

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

■ Bihar floods hit 49 lakh people across 15 districts; Ganga, Kosi, Gandak above danger mark. ■ Ganga at Sultanganj flowing 1.71 m above its danger level. ■ Bihar Cabinet clears 4th Agriculture Road-map worth ₹23,698 crore. ■ Bihar Sports Policy 2026: 'Win a Medal, Get a Job' for state medallists. ■ Bihar Economic Survey: GSDP grew 14.9%, ahead of India's 12.0%.	■ SEBI extends T+0 settlement to top 500 listed stocks from today. ■ GST mop-up (Aug-26): ₹2.32 lakh crore, the 2nd-highest ever. ■ India assumes International Solar Alliance presidency (124 members). ■ ISRO orbits GSAT-N3 communication satellite aboard LVM3. ■ 15 Sep: Engineer's Day (M. Visvesvaraya) & Intl Day of Democracy.
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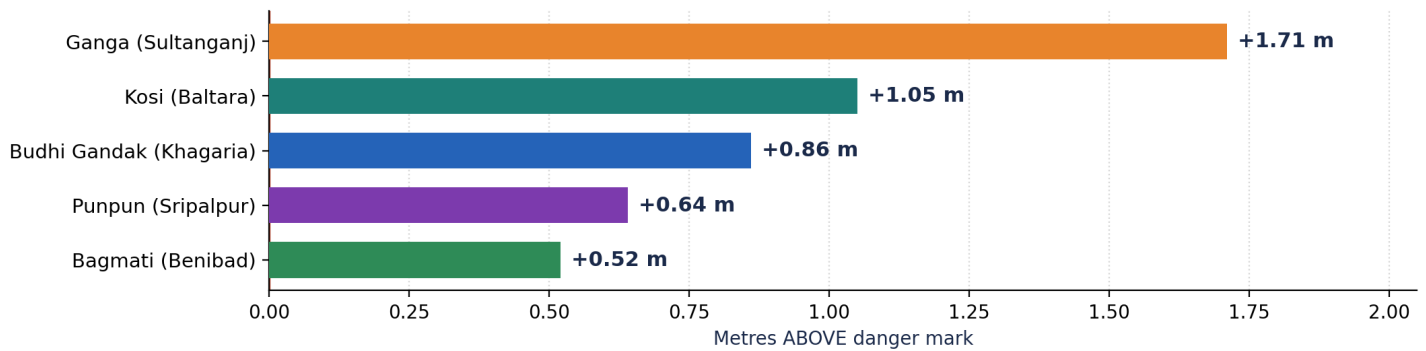
SECTION A • BIHAR SPECIAL

BIHAR FLOOD 2026 — RELIEF AT A GLANCE (as on 14 Sep)

49 lakh people affected	15 districts hit	1,260 community kitchens	37 NDRF + SDRF teams	13 relief camps
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Ganga-Kosi-Gandak in spate: 49 lakh hit across 15 Bihar districts BIHAR BPSC: Prelims + Mains GS-II (Bihar Geography & Disaster Mgmt)		Cabinet clears ₹23,698-cr 4th Agriculture Road-map & Sports Policy 2026 BIHAR BPSC: Prelims + Mains GS-II (Bihar Economy & Governance)	
Syllabus Linkage	Mains GS-II (Bihar geography, rivers & floods); Prelims (Bihar physiography, danger levels, NDRF/SDRF).	Syllabus Linkage	Mains GS-II (Bihar economy, agriculture, state schemes); Prelims (state budget outlays, GI crops).
Context	A prolonged monsoon surge has pushed the Ganga, Kosi, Budhi Gandak, Punpun, Bagmati and Ghaghara above the danger mark, flooding north and south Bihar simultaneously.	Context	The State Cabinet approved 24 proposals , headlined by the Fourth Agriculture Road-map and a job-linked Sports Policy , to lift farm incomes and sporting talent.
Key Facts	■ About 49 lakh (4.9 million) people affected across 15 districts including Patna, Bhagalpur, Saran, Vaishali, Katihar & Araria. ■ Ganga at Sultanganj flowing at 36.21 m, i.e. 1.71 m above the danger level. ■ September rainfall 111.7 mm, about 13% above normal. ■ Relief: 1,260 community kitchens, 13 relief camps, 10 NDRF + 27 SDRF teams deployed.	Key Facts	■ 4th Agriculture Road-map outlay: ₹23,698 crore. ■ ₹9,748 crore for irrigation under PM Krishi Sinchayee Yojana (PMKSY). ■ ₹198 crore to Bihar Agricultural University, Sabour; 22,000 Anganwadi posts to be filled. ■ Sports Policy 2026 offers 'Win a Medal, Get a Job' to state and national medallists.
Way Fwd	Strengthen embankment monitoring , desilting of the Kosi and the long-pending Kosi-Mechi inter-linking for lasting flood moderation.	Way Fwd	Push GI crops (Mithila makhana, Shahi litchi, Jardalu mango, Katarni rice) and food-processing clusters to double farm value-addition.
Concept	Kosi = 'Sorrow of Bihar', rises in Nepal/Tibet; danger level is the gauge stage at which flooding of the surrounding area begins; NDRF raised under the DM Act, 2005 .	Concept	Agriculture Road-map = Bihar's flagship multi-year farm-planning framework since 2008 ; makhana got a dedicated Makhana Board ; PMKSY targets ' Har Khet Ko Pani '.

