

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

■ CM Yuva Vidyarthi Manthan-2026: DBT scheme for tablets to Class 10 & 12 govt-school students	■ Uttarakhand is India's 6th fully literate state under ULLAS (95% adult-literacy bar)
■ Char Dham Yatra 2026 crosses 50 lakh registrations; autumn phase resumes	■ Revised Homestay policy adds Community-Based Tourism to fight palayan (migration)
■ UCC to be rolled out across 21 NDA-ruled states by 2029	■ MDR returns on UPI above ₹2,000 from 15 October 2026 (97.5% txns stay free)
■ Western Dedicated Freight Corridor (1,506 km) fully operational	■ US House bill threatens up to 100% tariff on India over Russian oil
■ Stem-cell therapy for autism restricted to approved trials only	■ Sanjukta Parasor becomes first woman IG of CRPF's CoBRA

SECTION A • UTTARAKHAND SPECIAL

UTTARAKHAND DISASTER-MANAGEMENT CYCLE (Himalayan hazards)



Hazards: landslides • cloudbursts • flash floods • GLOF • earthquakes • forest fires

Visual explainer: Uttarakhand's disaster-management cycle for Himalayan hazards — a recurring UKPSC theme.

CM Yuva Vidyarthi Manthan-2026: DBT scheme to fund tablets for govt-school students

UTTARAKHAND UKPSC: Prelims + Mains (Polity, Governance & Society — Uttarakhand)

Syllabus Linkage	UK GS – Governance & social-sector schemes of Uttarakhand; e-governance & digital inclusion; Prelims: state scheme names, DBT.
Context	At the Chief Minister Yuva Vidyarthi Manthan-2026 in Dehradun (18 Sept), the state announced a Direct Benefit Transfer (DBT) scheme to help Class 10 and Class 12 government-school students buy tablets, and the CM addressed 140 competition winners.
Key Facts	■ Event: CM Yuva Vidyarthi Manthan-2026, held in Dehradun on 18 September 2026. ■ New DBT scheme to fund tablets for Class 10 & 12 government-school students. ■ CM coined “In-G” (Indian Generation) for today's youth in place of “Gen Z”. ■ 140 student competition winners felicitated; ideas spanned tourism, ecology & migration. ■ Framed within India's Viksit Bharat @2047 vision.
Way Fwd	Direct digital-device transfers can narrow the hill-plain digital divide if paired with connectivity and teacher training.
Concept	DBT routes subsidy money straight to beneficiaries' Aadhaar-linked accounts, cutting leakage — a recurring UKPSC governance theme.

Uttarakhand certified India's sixth fully literate state under ULLAS

UTTARAKHAND UKPSC: Prelims + Mains (Society & Education — Uttarakhand)

Syllabus Linkage	UK GS – Education & literacy; centrally-sponsored schemes; Prelims: ULLAS full form, full-literacy threshold, list of certified states.
Context	Uttarakhand has been certified India's sixth fully literate state under the ULLAS – Nav Bharat Saaksharta Karyakram (New India Literacy Programme).
Key Facts	■ Scheme: ULLAS – Nav Bharat Saaksharta Karyakram (New India Literacy Programme). ■ Full-literacy bar: 95% adult literacy among those aged 15+. ■ Uttarakhand is the 6th fully literate state. ■ Earlier certified: Mizoram, Goa, Tripura, Himachal Pradesh, Sikkim. ■ Ladakh was the first UT so certified.
Way Fwd	Sustaining gains needs functional (digital & financial) literacy, not just basic reading and writing.
Concept	Functional literacy = reading, writing, numeracy plus life skills — the ULLAS benchmark, distinct from mere signature literacy.

