

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- Char Dham Yatra second phase resumes; **66.07 lakh** pilgrims registered in 2026
- CM offers prayers at **Badrinath Dham**; phase-one drew a record **50.56 lakh** visitors
- 22nd Yudh Abhyas** India-US exercise opens at **Auli (Chamoli)** & Mahajan
- Expert teams study **5 of 13** highly sensitive glacial lakes for **GLOF** risk
- House of Himalayas** brand pushes women's SHG products to global markets
- Uttarakhand HC calls Nainital water crisis **epidemic-like**; **2 deaths, 250+ ill**
- Cabinet raises **EPFO** wage ceiling from **Rs 15,000 to Rs 25,000**
- Zero MDR** notified for UPI up to Rs 2,000 and RuPay debit cards
- DAC** clears **Rs 1.10 lakh crore** buys; **98%** from Indian industry
- SEMICON India 2026** held at Yashobhoomi; **Asian Games** open in Japan

SECTION A — UTTARAKHAND SPECIAL

Char Dham Yatra enters historic second phase; CM prays at Badrinath

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

Syllabus Linkage	UK Geography & economy; pilgrimage tourism, crowd management; Prelims: Char Dham shrines, rivers of origin.												
Context	The Char Dham Yatra resumed its post-monsoon second phase, with the Chief Minister offering prayers at Badrinath Dham and reviewing pilgrim-safety and darshan arrangements.												
Key Facts	66,07,749 pilgrims registered for the 2026 Yatra; a record 50,56,160 visited in phase one (to 14 Sept) - Shrine-wise phase-1 footfall: Badrinath 17.36 lakh, Kedarnath 14.98 lakh, Gangotri 7.89 lakh, Yamunotri 7.08 lakh, Hemkund Sahib 3.22 lakh - Second phase focuses on smooth travel, CCTV-based crowd management and road repair - Badrinath master plan progresses within the 6-month Himalayan construction window												
Visual	Char Dham Yatra 2026: Shrine-wise footfall <table border="1"> <thead> <tr> <th>Shrine</th> <th>Pilgrims (in lakh)</th> </tr> </thead> <tbody> <tr> <td>Badrinath</td> <td>17.36</td> </tr> <tr> <td>Kedarnath</td> <td>14.98</td> </tr> <tr> <td>Gangotri</td> <td>7.89</td> </tr> <tr> <td>Yamunotri</td> <td>7.08</td> </tr> <tr> <td>Hemkund Sahib</td> <td>3.22</td> </tr> </tbody> </table> Pilgrims (in lakh) - Phase 1, to 14 Sept 2026	Shrine	Pilgrims (in lakh)	Badrinath	17.36	Kedarnath	14.98	Gangotri	7.89	Yamunotri	7.08	Hemkund Sahib	3.22
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Way Fwd	Weather-linked slot registration and real-time route alerts can balance devotion with fragile-mountain carrying capacity.												
Concept	Char Dham (Yamunotri, Gangotri, Kedarnath, Badrinath) — a Himalayan pilgrimage circuit; Yamunotri-Yamuna, Gangotri-Bhagirathi/Ganga origin points.												

House of Himalayas drives women's products to global markets

UTTARAKHAND UKPSC: Prelims + Mains (Economy & Social Justice - Uttarakhand)

Syllabus Linkage	UK economy & governance; women empowerment, SHGs, rural livelihoods, migration reversal (palayan).
Context	At a Matrushakti Samvad in Dehradun, the CM said the state is working to take women-made products to global markets and to convert self-help groups into larger enterprises.
Key Facts	House of Himalayas — a common brand for women's products from all 13 districts Mukhyamantri Sashakt Behna Yojana converts SHGs into enterprises; Mukhyamantri Udyamshala builds skills Collateral-free loans to SHGs and interest-free loans to women entrepreneurs - Retail centre coming up on Sahastradhara Road, Dehradun; products sold at airports, stations & online
Way Fwd	GI tagging, e-commerce onboarding and quality certification can scale hill products and check out-migration.
Concept	SHG (Self-Help Group) — a small savings-and-credit collective; 'Lakhpatri Didi' aims to raise SHG women's annual income above Rs 1 lakh.

22nd India-US Yudh Abhyas 2026 opens at Auli

DEFENCE UKPSC: Prelims + Mains (Geography & IR - Uttarakhand + India)

Syllabus Linkage	Defence & IR; India-US ties; UK geography (high-altitude Chamoli); Prelims: bilateral exercises.
Context	The 22nd edition of the India-US joint military exercise Yudh Abhyas began, held simultaneously at high-altitude Auli in Uttarakhand and the Mahajan range in Rajasthan.
Key Facts	22nd edition; runs 15-28 September 2026 - Venues: Auli (Chamoli, Uttarakhand) for mountain warfare and Mahajan (Rajasthan) for desert terrain - About 600 personnel each from the Indian and US armies participate - Focus: Integrated Battle Groups, interoperability, drones and autonomous surveillance systems
Way Fwd	High-altitude joint drills sharpen India's mountain-warfare readiness along the Himalayan frontier.
Concept	Yudh Abhyas — the largest India-US joint land exercise, alternating annually between the two countries; Auli sits above 2,800 m in Chamoli.

