad spectrum of lepidopteran pests.

MAINS PRACTICE QUESTION

The widespread cultivation of unapproved genetically modified cotton hybrids in India poses significant regulatory and ecological challenges. Discuss. (150 words)

ANSWER OUTLINE

INTRODUCTION

A study by FSII and NSAI revealed that up to 30% of India's cotton area is under illegal GM hybrids containing unapproved herbicide-tolerant and Bt genes.

BODY

1. REGULATORY BYPASS:

Farmers are planting hybrids with cp4-epsps and Vip3A genes, bypassing the statutory biosafety evaluations of the Genetic Engineering Appraisal Committee.

2. AGRONOMIC INCENTIVES:

The cp4-epsps gene makes cotton tolerant to glyphosate, allowing farmers to use the herbicide to drastically reduce manual weeding costs.

3. ECOLOGICAL RISKS:

Unregulated cultivation of herbicide-tolerant crops can lead to the emergence of 'superweeds' and uncontrolled gene flow to wild relatives.

4. ENFORCEMENT GAP:

A sophisticated, unauthorized supply network is successfully distributing these seeds, undermining the formal seed industry and quality control.

CONCLUSION

Addressing this challenge requires a dual approach: strictly enforcing biosafety laws under the Environment Protection Act while accelerating the scientific approval of safe, modern GM technologies.

KEY TERMS

Genetically Modified Crops

Bt Cotton

Herbicide-Tolerant Crops

Genetic Engineering Appraisal Committee

Environment Protection Act

ACTS & ARTICLES

Environment Protection Act, 1986

Rules for the Manufacture, Use, Import, Export and Storage of Hazardous Micro-organisms, Genetically Engineered Organisms or Cells, 1989

EDITORIAL OF THE DAY

Structural reforms in municipal property taxation — The Hindu: Property taxation needs structural reform

The author argues that India's municipal bodies suffer from poor property tax performance (0.15-0.2% of GDP), which severely limits urban investment and creditworthiness. To fix this, structural reforms across the three life stages of property tax—enumeration, valuation, and collection—are urgently needed.

KEY ARGUMENTS

- Property tax is the most critical own revenue source for municipal bodies, directly impacting their creditworthiness and ability to attract urban investments.
- India's cumulative property tax collection is extremely low at 0.15-0.2% of GDP, compared to 0.6% in middle-income countries and 0.3% in low-income countries.
- Past technology and process-based reforms (like JNNURM and AMRUT) have failed to deliver expected tax outcomes because they did not address underlying structural weaknesses in enumeration, valuation, and billing.

THE OTHER SIDE

- Rapid digitization and GIS mapping of properties can sometimes create administrative overheads without immediate revenue gains if local staff are not trained.
- High property tax rates or aggressive valuation might face political resistance from urban residents and local politicians, leading to poor compliance.

Way forward: Municipalities must implement comprehensive reforms that integrate property record maintenance, objective valuation standards, and efficient tax billing and collection mechanisms.

Use it in: GS-2: Urban Local Bodies (74th Amendment); GS-3: Urban Infrastructure Financing.

Mains practice question: Critically analyze the structural challenges plaguing property tax collection in Indian municipalities and suggest measures to enhance their financial self-reliance. (250 words)

PRELIMS IN FOCUS

REPORT Living Planet Report 2026

- Published biennially by the World Wide Fund for Nature (WWF) in collaboration with the Zoological Society of London (ZSL).
- Tracks the Living Planet Index (LPI), which measures the relative abundance of 5,790 vertebrate species globally.

SCHEME Remission of Duties and Taxes on

Exported Products (RoDTEP)

- Administered by the Department of Commerce to refund embedded, un-rebated Central, State, and local duties on exported products.
- Extended until December 31, 2026, for DTAs, Advance Authorisation holders, SEZ units, and EOUs.

ORGANISATION National Commission for Scheduled Castes (NCSC)

- A constitutional body established under Article 338 of the Constitution of India to safeguard the interests of Scheduled Castes.
- Intervened to mandate State Level Bankers' Committees to report SC beneficiary data for major financial schemes.

EVENT India Mobile Congress (IMC) 2026

- The 10th edition was inaugurated in New Delhi with the theme 'Scale Without Boundaries'.
- PM Modi called for a global framework to tackle cyber frauds, deepfakes, and digital crimes during the event.