Char Dham Yatra 2026 crosses 50 lakh registrations; autumn phase resumes

UTTARAKHAND UKPSC: Prelims + Mains (Geography & Economy — Uttarakhand)

Syllabus Linkage	UK GS – Pilgrimage tourism, crowd & disaster management, hill economy; Prelims: location of the four Dhams, registration mechanism.
Context	The Char Dham Yatra 2026 has crossed 50 lakh pilgrim registrations, and the autumn (second) leg of the pilgrimage season has resumed after the monsoon slowdown.
Key Facts	- Registrations in 2026 crossed 50 lakh (5 million). - Four shrines: Yamunotri, Gangotri, Kedarnath, Badrinath. - Registration is free; Aadhaar mandatory, with QR-code e-pass verification. - Extra counters: 30 in Rishikesh, 20 in Haridwar; daily darshan caps enforced. "Yatrimitras" posted at checkpoints for QR scanning.
Way Fwd	Carrying-capacity caps plus real-time crowd analytics are vital to prevent stampedes and ecological stress in fragile shrines.
Concept	Carrying capacity — the maximum footfall an eco-fragile site can bear without degradation — anchors Himalayan pilgrimage management.

CHAR DHAM YATRA 2026 • KEY NUMBERS

50 lakh+

Registrations in 2026

4 Dhams

Yamunotri Gangotri
Kedarnath Badrinath

15 Sept

Autumn (2nd) phase resumes

₹0 / Free

Online & offline registration

Aadhaar

Mandatory + QR e-pass

Revised Homestay policy adds Community-Based Tourism to curb palayan

UTTARAKHAND UKPSC: Prelims + Mains (Economy & Hill Development — Uttarakhand)

Syllabus Linkage	UK GS – Tourism policy, rural livelihoods, reverse migration (palayan); Prelims: Deen Dayal Upadhyaya Homestay Scheme details.
Context	Uttarakhand has revised its Pandit Deen Dayal Upadhyaya Homestay Scheme, introducing a Community-Based Tourism framework for the first time to spread benefits and check migration.
Key Facts	- Scheme: Pandit Deen Dayal Upadhyaya Homestay (from 2015), now revised. - New Community-Based Tourism Unit: 8-10 homestays across 1-6 villages. - Room cap raised from 6 to 8 rooms; up to 24 beds per property. - Over 5,000 active homestays operate statewide. - Aimed at reverse migration (palayan roktham) and hill self-employment.
Way Fwd	Clustered homestays can build village-scale tourism value chains, but need quality grading and market linkage to compete.
Concept	Palayan (out-migration) from Uttarakhand's hills is a core state issue; the Mukhyamantri Palayan Roktham Yojana and homestays target reverse migration.

Uniform Civil Code: Uttarakhand model to expand across NDA states

POLITY UKPSC: Prelims + Mains (Polity & Governance — Uttarakhand + National)

Syllabus Linkage	UK/India GS – Constitution (Art. 44 DPSP), personal laws, gender justice, federalism; Prelims: UCC provisions, tribal exemption.
Context	The Union government indicated the Uniform Civil Code will be rolled out across 21 NDA-ruled states by 2029, using Uttarakhand — operational since 2025 — as the template.
Key Facts	- UCC targeted for 21 NDA-ruled states by 2029. Uttarakhand operational since 2025; Amendment Ordinance 2026 in force. - Basis: Article 44 (non-justiciable Directive Principle). - Covers marriage, divorce, succession and live-in relationship registration. - Enacted UCCs exempt Scheduled Tribes.
Way Fwd	Balancing uniformity with Article 25 (freedom of religion) and tribal autonomy under the Sixth Schedule remains the key legal test.
Concept	DPSPs (Part IV) guide policy but are not enforceable; Article 44 urges a UCC — in tension with Articles 25 and 29.

UCC: structure & reach

UNIFORM CIVIL CODE

Marriage &
DivorceSuccession
& WillsLive-in
RegistrationTribes
Exempted

Art. 44 DPSP • UK live 2025 • Ordinance 2026

Gross Environment Product: Uttarakhand's green-GDP model in focus

ENVIRONMENT UKPSC: Prelims + Mains (Environment & Ecology — Uttarakhand)

