

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- Bihar floods: 47.33 lakh people affected across 15 districts
- Ganga at Patna's Gandhi Ghat crossed its previous 2016 record
- 1,876 boats, 1,221 community kitchens, 37 NDRF/SDRF teams deployed
- Bihar Sugar Industry Investment Promotion Policy-2026 pushes integrated complexes
- Target of 25 new sugar mills in Bihar over the next five years
- Mithila Makhana GI ecosystem backed by National Makhana Board
- Supreme Court seeks uniform national law on court deposits
- Semiconductor Mission Phase 2: about Rs 1.27 lakh crore committed
- Russia stayed India's top crude supplier at 51% (July 2026)
- RBI holds a neutral stance with repo at 5.25%; CPI 4.82% (Aug 2026)

SECTION A — BIHAR SPECIAL

BIHAR FLOODS 2026 — RELIEF AT A GLANCE



Sep 2026 rainfall ~27% above normal (104.1 mm) • rivers above danger: Ganga, Kosi, Gandak, Bagmati, Punpun

Bihar Floods 2026: 47 Lakh Affected as Ganga Breaches 2016 Peak

[BIHAR]

BPSC: Prelims + Mains GS-II (Bihar Geography & Disaster Mgmt)

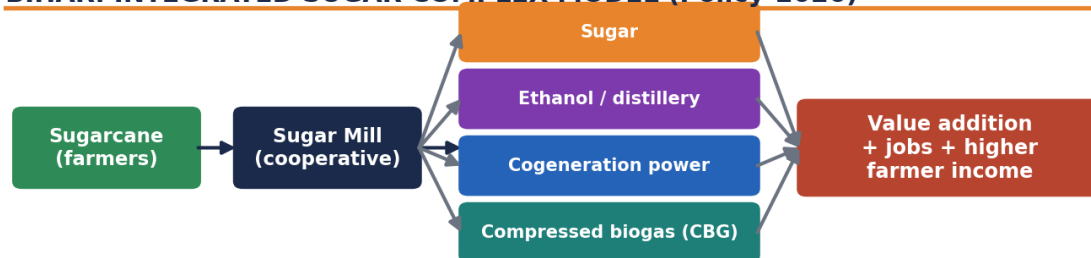
Syllabus Linkage	Prelims: Bihar rivers, flood-prone districts, embankments. Mains GS-II: Bihar geography, river systems and disaster response.
Context	Bihar's worst September flooding in years continued to swell through mid-month as the Ganga, Kosi, Gandak, Bagmati and Punpun flowed above danger levels, forcing mass evacuation and relief operations.
Key Facts	■ 47.33 lakh people affected across 15 districts, including Bhagalpur, Patna, Saran, Vaishali and Katihar. ■ The Ganga at Gandhi Ghat, Patna crossed its previous maximum recorded level of 2016. ■ Relief: 1,221 community kitchens, 15 relief camps, 1,876 boats, 27 SDRF + 10 NDRF teams. ■ September rainfall about 27% above normal (104.1 mm); four embankment breaches in Bhagalpur.
Way Fwd	Complete the Kosi-Mechi river link and river-training works, strengthen embankments and expand real-time flood forecasting.
Concept	Bihar is India's most flood-prone state; ~ 73% of north Bihar is flood-affected. Key rivers: Kosi ('Sorrow of Bihar'), Gandak, Bagmati, Ganga .

Bihar's Integrated Sugar-Ethanol Push: 25 New Mills in Five Years

[ECONOMY]

BPSC: Prelims + Mains GS-II (Bihar Economy & Industry)

Syllabus Linkage	Prelims: sugar belt districts, ethanol blending. Mains GS-II: Bihar economy, agro-industry and investment policy.
Context	Under the Bihar Sugar Industry Investment Promotion Policy-2026, the state is promoting integrated sugar complexes that pair mills with distilleries, cogeneration and compressed biogas units.
Key Facts	■ Target of 25 new sugar mills in Bihar over five years (Sugarcane Industries Dept.). ■ Foundation of 2 mills on 20 Nov 2026 at Sakri (Madhubani) and Raiyam (Darbhanga). ■ Integrated model links sugar + ethanol + cogen power + CBG for value addition. ■ Rs 2,137.83 crore sugarcane dues cleared for 2025-26; 266 acres secured for Motipur mill.
Way Fwd	Align new capacity with the Ethanol Blending Programme (E20) and climate-resilient cane varieties to lift farmer incomes.
Concept	Bihar's sugar belt lies in north-west (Champan, Gopalganj, Siwan) . Ethanol supports energy security and cuts crude import dependence.