BIHAR: Rivers Breaching Danger Level (14 Sep 2026)



BIHAR 4th AGRICULTURE ROAD-MAP — KEY OUTLAYS

Total approved outlay: ₹23,698 crore (24 Cabinet proposals cleared)



Patna Metro gets ₹628.32-crore push; Malahi Pakri extension opens	
BIHAR BPSC: Prelims + Mains GS-II (Infrastructure & Urban Governance)	
Syllabus Linkage	Mains GS-II (Bihar infrastructure, urbanisation); Prelims (Patna Metro corridors, funding agencies).
Context	Fresh central funding of ₹628.32 crore will speed up construction of Patna Metro's two priority corridors, days after the Malahi Pakri extension was thrown open.
Key Facts	- Funding boost: ₹628.32 crore for the Priority + full corridors. - Patna Metro runs on two lines (Blue & Red), first stretch operational since 2025. - New Malahi Pakri station extension commissioned in 2026. - Aims to cut congestion in Patna, Bihar's largest urban agglomeration.
Way Fwd	Time-bound completion and last-mile e-bus feeder links to make the metro viable for daily commuters.
Concept	Metro rail is funded on a 50:50 SPV model between the Centre and the State; Patna Metro is executed via a dedicated PMRC company.

Samrat Choudhary at helm as State reviews 'Seva Sankalp Abhiyan'	
POLITY BPSC: Prelims + Mains GS-II (Indian & Bihar Polity)	
Syllabus Linkage	Mains GS-II (state executive, Governor-CM relations); Prelims (office of CM, outreach schemes).
Context	Chief Minister Samrat Choudhary reviewed preparations for the ' Seva Sankalp Abhiyan ', a doorstep-governance and grievance-redress outreach across districts.
Key Facts	Samrat Choudhary (BJP) is Bihar CM since April 2026. Seva Sankalp Abhiyan = time-bound delivery of welfare & certificate services at the doorstep. - Focus on saturation of Centre-State schemes down to the block level. - Complements the Bihar Lok Shikayat Nivaran Adhikar Act, 2015 (RTPS).
Way Fwd	Link the drive with digital service-plus so beneficiaries can track applications in real time.
Concept	The CM heads the State Council of Ministers (Art. 163-164); the Governor is the constitutional head; RTPS guarantees time-bound public services .

SECTION B • DATA POINT OF THE DAY

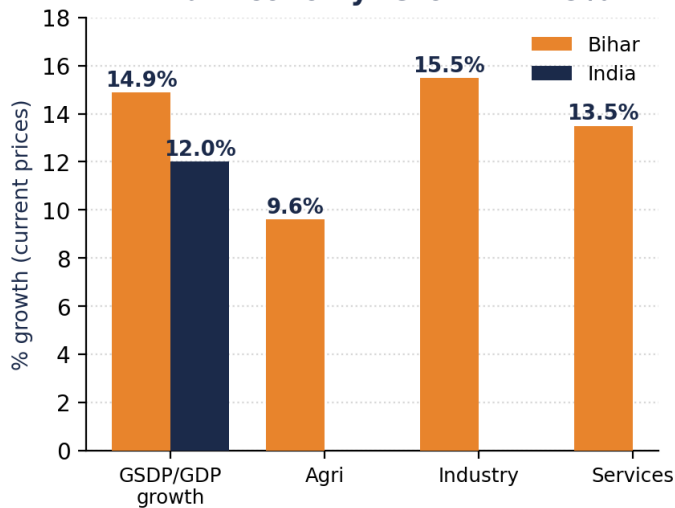
DATA POINT

14.9%

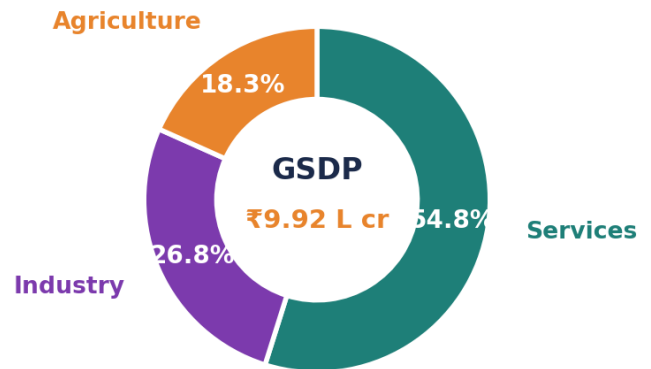
Bihar GSDP growth (Economic Survey 2025-26)

