

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- Seven rivers above danger mark; 14 Bihar districts, 35.89 lakh people hit
- Fourth Agriculture Roadmap cleared — ₹23,698 crore outlay
- Patna Metro gets ₹628.32 cr central capital assistance
- India joins Global 'Call to Action for 6G'; Bharat 6G hub by 2030
- Coastal Local Area Bank becomes first LAB in RBI's Second Schedule
- Cabinet extends Student Credit Card Scheme to 2030-31 (loans up to ₹4 lakh)
- Makhana scheme: ₹476 cr, 9 districts; Bihar ≈ 85% of India's output
- Defence Acquisition Council clears ₹1.10 lakh crore of acquisitions
- India's UNESCO tentative tally rises to 73 sites
- Satwik-Chirag win maiden China Masters men's doubles title

SECTION A • BIHAR SPECIAL — Schemes, Policy & Administration

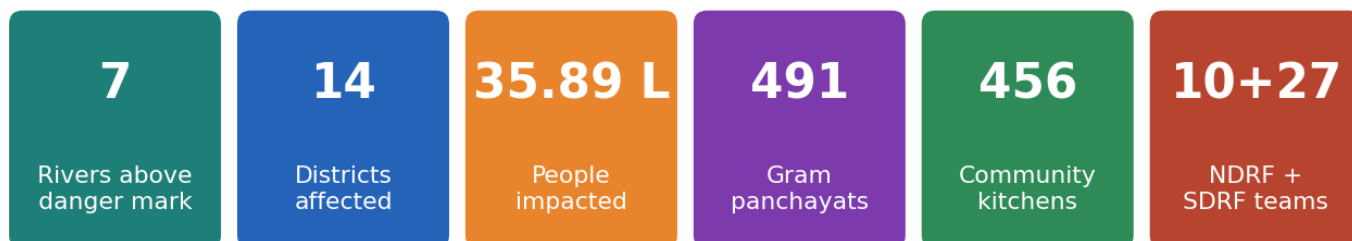
Seven Rivers Breach Danger Mark: Bihar Flood Emergency

BIHAR	BPSC: Prelims + Mains GS-II (Bihar Geography & Disaster Mgmt)
Syllabus Linkage	Bihar geography — North Bihar rivers & flood-prone belt; disaster management. Prelims: danger-mark rivers, Kosi facts.
Context	After heavy monsoon rain and upstream discharge from Nepal, seven rivers crossed the danger mark across Bihar on 9 September, with North Bihar and the Ganga belt worst hit.
Key Facts	7 rivers above danger mark: Ganga, Gandak, Kosi, Budhi Gandak, Punpun, Bagmati, Ghaghara 14 districts, 35.89 lakh people and 491 gram panchayats affected; Samastipur alone 2.33 lakh 5 deaths in Patna (Danapur, Maner); ₹4 lakh ex-gratia per family - Relief: 456 community kitchens (10 lakh+ meals/day), 14 camps, 1,876 boats 10 NDRF + 27 SDRF teams deployed; Munger's Ganga ran 70 cm above danger
Way Fwd	Strengthen and desilt Kosi-Gandak embankments, expand real-time flood forecasting, and deepen India-Nepal coordination on water release.
Concept	Bihar is India's most flood-prone state (~73% area flood-prone). Kosi = 'Sorrow of Bihar'; most rivers originate in the Nepal Himalayas and carry heavy silt.

Cabinet Extends Student Credit Card Scheme to 2030-31

POLITY	BPSC: Prelims + Mains GS-II (Polity & Governance)
Syllabus Linkage	Bihar governance & welfare schemes; centrally-vs-state financed education support. Prelims: scheme years, implementing body.
Context	The Bihar Cabinet extended flagship welfare and urban schemes, continuing education finance and museum/road upkeep in the state.
Key Facts	- Student Credit Card Scheme extended to 2030-31; education loans up to ₹4 lakh - Routed via Bihar State Education Finance Corporation - Mukhyamantri Samagra Shahari Vikas Yojana extended to 2030-31 ₹40 cr for Bihar & Patna Museum upkeep; ₹39.80 cr for Nehru Path widening
Way Fwd	Ensure timely disbursement and skill-linked repayment to cut dropouts and raise higher-education gross enrolment.
Concept	Part of Bihar's 'Saat Nishchay' agenda; a state-run education-finance and credit-guarantee model for higher studies.