BIHAR: INTEGRATED SUGAR COMPLEX MODEL (Policy-2026)

Target: 25 new sugar mills in 5 years • 2 mills foundation 20 Nov 2026 (Sakri-Madhubani, Raiyam-Darbhanga) • ₹2,137.83 cr cane dues cleared (2025-26)

Mithila Makhana: GI Crop Anchored by the National Makhana Board

[BIHAR] BPSC: Prelims + Mains GS-II (Bihar Agriculture)

Syllabus Linkage	Prelims: GI tags of Bihar, Makhana Board. Mains GS-II: Bihar agriculture, food processing and FPOs.
Context	Bihar is deepening its makhana (fox-nut) value chain, building on the Mithila Makhana GI tag and the National Makhana Board announced in the Union Budget, with a state Makhana Vikas Yojana.
Key Facts	■ Mithila Makhana holds a Geographical Indication (GI) tag (granted 2022). ■ National Makhana Board (Budget 2025-26) is headquartered in Bihar. ■ Makhana Vikas Yojana 2026-27 funds seed, ponds, processing and FPO linkage. ■ Bihar grows nearly 90% of India's makhana, centred on Darbhanga, Madhubani, Purnea.
Way Fwd	Scale mechanised processing, cold chains and branded exports to raise farmer margins across Mithilanchal.
Concept	GI tag : sign for goods with a specific geographical origin (TRIPS/GI Act 1999). Other Bihar GIs: Shahi Litchi, Katarni rice, Magahi paan, Bhagalpuri silk .

MITHILA MAKHANA — KEY PILLARS

GI TAG Mithila Makhana (2022) Geographical Indication
NATIONAL MAKHANA BOARD HQ in Bihar — Budget 2025-26 farmer support & marketing
MAKHANA VIKAS YOJANA 2026-27 — seed, ponds, processing & FPO linkage
MITHILANCHAL BELT Darbhanga, Madhubani, Purnea — ~90% of India output

ADB to Back Bihar with Over \$1 Billion for Industry and Social Sectors

[ECONOMY] BPSC: Prelims + Mains GS-II (Bihar Economy)

Syllabus Linkage	Prelims: multilateral funding, industrial hubs. Mains GS-II: Bihar economy, infrastructure financing.
Context	Bihar has been lining up over \$1 billion of Asian Development Bank support to modernise industry, tourism, irrigation, energy, health and education under a multi-sector reform plan.
Key Facts	■ Support of over \$1 billion (about Rs 9,000 crore) across sectors. ■ New industrial hubs planned at Gaya and Muzaffarpur to boost manufacturing and logistics. ■ Funds target the Buddhist Circuit, irrigation modernisation and smart-grid energy. ■ Includes Bihar Health and Medical Education Transformation and school-readiness reforms.
Way Fwd	Use PPP models and skilling to convert external finance into durable jobs and higher own-revenue.
Concept	ADB (est. 1966, HQ Manila) is a regional multilateral development bank; India is a founding member and a large borrower.

Women-Centric Welfare: Mukhyamantri Mahila Rojgar Yojana Scales Up

[SOCIETY] BPSC: Prelims + Mains GS-II (Governance & Welfare)

Syllabus Linkage	Prelims: Bihar welfare schemes. Mains GS-II: women empowerment, self-employment and DBT.
Context	Bihar continues its flagship women's self-employment scheme, transferring seed capital directly to women to start micro-enterprises, later scalable with further support.
Key Facts	■ Initial grant of Rs 10,000 each transferred to lakhs of women via DBT. ■ Second phase offers scaling support of up to Rs 2 lakh for viable enterprises. ■ Targets Jeevika self-help group members across rural Bihar. ■ Part of a wider push on women-led development and financial inclusion.
Way Fwd	Pair capital with market linkage, credit and skilling so micro-units survive beyond the first year.
Concept	DBT curbs leakage by routing benefits straight to bank accounts; Jeevika is Bihar's rural livelihoods (SHG) mission.

Bihar Metro Web Widens Beyond Patna's First Corridor

[BIHAR] BPSC: Prelims + Mains GS-II (Bihar Infrastructure)

Syllabus Linkage	Prelims: Patna Metro, urban transport. Mains GS-II: Bihar infrastructure and urbanisation.
Context	After Patna Metro's first phase began operations, Bihar is planning metro networks in more cities to ease urban mobility and support planned industrial growth.
Key Facts	■ Patna Metro first phase became operational in October 2025. ■ Metro/rapid transit planned for Muzaffarpur, Gaya, Darbhanga and Bhagalpur. ■ Urban transport tied to new industrial hubs and tourism circuits. ■ Aims to cut congestion and vehicular emissions in growing cities.
Way Fwd	Integrate metro with feeder buses and TOD (transit-oriented development) to maximise ridership.
Concept	TOD concentrates dense, mixed-use development around transit stations to boost public-transport use and revenue.