Expert teams intensify GLOF-risk study of Uttarakhand glacial lakes

ENVIRONMENT UKPSC: Prelims + Mains (Geography & Disaster Management - Uttarakhand)

Syllabus Linkage	UK physical geography, Himalayan ecology, disaster management; Prelims: glaciers, GLOF, key institutions.
Context	Multi-agency expert teams are studying the state's most dangerous glacial lakes to assess outburst-flood risk, following recurring Himalayan flash-flood disasters.
Key Facts	- Uttarakhand has about 450 glacial lakes; 13 are classified sensitive, 5 taken up for ground study Category A (highest risk): Vasudhara Tal (Chamoli), and Mambag, Syuntankitta & Pyungru (Dharchula) - Agencies: USDMA, NDMA, CWC, Wadia Institute of Himalayan Geology, C-DAC - Study assesses natural dams, water levels and downstream GLOF risk
Way Fwd	Early-warning sensors, siphoning of high-risk lakes and downstream zoning are key to cutting GLOF damage.
Concept	GLOF (Glacial Lake Outburst Flood) — sudden release of water when a moraine/ice dam holding a glacial lake fails, causing downstream flash floods.

Uttarakhand's Gross Environment Product: valuing nature

ENVIRONMENT UKPSC: Prelims + Mains (Environment & Economy - Uttarakhand)

Syllabus Linkage	UK environment & economy; green accounting, ecosystem services; Prelims: GEP components & first state.
Context	As Himalayan ecology stays in focus during monsoon disasters, Uttarakhand's pioneering Gross Environment Product framework - India's first - remains a key green-accounting reference.
Key Facts	- Uttarakhand is the first Indian state to measure Gross Environment Product (GEP) - GEP tracks four ecosystem services: air, water, soil and forest - It complements GDP by valuing ecological health alongside economic output ('green GDP') - Supports payments-for-ecosystem-services and eco-sensitive-zone planning
Way Fwd	Annual GEP indexing can guide green budgeting and reward hill communities that conserve forests and water.
Concept	GEP - a green-accounting metric assigning monetary value to ecosystem services, so environmental gains/losses show up alongside GDP.

Uttarakhand HC calls Nainital water crisis 'epidemic-like'

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

Syllabus Linkage	UK polity & governance; judiciary, right to clean water, public health administration.
Context	The Uttarakhand High Court at Nainital pulled up the administration over deaths and illness caused by sewage-contaminated drinking water in several villages.
Key Facts	- Division Bench termed the situation 'epidemic-like'; 2 deaths and over 250 people fell ill - Affected villages include Jeolikote, Ganja, Virbhatti, Chhina, Beluakhan and Sariyatal - Court ordered tanker water, a complaint helpline, and a water-testing lab for Kumaon - Pollution board told to sample 20-25 water sources within 6 days
Way Fwd	Timely sewer-pipeline repair and routine source testing can prevent water-borne outbreaks in hill towns.
Concept	PIL & judicial oversight: courts use writ jurisdiction (Art. 226) to enforce the right to safe water read into Article 21 (right to life).

Uttarakhand's women-enterprise architecture

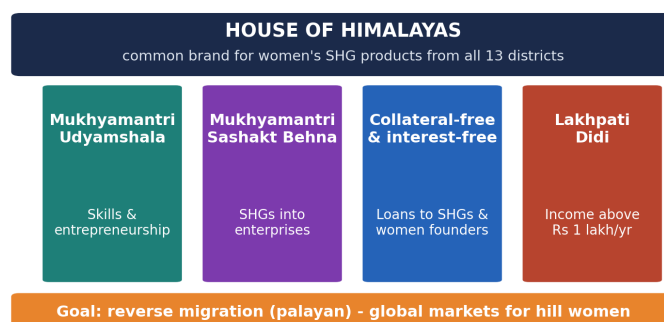


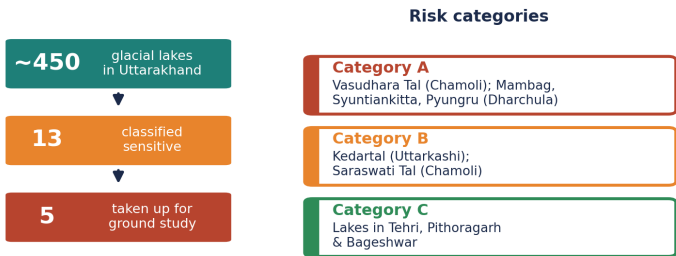
Fig: Pillar diagram of Uttarakhand women-enterprise scheme: Udyamshala, Sashakt Behna, House of Himalayas, Lakhpati Didi.

