

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- ECI: 8 Bihar MLC (Graduate/Teacher) seats to poll on 23 Oct, count 27 Oct
- Floods: 46+ lakh affected in 15 districts as Ganga, Kosi, Gandak breach danger
- National Makhana Board scheme — ₹476.03 cr for Mithila's 9 makhana districts
- Khagaria to link Buxar-Bhagalpur 6-lane & Patna-Purnea Greenfield Expressway
- Patna HC holds a District Magistrate accountable; ₹1 lakh cost on erring officials
- India-New Zealand FTA to enter into force on 20 October 2026
- UPI 'Tap & Pay' launched at Global Fintech Fest — PIN-less up to ₹5,000
- Ayurveda Day fixed on 23 September; 2026 marks the 11th observance
- Gaganyaan crew-module parachute recovery sequence explained by ISRO
- Asian Games 2026 (Aichi-Nagoya): India 6 medals, 12th; China leads with 23 gold

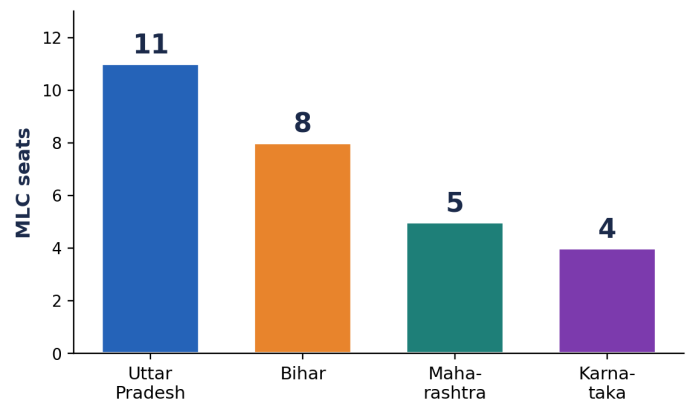
SECTION A BIHAR SPECIAL — Schemes, Polity, Administration & State Economy

ECI notifies 28 MLC seats — Bihar to elect 8 Graduate & Teacher members

BIHAR BPSC: Prelims + Mains GS-II (Polity & Governance)

Syllabus	Prelims – State legislature, Legislative Council; Mains GS-II – Indian & Bihar polity, bicameralism, ECI.
Context	The Election Commission announced biennial polls for 28 Legislative Council (Graduate & Teacher) seats across four states; Bihar accounts for 8 of them.
Key Facts	- MLC (Graduate/Teacher) seats: UP 11, Bihar 8, Maharashtra 5, Karnataka 4 — total 28. - MLC polling on 23 October 2026 (8 am–4 pm); counting 27 October. - Alongside, 12 Rajya Sabha seats (UP 10, Uttarakhand 1, WB 1 bye) poll on 16 October. - Bihar's Legislative Council (Vidhan Parishad) is a permanent House of 75 members.
Way Fwd	Free, staggered polls test the ECI's capacity and keep Bihar's Upper House renewed.
Concept	Art. 171 governs Council composition; MLCs serve 6-year terms with 1/3 retiring every 2 years . Bihar is one of 6 states with a Vidhan Parishad.

28 MLC (Graduate/Teacher) seats poll 23 Oct 2026 — Bihar gets 8



Bihar flood crisis: 46+ lakh affected in 15 districts as three rivers swell

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

Syllabus	Prelims – Bihar rivers & floods; Mains GS-II – Bihar geography, river systems, disaster management.
Context	Swollen by heavy rain and upstream releases, the Ganga, Kosi and Gandak are flowing above the danger mark, keeping large parts of north and east Bihar inundated.
Key Facts	- Over 46 lakh people affected across 15 districts; NDRF & SDRF teams deployed. Kosi ('Sorrow of Bihar'), Gandak and the Ganga all above danger levels. - Relief: contributions to the Chief Minister's Relief Fund from state bodies underway. - Bihar is India's most flood-prone state — about 73% of its area is flood-affected.
Way Fwd	Strengthen embankments, desilt the Kosi and revive interlinking to cut recurring damage.
Concept	Bihar's floods stem from Himalayan (north Bihar) rivers carrying huge silt loads; Kosi shifts course westward. Managed via embankments, barrages & the Kosi High-Level Committee .