Bihar's economy expanded **14.9%** in **2024-25** (current prices) — faster than India's **12.0%**. GSDP reached about **₹9.92 lakh crore**; per-capita income rose to **₹76,490**. Services lead at **54.8%** of GSDP, industry **26.8%**, agriculture **18.3%**.

Bihar Economy: Growth 14.9%



Bihar GSDP Composition (2024-25)



SECTION C • NATIONAL & WORLD

SEBI extends T+0 same-day settlement to the top 500 stocks

ECONOMY BPSC: Prelims + Mains GS-II (Indian Economy & Capital Markets)

Syllabus Linkage	Mains GS-II (economy, financial markets, regulators); Prelims (SEBI, settlement cycles).
Context	From 15 September 2026 , the market regulator widened the optional T+0 (same-day) settlement cycle from 25 to the top 500 listed securities.
Key Facts	■ T+0 = trade and settlement of funds/securities on the same day. ■ Now available on the top 500 stocks by market-cap (from 25 earlier). ■ India already shifted equities to T+1 in 2023, a global first at scale. ■ SEBI is a statutory body under the SEBI Act, 1992; HQ Mumbai.
Way Fwd	Gradual, opt-in expansion with strong risk-management to protect retail investors and liquidity.
Concept	Settlement cycle = time between trade and final transfer; shorter cycles cut counter-party risk and free up capital faster.

August GST mop-up at ₹2.32 lakh crore, second-highest ever

ECONOMY BPSC: Prelims + Mains GS-II (Indian Economy & Public Finance)

Syllabus Linkage	Mains GS-II (fiscal policy, GST, cooperative federalism); Prelims (GST slabs, GST Council).
Context	Gross GST revenue for August 2026 stood at about ₹2.32 lakh crore , signalling firm consumption and better compliance.
Key Facts	■ ₹2.32 lakh crore = 2nd-highest monthly GST collection on record. ■ GST is a destination-based consumption tax, live since 1 July 2017. ■ Governed by the GST Council (Art. 279A), chaired by the Union FM. ■ Buoyant GST strengthens transfers to States like Bihar via devolution.
Way Fwd	Sustain rate rationalisation and plug leakages through data-driven e-invoicing analytics.
Concept	GST subsumed most indirect taxes into CGST + SGST + IGST ; the 101st Constitutional Amendment enabled it.

India takes over presidency of the International Solar Alliance

IR BPSC: Prelims + Mains GS-II (International Relations & Environment)

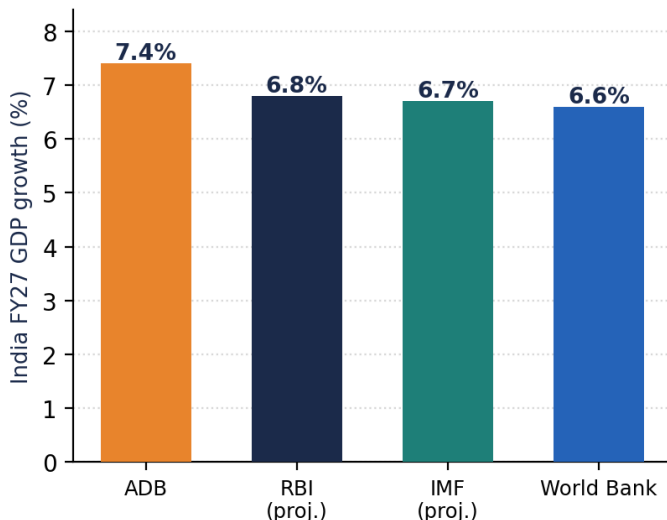
Syllabus Linkage	Mains GS-II (IR, climate diplomacy, energy security); Prelims (ISA facts, HQ, membership).
Context	India assumed the presidency of the International Solar Alliance (ISA) for the new term, reinforcing its leadership in global clean-energy diplomacy.
Key Facts	- ISA now has about 124 member countries; HQ at Gurugram, Haryana. - Co-founded by India and France at CoP-21 (Paris, 2015). - Motto: 'One Sun, One World, One Grid' (OSOWOG). - Targets mobilising USD 1 trillion in solar investment by 2030.
Way Fwd	Scale solar mini-grids in Africa & South Asia and de-risk finance for developing economies.
Concept	ISA is a treaty-based intergovernmental body; India's push aligns with its Panchamrit climate pledges and net-zero by 2070 .