Exercise Yudh Abhyas 2026 (India-US) at a glance



Fig: Stat-tile row for Yudh Abhyas 2026: 22nd edition, 600+600 troops, two venues, 15-28 September.

Uttarakhand GLOF risk: from mapping to ground study



Agencies: USDMA - NDMA - CWC - Wadia Institute - C-DAC

Fig: Uttarakhand GLOF funnel-and-category schematic: 450 lakes to 13 sensitive to 5 studied, with A/B/C risk tiers.

Gross Environment Product (GEP): Uttarakhand - India's first



Values ecosystem services alongside economic output

Fig: Mind-map of Uttarakhand Gross Environment Product with four branches: air, water, soil and forest services.

SECTION B — DATA POINT OF THE DAY

66,07,749

pilgrim registrations, 2026

Char Dham Yatra 2026 - Pilgrim Registrations

Total pilgrims registered for the 2026 Char Dham Yatra; a record 50.56 lakh completed darshan in the first phase alone.

SECTION C — NATIONAL & WORLD

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Cabinet raises EPFO wage ceiling to Rs 25,000**ECONOMY** UKPSC: Prelims + Mains (Economy & Governance)

Syllabus Linkage	Indian economy; social security, labour welfare; Prelims: EPFO, wage ceiling, EPF Act.						
Context	The Union Cabinet approved raising the EPFO mandatory-coverage wage ceiling for the first time since 2014, widening formal social-security cover.						
Key Facts	- Wage ceiling raised from Rs 15,000 to Rs 25,000 per month - first revision since 2014 - About 51 lakh additional employees expected to come under coverage - Estimated five-year expenditure: about Rs 56,696 crore - Higher ceiling raises both PF savings and pension base for formal workers						
Visual	EPFO wage ceiling raised (+51 lakh employees covered) <table border="1"> <thead> <tr> <th>Period</th> <th>Monthly wage ceiling</th> </tr> </thead> <tbody> <tr> <td>Earlier (since 2014)</td> <td>Rs 15,000</td> </tr> <tr> <td>Now (2026)</td> <td>Rs 25,000</td> </tr> </tbody> </table>	Period	Monthly wage ceiling	Earlier (since 2014)	Rs 15,000	Now (2026)	Rs 25,000
Period	Monthly wage ceiling						
Earlier (since 2014)	Rs 15,000						
Now (2026)	Rs 25,000						
Way Fwd	Periodic, inflation-linked revision of the ceiling would keep social-security cover meaningful.						
Concept	EPFO - Employees' Provident Fund Organisation; the wage ceiling is the maximum monthly wage up to which EPF membership is mandatory.						

DAC clears Rs 1.10 lakh crore defence acquisitions**DEFENCE** UKPSC: Prelims + Mains (Defence & Security)

Syllabus Linkage	Defence; indigenisation, Atmanirbhar Bharat; Prelims: DAC, Acceptance of Necessity (AoN).						
Context	The Defence Acquisition Council accorded Acceptance of Necessity for a large tranche of acquisitions, overwhelmingly from Indian industry, boosting indigenous defence manufacturing.						
Key Facts	- Proposals worth about Rs 1.10 lakh crore cleared; 98% to be sourced from Indian industry - Chaired by the Defence Minister; clearance is an Acceptance of Necessity (AoN) - Includes CBRN recce vehicles, high-mobility vehicles, Arudhra radars and marine gas turbines - Aligns with the Atmanirbhar Bharat self-reliance push in defence						
Visual	DAC: Rs 1.10 lakh crore defence buys <table border="1"> <thead> <tr> <th>Category</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Indigenous</td> <td>98%</td> </tr> <tr> <td>Other</td> <td>2%</td> </tr> </tbody> </table>	Category	Percentage	Indigenous	98%	Other	2%
Category	Percentage						
Indigenous	98%						
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Way Fwd	Timely contract signing after AoN and stable order pipelines will help India's defence industrial base mature.						
Concept	DAC - Defence Acquisition Council, the apex MoD body for capital purchases; AoN is the first approval stage in the procurement cycle.						

Zero MDR notified for UPI and RuPay debit cards**ECONOMY** UKPSC: Prelims + Mains (Economy - Banking & Digital Payments)

Syllabus Linkage	Indian economy; digital payments, financial inclusion; Prelims: UPI, RuPay, MDR, NPCI.
Context	The Finance Ministry notified zero Merchant Discount Rate on small-value UPI and RuPay debit-card transactions, reinforcing India's push for low-cost digital payments.
Key Facts	Zero MDR on UPI transactions up to Rs 2,000 and on RuPay debit-card payments - Notified under the Payment and Settlement Systems Act, 2007 - Keeps small-merchant acceptance of digital payments free of transaction cost NPCI operates both UPI and RuPay
Way Fwd	Sustaining zero MDR needs a viable incentive model so payment operators keep investing in infrastructure.
Concept	MDR - Merchant Discount Rate; the fee a merchant pays their bank per card/digital transaction, here waived for specified small payments.