Syllabus Linkage	UK GS – Himalayan ecology, ecosystem services, green accounting; Prelims: GEP components, India's first-mover status.
Context	Uttarakhand's Gross Environment Product (GEP) — India's first ecosystem-services accounting framework — continues to shape the state's green-growth narrative.
Key Facts	■ GEP = value of ecosystem services, alongside conventional GDP. ■ Uttarakhand is India's first state to adopt GEP. ■ Four components: air (GAP), water (GWP), soil (GSP), forest (GFP). ■ Recognises the Himalayas as a water tower and carbon sink. ■ Supports demand for green bonus / GST-style ecological compensation.
Way Fwd	Formal GEP metrics could underpin payments-for-ecosystem-services and a stronger case for central green transfers to hill states.
Concept	Green GDP adjusts output for environmental depletion; GEP goes further by valuing positive ecosystem services — relevant to Himalayan states.

GROSS ENVIRONMENT PRODUCT - Uttarakhand's green-GDP model (India's first)



SECTION B • DATA POINT OF THE DAY

₹1.11 lakh
crore

Uttarakhand Budget, FY 2026-27

Cleared by the state cabinet (25 Feb 2026) — about a 10% rise over the previous year, with continued thrust on infrastructure, tourism and hill development.

SECTION C • NATIONAL & WORLD

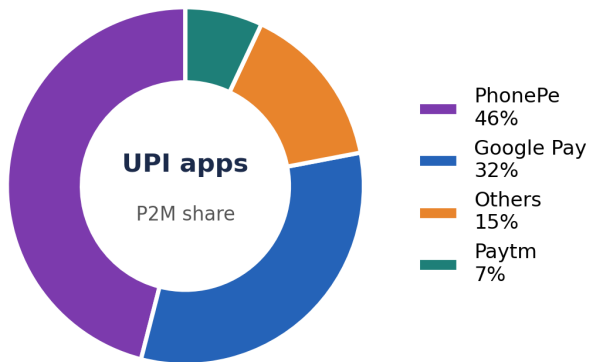
MDR returns to high-value UPI payments from 15 October 2026

ECONOMY UKPSC: Prelims + Mains (Economy — Digital Payments)

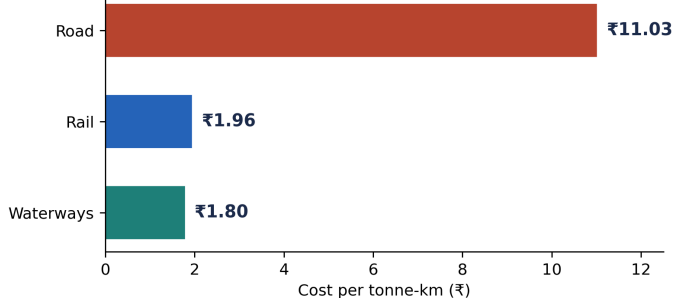
Syllabus Linkage	India GS – Digital economy, financial inclusion, payment systems; Prelims: MDR, UPI, P2M, NPCI.
Context	The Merchant Discount Rate (MDR) will return on high-value UPI merchant payments from 15 October 2026, after years of zero-MDR on UPI.

Key Facts	■ MDR of 0.4% on person-to-merchant (P2M) transactions above ₹2,000. ■ Fee capped at ₹300 for transactions of ₹75,000+. ■ Essential sectors (railways, telecom, fuel): flat ₹5 per transaction. ■ 97.5% of UPI transactions remain free; only 2.5% high-value P2M affected. ■ App share: PhonePe ~46%, Google Pay ~32%.
Way Fwd	A calibrated MDR can make digital-payment infrastructure sustainable without hurting small merchants or everyday users.
Concept	MDR is the fee a merchant pays its bank per digital transaction; NPCI runs UPI. Zero-MDR aided adoption but strained ecosystem economics.