BIHAR FLOOD 2026 — Situation Snapshot (9 Sep, IST)

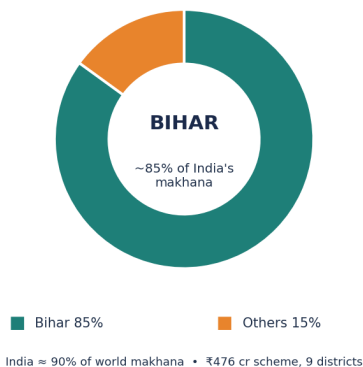


Rivers above danger: Ganga, Gandak, Kosi, Budhi Gandak, Punpun, Bagmati, Ghaghara

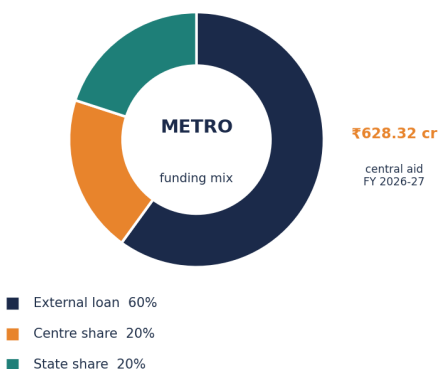
Fourth Agriculture Roadmap Cleared — ₹23,698 Crore

ECONOMY	BPSC: Prelims + Mains GS-II (Bihar Economy & Agriculture)
Syllabus Linkage	Bihar economy — agriculture roadmaps, irrigation (PMKSY), rural employment. Prelims: outlay, PMKSY tagline.
Context	The Cabinet approved the Fourth Agriculture Roadmap with a large outlay to lift farm productivity, alongside a new Sports Policy and Anganwadi recruitment.
Key Facts	● ₹23,698 cr Fourth Agriculture Roadmap approved ● ₹9,748 cr under PMKSY for irrigation infrastructure ● ₹198 cr to Bihar Agricultural University, Sabour ● Bihar Sports Policy 2026 — 'Win a Medal, Get a Job' ● 22,000 Anganwadi worker/helper vacancies cleared
Way Fwd	Push crop diversification (maize, makhana, pulses), micro-irrigation and agri-marketing reforms to raise farm incomes.
Concept	Bihar has run successive Agriculture Roadmaps since 2008. PMKSY = 'Har Khet Ko Paani'; a core GS-II Bihar-economy theme.

India's Makhana Production Share



Patna Metro — Funding Structure



Bihar 4th Agriculture Roadmap

Cabinet-approved outlay & allied support

₹23,698 cr

Total roadmap outlay

₹9,748 cr

PMKSY irrigation

22,000

Anganwadi vacancies

₹198 cr

Agri University, Sabour

Makhana Development Scheme: ₹476 Crore, 9 Districts

BIHAR	BPSC: Prelims + Mains GS-II (Bihar Economy & Agriculture)
Syllabus Linkage	Bihar cash crops & GI products; value chains & FPOs. Prelims: makhana share, GI tag, National Makhana Board.
Context	A dedicated makhana (foxnut) development scheme targets seed quality and post-harvest processing across the Mithila-Kosi belt.
Key Facts	● ₹476.03 cr over 2025-26 to 2030-31 (≈ ₹79 cr/year) ● 9 districts: Madhubani, Darbhanga, Sitamarhi, Saharsa, Katihar, Purnea, Supaul, Kishanganj, Araria ● National Makhana Board constituted 14 Sep 2025, headquartered in Bihar ● Bihar ≈ 85% of India's makhana; India ≈ 90% of world output ● Mithila Makhana carries a GI tag (2022)
Way Fwd	Build grading/drying/popping units, strengthen FPOs and start-ups, and brand makhana for export markets.
Concept	GI (Geographical Indication) tags protect origin-linked products; makhana is an aquatic cash crop aligned with 'One District One Product'.