ISRO orbits GSAT-N3 communication satellite aboard LVM3

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

Syllabus Linkage	Mains GS-II (role & impact of science & technology); Prelims (ISRO launch vehicles, satellites).
Context	ISRO placed the high-throughput GSAT-N3 communication satellite into orbit using the LVM3 rocket, boosting broadband and connectivity.
Key Facts	GSAT-N3 is a high-throughput communication satellite for broadband & broadcasting. - Launched on LVM3 (formerly GSLV Mk-III), ISRO's heaviest operational rocket. - Strengthens rural connectivity, tele-medicine and disaster communication. - Built by NewSpace India Ltd (NSIL), ISRO's commercial arm.
Way Fwd	Expand Ka-band capacity and enable affordable last-mile links for eastern States such as Bihar.
Concept	GSAT = geostationary communication series (35,786 km orbit); LVM3 also carried Chandrayaan-3 .

India FY27 Growth Forecasts



ADB lifts India's FY27 growth forecast to 7.4%

REPORT BPSC: Prelims + Mains GS-II (Indian Economy & Reports)

Syllabus Linkage	Mains GS-II (growth, macro-economy); Prelims (multilateral bodies, growth forecasts).
Context	A leading multilateral development bank revised India's FY2026-27 GDP growth forecast upward to 7.4% , citing strong investment and services.
Key Facts	India FY27 GDP growth projected at 7.4% (revised upward). - India remains the fastest-growing major economy. ADB HQ Manila; India is a founding member (1966). - Robust growth supports jobs and capex in lagging States.
Way Fwd	Convert growth into manufacturing & MSME jobs , especially in the eastern 'aspirational' belt.
Concept	GDP = market value of all final goods/services in a year; multilateral forecasts guide investor sentiment and policy.

GST Aug-26: ₹2.32 lakh cr • 2nd-highest ever



SECTION D • PRELIMS RAPID-FIRE

Q Kosi river is called the '**Sorrow of Bihar**'; it originates in **Nepal/Tibet**.

Q Bihar Agricultural University is located at **Sabour (Bhagalpur)**.

Q ISA headquarters: **Gurugram**; founded with **France** at **CoP-21, 2015**.

Q T+0 means trade and settlement on the **same day**; India moved to **T+1** in 2023.

Q GST Council is a constitutional body under **Article 279A**.

Q Engineer's Day (15 Sep) marks the birth anniversary of **M. Visvesvaraya**.

SECTION E • PRACTICE CORNER

Q1. With reference to the International Solar Alliance (ISA), consider the following:

1. It was jointly launched by India and France.
 2. Its headquarters is located in Gurugram, Haryana.
 3. It is an intergovernmental treaty-based organisation.
- 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

Ans: (d) — ISA was launched by India & France at CoP-21 (2015), is headquartered at Gurugram, and is a treaty-based intergovernmental body. Hence all three are correct.

Q2. Consider the following pairs (river : location where it flows above danger level in Bihar):

1. Ganga - Sultanganj
2. Budhi Gandak - Khagaria
3. Punpun - Sripalpur

How many of the above pairs are correctly matched?

(a) Only one (b) Only two (c) All three (d) None

Ans: (c) — During the September 2026 floods the Ganga (Sultanganj), Budhi Gandak (Khagaria) and Punpun (Sripalpur) were all reported above their danger levels. All three pairs are correct.

Mains Practice. Recurrent floods in north Bihar are as much a problem of river management and inter-State/international water-sharing as of rainfall. Discuss, with reference to the Kosi and Gandak systems, the structural and institutional measures needed for long-term flood moderation. (15 marks, 250 words)

Hint: Cover: Nepal-origin rivers & silt load; embankment breaches; Kosi high dam & Kosi-Mechi link; desilting; DM Act 2005 institutions (NDRF/SDMA); Indo-Nepal cooperation; nature-based solutions.

★ **ONE-LINE REVISION:** REVISE TODAY: Bihar floods (49 lakh, 15 districts, Ganga +1.71 m at Sultanganj) - 4th Agri Road-map ₹23,698 cr / Sports Policy 2026 - GSDP 14.9% - SEBI T+0 top 500 - GST ₹2.32 L cr - ISA presidency (124 members) - GSAT-N3 on LVM3 - ADB 7.4%.

Compiled & simplified by the StudyForGS.com Research Team

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