SEMICON India 2026 showcases chip-making push**SCI-TECH** UKPSC: Prelims + Mains (Science-Tech & Economy)

Syllabus Linkage	Science & tech; semiconductors, manufacturing; Prelims: India Semiconductor Mission, fabs.
Context	SEMICON India 2026 was held at Yashobhoomi, New Delhi, spotlighting India's growing semiconductor ecosystem and its manufacturing ambitions.
Key Facts	- Held at Yashobhoomi, New Delhi (17-19 September 2026) with 600+ exhibitors - Over 300 international firms participated 12 semiconductor projects approved; 3 units began commercial production - Advances the India Semiconductor Mission for domestic chip fabrication
Way Fwd	Talent pipelines, assured water/power and materials supply chains will decide the fabs' long-term success.
Concept	Semiconductor fab - a facility that manufactures integrated-circuit chips; India Semiconductor Mission offers fiscal support to build them.

India deepens ties with MERCOSUR and Vietnam**IR** UKPSC: Prelims + Mains (International Relations & Economy)

Syllabus Linkage	IR; trade blocs, bilateral ties; Prelims: MERCOSUR members, India-Vietnam relations.
Context	India expanded its trade and strategic engagement, signing a protocol with the South American bloc MERCOSUR and setting fresh targets with Vietnam.
Key Facts	- India-MERCOSUR signed the First Additional Protocol enabling electronic Certificates of Origin - MERCOSUR bloc: Argentina, Brazil, Paraguay, Uruguay (South American customs union) - India and Vietnam designated 2027 the 'Year of Friendship', marking 55 years of ties - India-Vietnam set a USD 25 billion bilateral trade target by 2030
Way Fwd	Concluding a broader India-MERCOSUR preferential/free-trade deal could unlock Latin American markets.
Concept	MERCOSUR - 'Southern Common Market', a South American trade bloc; a Certificate of Origin proves a good's source country for tariff purposes.

SECTION D — PRELIMS RAPID-FIRE

1. Asian Games 2026 are being held in **Aichi-Nagoya, Japan**; India has fielded about **508 athletes**.

3. House of Himalayas is the common brand for women's SHG products from all **13 UK districts**.

5. Dhiraj Bommadevara became the first Indian male recurve archer to win the **World Cup Final**.

2. Vasudhara Tal (Chamoli) is a **Category-A** GLOF-risk glacial lake in Uttarakhand.

4. The EPFO wage ceiling was raised to **Rs 25,000** - the first revision since **2014**.

6. The 22nd Yudh Abhyas is held at **Auli (Uttarakhand)** and **Mahajan (Rajasthan)**.

SECTION E — PRACTICE CORNER

Q1. With reference to glacial lakes of Uttarakhand, consider the following pairs (lake : district):

1. Vasudhara Tal : Chamoli
2. Kedartal : Uttarkashi
3. Mambag : Dharchula

How many pairs are correctly matched?

- (A) Only one
(B) Only two
(C) All three
(D) None

Ans: (C) All three are correct. Vasudhara Tal (Chamoli) is Category-A; Kedartal (Uttarkashi) is Category-B; Mambag lies in Dharchula (Pithoragarh).

Q2. Consider the following statements about the recent EPFO wage-ceiling revision:

1. The mandatory-coverage wage ceiling was raised to Rs 25,000 per month.
2. It was the first such revision since 2014.

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) Both are correct. The ceiling rose from Rs 15,000 to Rs 25,000, the first revision since 2014, bringing about 51 lakh more employees under EPFO.

Mains Practice: Glacial Lake Outburst Floods (GLOF) have emerged as a recurring threat to Uttarakhand's Himalayan region. Examine the causes and discuss the measures needed to strengthen the state's disaster-preparedness. (250 words)

Hint: Link glacier retreat and warming to lake growth; cite Vasudhara-type Category-A lakes and the 450/13/5 study framework; suggest early-warning sensors, lake siphoning, downstream zoning and institutional coordination (USDMA-NDMA-CWC).

★ **ONE-LINE REVISION:** Remember today: Char Dham 2nd phase & 66.07 lakh registrations; Badrinath prayers; 22nd Yudh Abhyas at Auli; GLOF study of 5 of 13 lakes; EPFO ceiling Rs 25,000; zero MDR; DAC Rs 1.10 lakh crore (98% indigenous); SEMICON India 2026.

Compiled & simplified by the StudyForGS.com Research Team

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