Patna Metro Gets ₹628 Crore Central Capital Aid

BIHAR	BPSC: Prelims + Mains GS-II (Infrastructure & Urban)
Syllabus Linkage	Urban mass transit; centre-state capex financing. Prelims: funding split, PMRCL, O&M operator.
Context	The state approved a central capital-investment tranche for the Patna Metro rail project for 2026-27.
Key Facts	● ₹628.32 cr from the Centre's Special Assistance for Capital Investment, FY 2026-27 ● Funding split: Centre 20% / State 20% / external loan 60% ● Implemented via Patna Metro Rail Corporation Ltd (PMRCL) ● O&M by DMRC; ₹2,179.37 cr estimated for ~2 years 8 months
Way Fwd	Prioritise timely corridor completion and last-mile links to make the metro a viable green transport backbone.
Concept	States receive 50-year interest-free capex loans from the Centre; urban metros use a mixed grant-plus-external-loan model.

SECTION B • DATA POINT OF THE DAY

DATA POINT OF THE DAY

Bihar's Makhana Dominance

≈ 85% of India's makhana — India ≈ 90% of world output

Mithila-Kosi belt; GI-tagged Mithila Makhana (2022); National Makhana Board set up in 2025; ₹476-cr scheme across 9 districts.

SECTION C • NATIONAL & WORLD — Polity, Economy, Sci-Tech & IR

DAC Clears ₹1.10 Lakh Crore Defence Acquisitions

DEFENCE BPSC: Prelims + Mains (Science, Tech & Security)

Syllabus Linkage	Defence indigenisation & procurement; national security. Prelims: DAC role, 'Acceptance of Necessity'.
Context	The Defence Acquisition Council, chaired by the Defence Minister, accorded Acceptance of Necessity for major capital acquisitions.
Key Facts	● ₹1.10 lakh crore capital acquisitions cleared ● Chaired by Defence Minister Rajnath Singh ● Covers CBRN vehicles, helicopters, radars, marine gas-turbine engines ● Strengthens combat power of Army, Navy and Air Force ● Reinforces Atmanirbharta (self-reliance) in defence
Way Fwd	Anchor orders in indigenous design and private-sector participation with firm delivery timelines.
Concept	DAC is the apex defence-procurement body under the Ministry of Defence; 'Acceptance of Necessity' is the first approval stage.

India's UNESCO Tentative Tally Reaches 73 Sites

SOCIETY BPSC: Prelims + Mains GS-I (Indian Culture & Heritage)

Syllabus Linkage	Indian art, culture & heritage; UNESCO framework. Prelims: tally break-up; Bihar heritage sites.
Context	Four new Indian sites were added to UNESCO's tentative list, widening India's heritage footprint.
Key Facts	● 4 sites added to the tentative list ● Includes Rangpur-Sivasagar (Assam), Colonial Penal Settlement (Andaman), Painted Haveli Towns (Rajasthan) ● India's tentative tally now 73 sites ● Break-up: 53 Cultural, 17 Natural, 3 Mixed
Way Fwd	Prepare strong nomination dossiers and conservation plans to convert tentative listings into inscriptions.
Concept	UNESCO World Heritage Convention, 1972; the tentative list precedes inscription. Bihar's heritage: Nalanda, Mahabodhi (Bodh Gaya).