TERM Homochirality

- Refers to the structural preference of biological molecules (like amino acids and DNA sugars) to exist in only one of two mirror-image forms.
- The 2026 Chemistry Nobel was awarded to Henri Kagan and Kenso Soai for demonstrating how this asymmetry emerges.



Practice MCQs (UPSC Prelims)

Attempt these questions on your own first. Answers and explanations are online — see the link below.

ENVIRONMENT

Global Biodiversity Decline and India's Conservation Gains

Global wildlife populations decline by 73% while India records conservation gains

Q1. With reference to the Living Planet Report 2026, consider the following statements: 1. It is a biennial report published by the World Wide Fund for Nature (WWF) in collaboration with the Zoological Society of London. 2. The Living Planet Index (LPI) measures the absolute number of individual animals lost globally. 3. Freshwater wildlife populations experienced the steepest average decline among all monitored ecosystems. Which of the statements given above are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | B. 2 and 3 only |
| C. 1 and 3 only | D. 1, 2 and 3 |

INFRASTRUCTURE & ENERGY

Establishment of the Integrated Transport and Logistics Authority (ITLA)

Government approves Integrated Transport and Logistics Authority for coordinated planning

Q2. Consider the following statements regarding the newly approved Integrated Transport and Logistics Authority (ITLA): 1. It has been approved as a Special Purpose Vehicle (SPV) to strengthen research, planning, and monitoring in transportation and logistics. 2. It is mandated to prepare a comprehensive National Transport Master Plan with a planning horizon of 5 years. Which of the statements given above is/are correct?

- | | |
|-----------------|--------------------|
| A. 1 only | B. 2 only |
| C. Both 1 and 2 | D. Neither 1 nor 2 |

POLITY & GOVERNANCE

Modernisation of Banking Evidence: Bankers' Books Evidence Act, 2026

Bankers Books Evidence Act 2026 modernises legal framework for financial records

Q3. The Bankers' Books Evidence Act, 2026, which came into force on October 1, 2026, replaced which of the following colonial-era legislations?

- | | |
|--------------------------------------|-------------------------------------|
| A. Bankers' Books Evidence Act, 1891 | B. Indian Evidence Act, 1872 |
| C. Bankers' Books Evidence Act, 1911 | D. Imperial Bank of India Act, 1920 |

HEALTH

WHO Prequalification of India's Cervical Cancer Vaccine CERVAVAC

WHO prequalifies Serum Institute of India's indigenous HPV vaccine CERVAVAC

Q4. With reference to the vaccine 'CERVAVAC', which recently received WHO prequalification, consider the following statements: 1. It is India's first indigenously developed quadrivalent

Human Papillomavirus (HPV) vaccine. 2. It is a gender-neutral vaccine licensed in India for both girls and boys aged 9 to 26 years. 3. It targets HPV types 6, 11, 16, and 18. Which of the statements given above are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

SOCIAL ISSUES

Mandatory Reporting of SC Beneficiary Data under Financial Schemes

Finance Ministry mandates SLBCs to report SC beneficiary data for flagship schemes

Q5. Consider the following statements regarding State Level Bankers' Committees (SLBCs): 1. They are inter-institutional forums of banks operating at the state level under the guidelines of the Reserve Bank of India. 2. The Department of Financial Services has mandated SLBCs to report the percentage share of Scheduled Caste (SC) beneficiaries under flagship schemes. Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

ECONOMY

Overhaul of India's Bilateral Investment Treaty (BIT) Framework

India overhauls Bilateral Investment Treaty framework to attract foreign capital

Q6. With reference to India's Bilateral Investment Treaties (BITs), consider the following statements: 1. India unilaterally terminated dozens of BITs signed between 2016 and 2017 to transition to a new model. 2. The 2016 Model BIT was highly investor-friendly and encouraged immediate international arbitration. Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

AGRICULTURE

Prevalence of Unapproved Genetically Modified Cotton Hybrids in India

Study reveals up to 30% of India's cotton area under illegal GM hybrids

Q7. Consider the following statements regarding genetically modified (GM) cotton in India: 1. India currently permits commercial cultivation of GM cotton hybrids containing only cry1Ac and cry2Ab genes. 2. The cp4-epsps gene, found in unapproved cotton hybrids, makes the plant tolerant to the herbicide glyphosate. Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answers and explanations

Attempt these questions on today's edition page to see your score with the answer and explanation for every question:

[samarthyaiaas.com/current-affairs/2026-10-08#practice-mcqs](https://www.samarthyaiaas.com/current-affairs/2026-10-08#practice-mcqs)

TOPIC 01 • GLOBAL BIODIVERSITY DECLINE AND INDIA'S CONSERVATION GAINS

UPSC Prelims 2026

Which of the following statements with regard to the arrival of Amur Falcons at Doyang Lake in Nagaland each year from Mongolia is/are correct ?