BIHAR FLOOD WATCH 2026 — Ganga • Kosi • Gandak

46+ lakh

people affected

15

districts hit

3 rivers

above danger

NDRF+SDRF

teams deployed

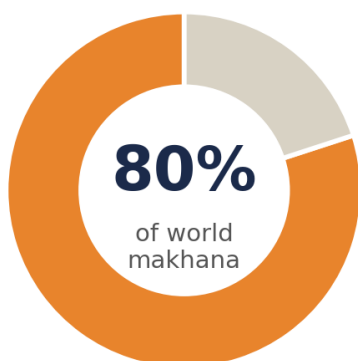
Rivers in spate across north & east Bihar; State + NDRF relief camps and CM Relief Fund contributions underway

National Makhana Board scheme powers Mithila's fox-nut economy

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

Syllabus	Prelims – Makhana, GI, agri-boards; Mains GS-II – Bihar economy, agriculture, food processing.
Context	A dedicated National Makhana Board and a multi-year development scheme aim to lift farmer incomes and processing in Bihar's makhana heartland.
Key Facts	● Scheme outlay: ₹476.03 crore for 2025-26 to 2030-31. ● Grown in 9 districts — Darbhanga, Madhubani, Purnea, Katihar, Saharsa, Supaul, Sitamarhi, Kishanganj, Araria. ● Board notified (14 Sep 2025) and launched in Bihar (15 Sep 2025). ● Mithila Makhana holds a GI tag (2022); India makes ~80% of world makhana.
Way Fwd	Modern grading, drying, popping and packaging can add value and expand exports.
Concept	GI (Geographical Indication) protects region-linked produce; commodity boards (like Makhana, Tea, Coffee) drive research, marketing and farmer welfare.

India's share of global makhana output



National Makhana Board & Vikas Scheme

₹476.03 cr scheme outlay 2025-26 → 2030-31

9 districts Mithila belt — Darbhanga, Madhubani, Purnea...

Sept 2025 Board notified & launched in Bihar

Khagaria to be plugged into two greenfield expressway corridors

BIHAR BPSC: Prelims + Mains GS-II (Bihar Geography & Infrastructure)

Syllabus	Prelims – Bihar expressways; Mains GS-II – infrastructure, connectivity, regional development.
Context	District officials proposed connectors/interchanges to link Khagaria with two major highway projects cutting across Bihar.
Key Facts	- Proposed links to the Buxar-Bhagalpur six-lane highway. - And to the Patna-Purnea Greenfield Expressway. - Aim: faster freight and passenger movement in east-central Bihar. - Part of Bihar's push on greenfield expressways for logistics.
Way Fwd	Interchanges can turn transit corridors into local growth and jobs.
Concept	Greenfield expressways are built on fresh alignments (vs brownfield upgrades), enabling access-controlled, high-speed corridors under Bharatmala -type planning.

Patna High Court holds officials accountable, awards cost to citizen

BIHAR BPSC: Prelims + Mains GS-II (Polity – Judiciary & Rights)

Syllabus	Prelims – High Courts, writ jurisdiction; Mains GS-II – judiciary, administrative accountability.
Context	A Patna High Court bench found administrative action against a citizen illegal and ordered compensation to be recovered from the erring officials themselves.
Key Facts	- Court held a District Magistrate's action illegal. ₹1 lakh compensation ordered, to be realised from erring officials. - Reinforces personal accountability of public servants. - Delivered under the HC's writ (Art. 226) powers.
Way Fwd	Cost-on-officials rulings deter arbitrary administrative action.
Concept	Article 226 lets High Courts issue writs for fundamental & legal rights ; the Patna High Court (est. 1916) is Bihar's constitutional court.

SECTION B DATA POINT OF THE DAY

80%

MAKHANA — BIHAR'S
GLOBAL EDGE

India grows about 80% of the world's makhana (fox nut), overwhelmingly in Bihar's Mithila region; the new National Makhana Board scheme carries a ₹476.03 crore outlay for 2025-26 to 2030-31.

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

India-New Zealand Free Trade Agreement to enter into force on 20 October

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

Syllabus	Prelims – FTAs, trade groupings; Mains GS-II – India's trade diplomacy, economy.
Context	India and New Zealand finalised a Free Trade Agreement set to take effect on 20 October 2026 , deepening bilateral commerce.
Key Facts	- New Zealand offers 100% duty-free access to Indian exports. - India excludes dairy and sensitive farm products from concessions. - Expected to aid Indian services, pharma and textiles. - India still lacks a trade pact with China among RCEP economies.
Way Fwd	Diversified FTAs cut import dependence and open new export markets.
Concept	An FTA removes/reduces tariffs between partners; sensitive-list exclusions shield vulnerable sectors like dairy . RCEP is a 15-nation Asia-Pacific bloc India stayed out of.