Defence Acquisition Council

₹1.10 lakh crore capital acquisitions cleared



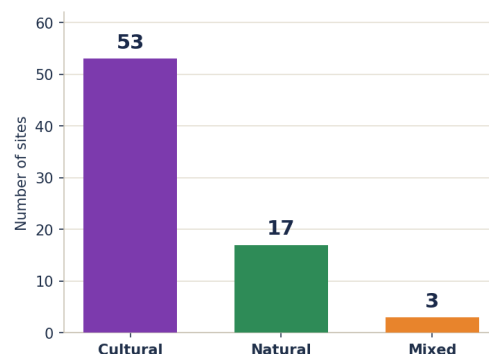
Boost to Army, Navy & Air Force combat capability

India Joins Global 'Call to Action for 6G'

SCI-TECH BPSC: Prelims + Mains GS-II (Science & Technology)

Syllabus Linkage	Emerging tech & digital sovereignty; India in global tech groupings. Prelims: Bharat 6G Mission target year.
Context	India joined a US-led multi-nation framework on secure 6G, aligning it with its own Bharat 6G Mission.
Key Facts	● India plus USA and 24 nations back the 'Call to Action for 6G Leadership and Security' ● India's Bharat 6G Mission targets a global 6G hub by 2030 ● Focus on secure, trusted telecom supply chains and standards
Way Fwd	Invest in standards-setting patents, indigenous R&D and a trusted-vendor ecosystem to shape 6G norms.
Concept	6G is the next generation after 5G; leadership rests on spectrum, IPR and digital sovereignty.

India's UNESCO Heritage Tally — 73 Sites



4 new sites added to India's tentative list

Coastal LAB Becomes First in RBI's Second Schedule

ECONOMY	BPSC: Prelims + Mains GS-II (Economy & Banking)
Syllabus Linkage	Banking structure; scheduled vs non-scheduled banks; financial inclusion. Prelims: LAB, RBI Act Second Schedule.
Context	A local area bank achieved scheduled-bank status under the RBI Act, a first for its category.
Key Facts	● Coastal Local Area Bank (Vijayawada, Andhra Pradesh) entered the RBI Second Schedule ● Under the Reserve Bank of India Act, 1934 ● First LAB ever to become a scheduled bank ● Gains access to RBI liquidity and refinance facilities
Way Fwd	Deepen regional credit and financial inclusion while maintaining prudential norms.
Concept	Local Area Banks (1996 guidelines) are small, region-focused banks; the RBI Act's Second Schedule lists scheduled banks.

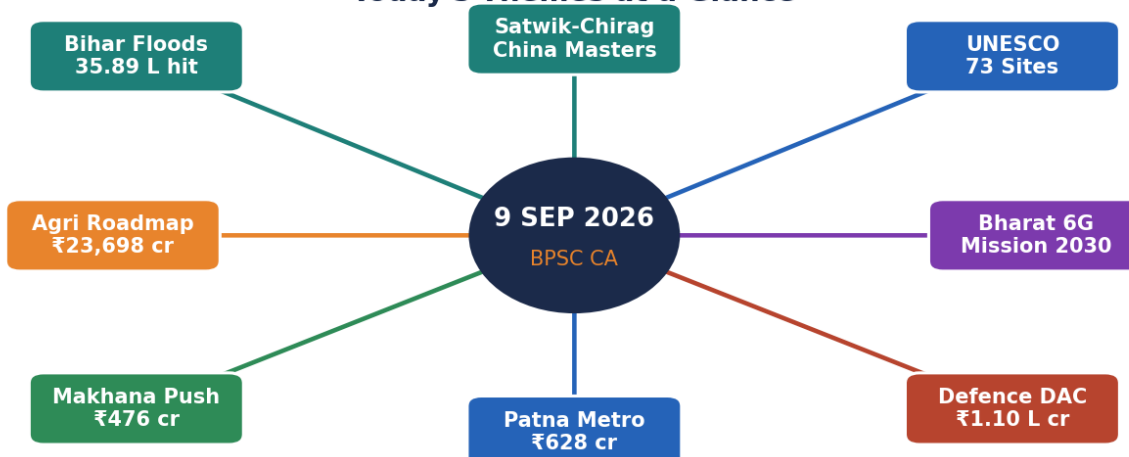
IFC Commits USD 1 Billion for Indian MSMEs