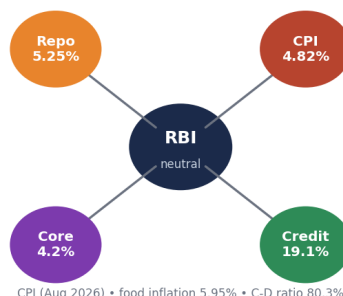
SECTION B — DATA POINT OF THE DAY

India's Real Policy Rate Turns Modestly Positive

Repo 5.25% | CPI 4.82% | Core 4.2%

With retail inflation (CPI) at 4.82% in August 2026 and the RBI repo rate at 5.25% under a neutral stance, the real policy rate is mildly positive. Food inflation stood at 5.95% and bank credit growth at 19.1%.

INDIA MACRO SNAPSHOT



CPI (Aug 2026) • food inflation 5.95% • C-D ratio 80.3%

SECTION C — NATIONAL & WORLD

Supreme Court Seeks a Uniform National Law on Court Deposits

[POLITY] BPSC: Prelims + Mains GS-II (Polity & Judiciary)

Syllabus Linkage	Prelims: Law Commission, judicial process. Mains GS-II: judiciary, judicial reforms.
Context	The Supreme Court flagged the absence of a uniform framework for money deposited in courts during appeals and referred the matter to the Law Commission for a national model.
Key Facts	■ Bench of Justices P.S. Narasimha and Alok Aradhe referred the issue to the Law Commission. ■ Current system forces repeated case-by-case decisions on investment, renewal and interest. ■ The court suggested studying the US Court Registry Investment System as a model. ■ Aim: consistent, transparent handling of large sums parked in litigation.
Way Fwd	A statutory framework can standardise investment of court deposits and protect litigants' interest earnings.
Concept	The Law Commission of India is a non-statutory body that recommends legal reforms to the government.

FCRA Amendment Bill 2026: Foreign Funds to Vest with Government on Cancellation

[POLITY] BPSC: Prelims + Mains GS-II (Governance)

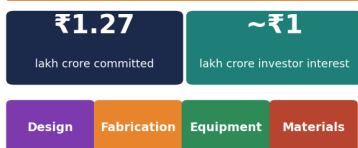
Syllabus Linkage	Prelims: FCRA, NGO regulation. Mains GS-II: governance, role of civil society.
Context	A proposed amendment to the foreign-contribution law would vest the foreign contributions and assets of an organisation in a government-designated authority when its registration is cancelled.
Key Facts	■ Foreign funds/assets to vest in a designated authority upon licence cancellation. ■ About 22,496 FCRA registrations cancelled since 2015; roughly 14,466 active. ■ Domestic philanthropy projected near Rs 1.43 lakh crore; CSR spend about Rs 22,563 crore (FY25). ■ Seen as tightening oversight of foreign funding of NGOs.
Way Fwd	Balance national-security safeguards with due process and the space for legitimate civil-society work.
Concept	FCRA (2010) regulates acceptance and use of foreign contributions by individuals and associations in India.

Semiconductor Mission Phase 2 Shifts from Assembly to Fabrication

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

Syllabus Linkage	Prelims: India Semiconductor Mission, chip value chain. Mains GS-II: role and impact of science & technology.
Context	The second phase of the India Semiconductor Mission moves the focus from assembly and testing towards design, fabrication, equipment and materials to deepen the domestic value chain.
Key Facts	- About Rs 1.27 lakh crore committed under the mission's next phase. - Investor interest of roughly Rs 1 lakh crore received. - Focus shifts from ATMP (assembly/testing) to design, fabrication, equipment, materials. - Five-year target: chips for automobiles, power systems and appliances.
Way Fwd	Build talent pipelines, fab-grade infrastructure and materials supply to reduce import reliance.
Concept	ATMP = Assembly, Testing, Marking and Packaging - the back-end of chip-making; fabrication is the front-end.

SEMICON MISSION — PHASE 2



Focus shift: from assembly/testing (ATMP) to design, fabrication, equipment & materials.

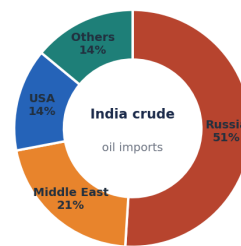
5-yr target: chips for autos, power systems, appliances — deepen domestic value chain.