India-New Zealand FTA

In force: 20 Oct 2026

100% duty-free for Indian exports

Dairy & sensitive farm goods excluded

Boosts services, pharma, textiles

UPI 'Tap & Pay' unveiled at Global Fintech Fest 2026

SCI-TECH BPSC: Prelims + Mains GS-II (Science & Tech in Governance)

Syllabus Prelims – UPI, NPCI, RBI; Mains GS-II – role & impact of science & technology, digital economy.

Context A new NFC-based **UPI 'Tap & Pay'** was launched at the Global Fintech Fest, letting users pay by tapping the phone on a terminal.

Key Facts

- Uses **NFC**; works even **without the user's mobile data** (via terminal's internet).
- **PIN-less** for transactions **up to ₹5,000**.
- Operated by **NPCI** (a not-for-profit co., est. **2008**) under **RBI** guidance.
- **RuPay credit cards** have supported UPI linkage since **2022**.

Way Fwd Frictionless tap payments can widen digital-payment adoption in small retail.

Concept **UPI** enables instant bank-to-bank transfers via a virtual ID; **NPCI** runs UPI, RuPay & IMPS. **NFC** is short-range wireless used for contactless payments.

ISRO details Gaganyaan crew-module parachute recovery sequence

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

Syllabus Prelims – ISRO missions, Gaganyaan; Mains GS-II – space technology & indigenous capability.

Context Ahead of India's crewed spaceflight, the recovery design for the **Gaganyaan crew module** was explained, centring on a multi-stage parachute system.

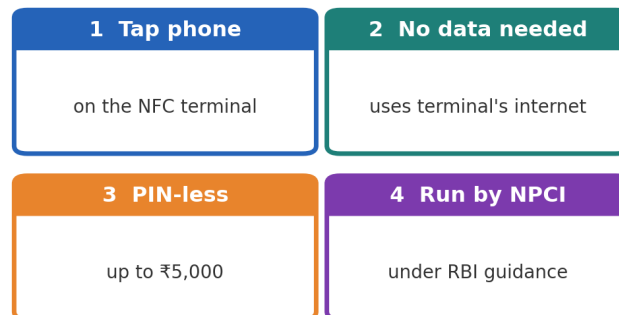
Key Facts

- **Drogue chutes** deploy first to **stabilise & slow** the capsule.
- **Reefing** limits initial canopy opening to manage **opening shock**.
- **Three main parachutes** deploy for the **final descent** before splashdown.
- **Gaganyaan** is India's first **human spaceflight** programme.

Way Fwd Reliable recovery systems are vital for crew safety in human spaceflight.

Concept A **drogue** is a small stabilising parachute; **reefing** temporarily restricts a canopy to cut shock loads. Splashdown = **sea landing** of the returning capsule.

UPI 'Tap & Pay' — how it works



Ayurveda Day fixed on 23 September; 2026 is the 11th observance

HEALTH BPSC: Prelims (Static + Current) — Health & Culture

Syllabus Prelims – govt health days, AYUSH, WHO; Mains GS-I – Indian culture & traditional knowledge.

Context The government shifted **Ayurveda Day** from the movable Dhanteras to a fixed date of **23 September**, aiding institutional planning.

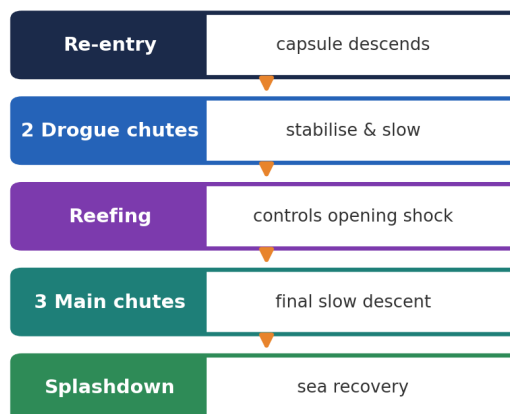
Key Facts

- Fixed by **Gazette Notification (23 March 2025)**; **2026 = 11th** Ayurveda Day.
- **WHO Global Traditional Medicine Centre** is at **Jamnagar, Gujarat**.
- **WHO ICD-11 (TM2)** codes Ayurveda, Siddha & Unani diagnostic terms.
- Falls under the Ministry of **AYUSH**.