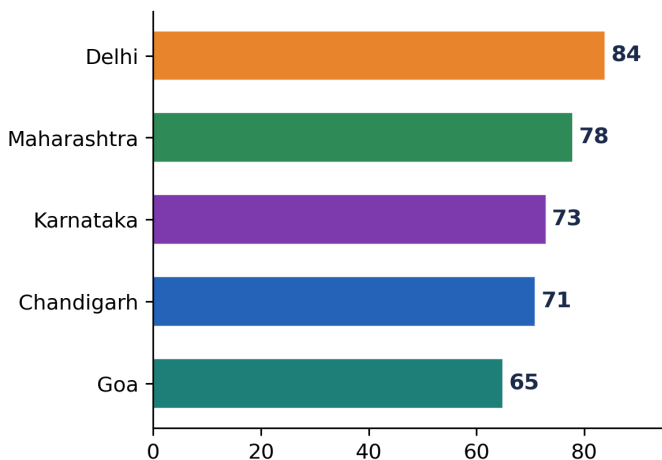
UPI market: MDR returns 15 Oct 2026



Why freight corridors matter: logistics cost per tonne-km



Electric Mobility Index 2025 (NITI Aayog) - top scorers



Stem-cell therapy for autism restricted to approved trials only

HEALTH UKPSC: Prelims + Mains (Science, Tech & Health)

Syllabus Linkage	India GS - Biotechnology, health regulation, ethics; Prelims: ICMR/DBT guidelines, regulatory bodies.
Context	The Health Ministry has advised that stem-cell therapy for Autism Spectrum Disorder (ASD) be confined to approved clinical trials, following a Supreme Court judgment.
Key Facts	- Advisory (16 Sept): stem-cell therapy for ASD only within approved trials. - Triggered by a Supreme Court judgment (30 Jan 2026). - Basis: National Guidelines for Stem Cell Research, 2017 (ICMR & DBT). ICMR: evidence does not support stem-cell therapy over behavioural therapies for ASD. - Aims to curb unproven, costly treatments.

Western Dedicated Freight Corridor goes fully operational

ECONOMY UKPSC: Prelims + Mains (Economy & Infrastructure)

Syllabus Linkage	India GS - Infrastructure, logistics, PM GatiShakti; Prelims: WDFC/EDFC route, logistics-cost data.
Context	India's Western Dedicated Freight Corridor (WDFC) is now fully operational, completing a 2,843-km dedicated freight backbone with the Eastern DFC.
Key Facts	WDFC: 1,506 km (Dadri to JNPT); with EDFC 1,337 km = 2,843 km total. - Daily trains rose from 247 (2023-24) to 443 (Aug 2026); WDFC at 88% capacity. - India's logistics cost: ~7.97% of GDP (2023-24). - Freight cost per tonne-km: ₹1.96 rail vs ₹11.03 road. - Aligned with PM GatiShakti and Sagarmala.
Way Fwd	Shifting freight from road to rail cuts logistics cost and emissions — central to India's competitiveness and net-zero goals.
Concept	Dedicated Freight Corridors are freight-only rail lines that decongest mixed traffic and speed up goods movement.

NITI Aayog's India Electric Mobility Index 2025: Delhi tops the states

REPORT UKPSC: Prelims + Mains (Environment & Reports)

Syllabus Linkage	India GS - Clean mobility, EV policy, indices, competitive federalism; Prelims: publishing bodies, top-ranked states.
Context	NITI Aayog, with WRI India, released the India Electric Mobility Index 2025, ranking states and UTs on their electric-vehicle readiness.
Key Facts	- Released by NITI Aayog with WRI India. - Top scorers: Delhi (84), Maharashtra (78), Karnataka (73). Manipur (46) leads the hilly / north-eastern category. 29 of 36 states & UTs have notified EV policies. Madhya Pradesh is the biggest gainer (+16 ranks).
Way Fwd	Hill states like Uttarakhand can pair EVs with abundant hydropower for clean, low-emission tourism mobility.
Concept	Composite indices benchmark states and spur competitive/cooperative federalism by ranking policy performance.