ECONOMY	BPSC: Prelims + Mains GS-II (Economy)
Syllabus Linkage	MSMEs & development finance; multilateral institutions. Prelims: IFC parent body, SIDBI role.
Context	The IFC arranged financing to widen credit access for Indian micro, small and medium enterprises.
Key Facts	● USD 1 billion mobilised by the International Finance Corporation (IFC) ● USD 500 mn to SIDBI plus USD 500 mn via syndication ● Up to 7-year loans to MSMEs ● Targets manufacturing, auto-components, electronics, textiles, food processing
Way Fwd	Ease last-mile credit, encourage formalisation and lift MSME export competitiveness.
Concept	IFC is the private-sector arm of the World Bank Group; SIDBI is India's apex MSME financier.

Satwik-Chirag Win Maiden China Masters Title

SOCIETY	BPSC: Prelims (Sports & Awards)
Syllabus Linkage	Sports current affairs & awards. Prelims: event, players, discipline.
Context	India's top men's doubles pair clinched a first-ever China Masters crown.
Key Facts	● Satwiksairaj Rankireddy & Chirag Shetty won the 19th China Masters (Shenzhen) men's doubles ● First Indians to win the men's doubles title there ● Final score: 11-21, 21-13, 21-17 ● Their 10th BWF World Tour title
Way Fwd	Sustain form into the 2028 Olympic cycle and widen the grassroots badminton base.
Concept	The BWF World Tour ranks graded tournaments (Super 1000/750/500/300); a staple of prelims sports GK.

Today's Themes at a Glance



SECTION D • PRELIMS RAPID-FIRE

1. Kosi — 'Sorrow of Bihar', originates in the Nepal Himalayas , notorious for shifting course.	2. Mithila Makhana got its GI tag in 2022 ; National Makhana Board HQ is in Bihar (2025).
3. The DAC , chaired by the Defence Minister , grants ' Acceptance of Necessity ' for procurement.	4. Coastal Local Area Bank = first LAB in the RBI Second Schedule (RBI Act, 1934).
5. India's UNESCO tentative tally = 73 (53 Cultural , 17 Natural , 3 Mixed).	6. Bharat 6G Mission targets India as a global 6G hub by 2030 .

SECTION E • PRACTICE CORNER — MCQs & Mains

Q1 (Prelims). Which of the following rivers, associated with recurrent flooding in Bihar, originates in the Nepal Himalayas?

(A) Punpun (B) Kosi (C) Son (D) Falgu

Ans: B. The Kosi ('Sorrow of Bihar') rises in the Nepal/Tibet Himalayas. The Son and Punpun are south-Bihar rivers; the Falgu flows near Gaya.

Q2 (Prelims). With reference to makhana in Bihar, consider: (1) The National Makhana Board was set up in 2025. (2) It is headquartered in Bihar. (3) Mithila Makhana has a GI tag. Which are correct?

(A) 1 and 2 only (B) 2 and 3 only (C) 1 and 3 only (D) 1, 2 and 3

Ans: D. All three are correct — the Board was constituted in September 2025, is headquartered in Bihar, and Mithila Makhana received a GI tag in 2022.

Mains Practice. "Bihar's recurrent floods are as much a challenge of inter-state and international water management as of engineering." Discuss with reference to the Kosi-Gandak river system. (BPSC Mains GS-II)

Hint: Cover Nepal-origin rivers and heavy silt load, limits of embankments, the Kosi barrage/treaty framework, real-time forecasting, and a shift from purely structural defences to integrated basin management.

QUICK REVISION: Kosi = Sorrow of Bihar (Nepal-origin) • Makhana: Bihar ≈85% of India • DAC ₹1.10 L cr • UNESCO tally 73 • Patna Metro ₹628 cr • IFC \$1 bn for MSMEs.

Compiled & simplified by the StudyForGS.com Research Team

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