1. It showcases how sustained local conservation efforts can contribute to the arrival and protection of international migratory birds.
2. It reflects the global success of advanced tracking technologies that guide migratory birds back to their stopover sites.
3. It confirms that Amur Falcons have adapted to permanent residency in India due to favourable habitat changes.

Select the answer using the code given below :

- | | |
|-------------------|-------------------|
| A) 1 only | B) 1 and 2 |
| C) 2 and 3 | D) 3 only |

UPSC Prelims 2026

With respect to the Western Hoolock Gibbons, which of the following statements is/are correct ?

1. A Sanctuary in North-east India is home to this ape species listed as Endangered in the International Union for Conservation of Nature (IUCN) Red List.
2. They have specialized brachiation and can easily swing between trees.
3. They possess a strong and heavy build like gorillas, yet are remarkably agile tree climbers.

Select the answer using the code given below :

- | | |
|-------------------|-------------------|
| A) 1 only | B) 1 and 2 |
| C) 2 and 3 | D) 3 only |

TOPIC 02 - ESTABLISHMENT OF THE INTEGRATED TRANSPORT AND LOGISTICS AUTHORITY (ITLA)

UPSC Prelims 2026

In what way(s) does the Vizhinjam International Seaport represent a structural shift in India's maritime trade and logistics policy ?

1. By functioning exclusively as a domestic cargo hub to reduce reliance on coastal shipping and eliminate the need for foreign collaborations.
2. By focusing primarily on passenger cruise tourism and heritage shipping to increase Kerala's profile as a maritime heritage destination.
3. By leveraging its natural deep draft and strategic location to reduce dependence on foreign trans-shipment ports, enhance revenue retention, and reposition India in regional maritime trade.

Select the answer using the code given below :

- A)** 1 only **B)** 1 and 2
C) 2 and 3 **D)** 3 only

UPSC Prelims 2025

India is one of the founding members of the International North-South Transport Corridor (INSTC), a multimodal transportation corridor, which will connect

- A)** India to Central Asia to Europe via Iran **B)** India to Central Asia via China
C) India to South-East Asia through Bangladesh and Myanmar **D)** India to Europe through Azerbaijan

TOPIC 03 - LAUNCH OF THE ₹10,000 CRORE SME GROWTH FUND

UPSC Prelims 2025

1. With reference to investments, consider the following :

- I. Bonds
- II. Hedge Funds
- III. Stocks
- IV. Venture Capital

How many of the above are treated as Alternative Investment Funds?

- A)** Only one **B)** Only two
C) Only three **D)** All the four

UPSC Prelims 2023

Consider the following statements with reference to India :

1. According to the 'Micro, Small and Medium Enterprises Development (MSMED) Act, 2006', the 'medium enterprises' are those with investments in plant and machinery between ₹15 crore and ₹25 crore.
2. All bank loans to the Micro, Small and Medium Enterprises qualify under the priority sector.

Which of the statements given above is/are correct?

- A)** 1 only **B)** 2 only
C) Both 1 and 2 **D)** Neither 1 nor 2

UPSC Prelims 2021

1. Foreign currency convertible bonds
2. Foreign institutional investment with certain conditions
3. Global depository receipts
4. Non-resident external deposits

A) 1, 2 and 3 **B)** 3 only
C) 2 and 4 **D)** 1 and 4

A) It is the investment through capital instruments essentially in a listed company.

B) It is a largely non-debt creating capital flow.

C) It is the investment which involves debt-servicing.

D) It is the investment made by foreign institutional investors in the Government securities.

UPSC Prelims 2020

A) A licence is required to cultivate that plant.

B) Such a plant cannot be cultivated under any circumstances.

C) It is a Genetically Modified crop plant.

D) Such a plant is invasive and harmful to the ecosystem.

A) A molecular scissors used in targeted gene editing

B) A biosensor used in the accurate detection of pathogens in patients

C) A gene that makes plants pest-resistant

D) A herbicidal substance synthesized in genetically modified crops