Way Fwd A fixed date helps mainstream and standardise traditional medicine globally.

Concept **AYUSH** = Ayurveda, Yoga, Unani, Siddha, Homoeopathy. **ICD-11** is WHO's global disease classification; India secured a **traditional-medicine module** in it.

Gaganyaan crew-module recovery

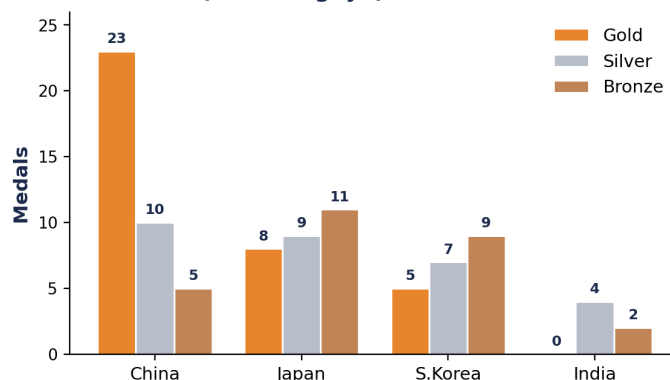


Asian Games 2026 (Aichi-Nagoya): India 12th with 6 medals; China dominates

SOCIETY BPSC: Prelims (Current Affairs - Sports & Events)

Syllabus	Prelims – major games, hosts, venues; general awareness of sporting events.
Context	The 2026 Asian Games are underway in Aichi-Nagoya, Japan ; early standings show a strong Chinese lead as India builds its tally.
Key Facts	- India (as on 21 Sep): 0 gold, 4 silver, 2 bronze = 6; ranked 12th. China leads with 23 gold (38 medals); Japan 2nd, South Korea 3rd. - Games run 19 September - 4 October 2026. 43 sports, 71 disciplines, 469 medal events.
Way Fwd	Deeper grassroots investment can lift India's medal count at continental events.
Concept	The Asian Games (since 1951) are held every 4 years under the Olympic Council of Asia (OCA) ; medal tables rank by gold first .

Asian Games 2026 medal tally (Aichi-Nagoya) — India 12th



SECTION D PRELIMS RAPID-FIRE

#	FACT	POINTER
1	Bihar Vidhan Parishad strength	75 members (permanent House)
2	Mithila Makhana GI tag year	2022
3	India-NZ FTA in force from	20 October 2026
4	UPI Tap & Pay PIN-less limit	₹5,000
5	Ayurveda Day (fixed date)	23 September
6	Asian Games 2026 host city	Aichi-Nagoya, Japan

SECTION E PRACTICE CORNER — MCQs & Mains

Q1. With reference to the Legislative Council (Vidhan Parishad), consider the following statements:

- It is a permanent House that is not subject to dissolution.
 - One-third of its members retire every two years.
 - Only six Indian states currently have a Legislative Council.
- 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. All three are correct. Under **Article 171**, the Council is permanent, with **one-third retiring every two years**, and at present **six states** (including **Bihar**) have one.

Q2. Consider the following pairs of river and its common description in Bihar:

- Kosi — 'Sorrow of Bihar'
 - Gandak — a north-bank tributary of the Ganga
- Which of the pairs given above is/are correctly matched?

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

Ans: C. Both are correct. The **Kosi** is called the '**Sorrow of Bihar**' for its shifting course and floods, and the **Gandak** is a **northern (Himalayan) tributary** joining the Ganga.

Mains Practice: "Recurring floods in north Bihar are as much a problem of river management as of geography." In light of the roles of the Kosi and Gandak, examine the structural and institutional measures needed to reduce flood damage in Bihar. (BPSC Mains GS-II, ~150 words)

Hint: Link Himalayan silt-laden rivers & the Kosi's westward shift to embankments, desilting, the Kosi High-Level Committee, interlinking, early warning and Indo-Nepal barrage coordination.

★ QUICK REVISION

REVISE: 28 MLC seats (Bihar 8) poll 23 Oct • Bihar floods hit 15 districts • Makhana Board ₹476.03 cr • India-NZ FTA from 20 Oct • UPI Tap & Pay PIN-less ≤ ₹5,000 • Ayurveda Day 23 Sep.

Compiled & simplified by the StudyForGS.com Research Team

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