US House bill threatens up to 100% tariff on India over Russian oil

IR UKPSC: Prelims + Mains (International Relations)

Syllabus Linkage	India GS - India-US ties, energy security, sanctions; Prelims: shadow fleet, price cap.
Context	The US House passed legislation targeting Russian energy that authorises the US President to impose tariffs of up to 100% on India for its purchases of Russian oil.
Key Facts	- Bill authorises tariffs of up to 100% on India over Russian oil imports. - Targets Russia's "shadow fleet" of ageing, opaquely-owned tankers. - Shadow fleet moves sanctioned oil outside price-cap arrangements. - Tests India's strategic autonomy and energy-security calculus. - Comes amid wider India-US trade-deal negotiations.
Way Fwd	India will likely defend diversified, interest-based energy sourcing while deepening the US partnership — classic strategic autonomy.
Concept	Strategic autonomy — keeping independent foreign-policy choices — has guided Indian diplomacy from non-alignment onward.

Way Fwd	Evidence-based regulation protects vulnerable patients while keeping legitimate research pathways open.
Concept	Stem cells can differentiate into many cell types; unregulated clinical use raises safety and ethics concerns — hence ICMR/DBT oversight.

Sanjukta Parasor becomes first woman IG of CRPF's CoBRA

DEFENCE UKPSC: Prelims + Mains (Internal Security)

Syllabus Linkage	India GS – Internal security, CAPFs, LWL; Prelims: CoBRA, CRPF, women in forces.
Context	Sanjukta Parasor has become the first woman Inspector General of CoBRA, the CRPF's specialised jungle-warfare force.
Key Facts	- First woman IG of CoBRA (Commando Battalion for Resolute Action). 2006-batch IPS, Assam-Meghalaya cadre; the “Iron Lady of Assam”. CoBRA is a 10-battalion jungle-warfare unit raised in 2008. - Specialises in anti-Left-Wing Extremism (LWE) operations. - Marks growing women's leadership in central armed police forces.
Way Fwd	Greater representation of women in command roles strengthens both capability and institutional legitimacy of the forces.
Concept	CoBRA , under the CRPF , is India's dedicated guerrilla-warfare unit for LWE-affected zones.

SECTION D • PRELIMS RAPID-FIRE

#1	ULLAS = Nav Bharat Saaksharta Karyakram (New India Literacy Programme).
#2	Uttarakhand's four Dhams: Yamunotri, Gangotri, Kedarnath, Badrinath .
#3	GEP components: air (GAP), water (GWP), soil (GSP), forest (GFP).
#4	UPI MDR of 0.4% applies on P2M above ₹2,000 from 15 Oct 2026.
#5	WDFC runs Dadri → JNPT , length 1,506 km .
#6	CoBRA (raised 2008) is the CRPF's jungle-warfare, anti-LWE force.

SECTION E • PRACTICE CORNER

Q1. With reference to the Uniform Civil Code (UCC) in India, consider the following statements:

- The Directive Principle urging the State to secure a UCC is contained in Article 44.
- Uttarakhand was the first state to make a UCC operational.
- The enacted state UCCs apply uniformly to Scheduled Tribes as well.

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

Answer: A *Article 44 (DPSP) urges a UCC (St.1 correct). Uttarakhand made a UCC operational first (St.2 correct). Enacted UCCs exempt Scheduled Tribes, so St.3 is wrong.*

Q2. Consider the following statements about the Char Dham Yatra:

- The four Dhams are Yamunotri, Gangotri, Kedarnath and Badrinath.
- Registration for the yatra requires a paid fee and Aadhaar.

Which of the statements is/are correct?

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

Answer: A *The four Dhams are correctly listed (St.1). Registration is free (though Aadhaar is mandatory), so St.2 is wrong.*

Mains Practice: “Reverse migration (palayan roktham) in Uttarakhand's hills depends less on subsidies and more on building rural livelihood ecosystems.” Critically examine with reference to the state's homestay and tourism policy.

Hint: Discuss drivers of palayan (jobs, health, education, connectivity); assess Deen Dayal Upadhyaya Homestay Scheme, Community-Based Tourism, Mukhyamantri Palayan Roktham Yojana; argue that clustered, market-linked livelihoods matter more than one-off grants.

★ **QUICK REVISION:** Remember today: Uttarakhand → DBT tablets for Class 10 & 12, 6th fully literate state (ULLAS), Char Dham 50 lakh+, revised Homestay policy; National → UCC for 21 states by 2029, UPI MDR from 15 Oct, WDFC operational.

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