Russia Stays India's Top Crude Supplier Amid Fresh US Sanctions Pressure

[IR] BPSC: Prelims + Mains GS-II (International Relations & Economy)

Syllabus Linkage	Prelims: crude oil trade, sanctions. Mains GS-II: India's external sector and energy security.
Context	New US legislation authorises steep tariffs on buyers of Russian oil, putting India's energy strategy in focus as Russia remained its single largest crude supplier through mid-2026.
Key Facts	Russia = 51% of India's crude oil imports (July 2026). - US law authorises up to 100% tariffs on Russian-oil buyers, stacking on existing duties. - Any levy needs a presidential waiver justification to the US Congress. - India balances energy affordability against external pressure and diversification.
Way Fwd	Diversify sourcing, expand strategic reserves and accelerate the shift to renewables to cut import risk.
Concept	Energy security = reliable, affordable supply. India imports over 85% of its crude needs, so price and source matter.

SHARE OF CRUDE OIL SUPPLIERS (July 2026)

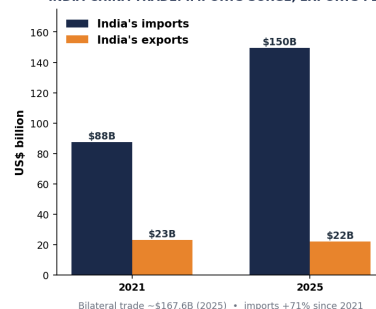


India-China Trade Deficit Widens as Imports Surge, Exports Stay Flat

[ECONOMY] BPSC: Prelims + Mains GS-II (Economy & Trade)

Syllabus Linkage	Prelims: bilateral trade data, trade deficit. Mains GS-II: India's economy and external trade.
Context	India's trade gap with China kept widening as imports of intermediate and capital goods climbed sharply while exports remained largely flat over the last few years.
Key Facts	- Bilateral trade about \$167.6 billion (2025). - Imports up 71% from \$87.5B to \$149.5B (2021-2025); exports roughly flat. - About 70% of imports are intermediate goods; 22% capital goods. - Rising import dependence in electronics and machinery components.
Way Fwd	Boost domestic manufacturing (PLI), diversify supply chains and lift export competitiveness.
Concept	Trade deficit = imports exceed exports. Heavy reliance on one partner for inputs is a supply-chain vulnerability .

INDIA-CHINA TRADE: IMPORTS SURGE, EXPORTS FLAT



SECTION D — PRELIMS RAPID-FIRE

#	QUICK FACT
1	Mithila Makhana carries a GI tag ; the National Makhana Board is based in Bihar.
2	Patna Metro first phase started operations in October 2025 .
3	RBI repo rate is 5.25% with a neutral monetary-policy stance.
4	Russia supplied 51% of India's crude oil imports in July 2026 .
5	The Kosi is called the ' Sorrow of Bihar '; the Kosi-Mechi link aids flood control.
6	Shahi Litchi (Muzaffarpur) and Katarni rice (Bhagalpur) are Bihar GI products.

SECTION E — PRACTICE CORNER

Q1. With reference to Mithila Makhana, consider the following statements:

1. It has been granted a Geographical Indication (GI) tag.
 2. The National Makhana Board is headquartered in Bihar.
- Which of the statements is/are correct?

- (a) 1 only
 (b) 2 only
 (c) Both 1 and 2 ✓
 (d) Neither 1 nor 2

Ans: C. Mithila Makhana received a GI tag (2022) and the National Makhana Board announced in the Union Budget is based in Bihar. Hence both statements are correct.

Q2. Which of the following rivers is popularly known as the 'Sorrow of Bihar'?

- (a) Gandak
 (b) Bagmati
 (c) Kosi ✓
 (d) Punpun

Ans: C. The Kosi, notorious for shifting its course and causing severe floods in north Bihar, is called the 'Sorrow of Bihar'.

Mains Practice. Bihar remains India's most flood-prone state even as it pursues rapid agro-industrial growth. Examine the challenges of river management in north Bihar and suggest a sustainable strategy that also supports the state's economy.

Hint: Cover Kosi/Gandak/Bagmati behaviour and embankment limits; link relief data (47 lakh affected) to preparedness; discuss Kosi-Mechi link, forecasting and how sugar-ethanol and makhana value chains fit climate-resilient development.

★ **ONE-LINE REVISION:** Remember today: Bihar floods hit 47.33 lakh across 15 districts (Ganga above 2016 peak); Sugar Policy-2026 targets 25 mills; Mithila Makhana is GI-tagged; SC seeks a uniform court-deposit law; Semicon Phase 2 ~Rs 1.27 lakh crore; Russia = 51% of India's crude; repo 5.25%, CPI 4.82%.

Compiled & simplified by the StudyForGS.com Research Team — ► **YouTube: @Study_ForGS** ► **Telegram: t.me/studyforgeneralstudies**