

Monday, 21 September 2026 • Asia/Kolkata (IST) • Uttarakhand + National • UKPSC Prelims & Mains digest

TOP STORY: Char Dham phase-1 hits record 50.56 lakh; Uttarakhand HC clears Haldwani shift; UCC & homestay reforms advance**TODAY AT A GLANCE — 10 THINGS TO REMEMBER**

- Char Dham phase-1: record **50.56 lakh** pilgrims; phase-2 on from 15 Sept.
- Uttarakhand HC cleared to move **Nainital -> Haldwani** region.
- Homestay scheme: **₹79.28 cr** to **537** beneficiaries; **~6,500** reverse migrants.
- UCC live-in **registration** & equal inheritance rolling out (since 27 Jan 2026).
- **GEP** — Uttarakhand's India-first green accounting model.
- Retail inflation **4.82%**; RBI repo steady at **5.25%**.
- US law allows **100% tariff** on Russian-oil buyers — India watch.
- **Semiconductor Mission-2: ₹1.27 lakh cr** for full-stack chips.
- **NITI EV Mobility Index**: Delhi tops (84).
- **GIFT City** rises to **37th** in GFCI; EPFO ceiling up to **₹25,000**.

SECTION A | UTTARAKHAND SPECIAL

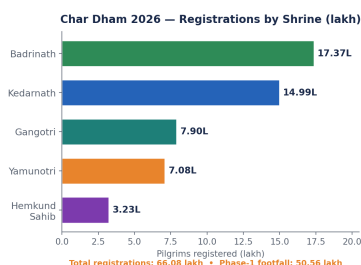
state schemes • policy • disaster/ecology • economy

Char Dham Yatra 2026: phase-1 sets record, second phase underway

UTTARAKHAND	UKPSC: Prelims + Mains (Geography & Governance - Uttarakhand)
Syllabus Linkage	Uttarakhand geography & governance; pilgrimage/crowd management; Prelims: Char Dham shrines, rivers, districts.
Context	The 2026 Char Dham Yatra's first phase closed as the most-attended ever; the post-monsoon second phase began on 15 September, with the CM reviewing arrangements at Badrinath.
Key Facts	● Phase-1 footfall: 50.56 lakh pilgrims (as of 14 Sept); total registrations: 66.08 lakh. ● Shrine-wise: Badrinath 17.37 L, Kedarnath 14.99 L, Gangotri 7.90 L, Yamunotri 7.08 L, Hemkund Sahib 3.23 L. ● The four dhams: Yamunotri (Yamuna, Uttarkashi), Gangotri (Bhagirathi, Uttarkashi), Kedarnath (Mandakini, Rudraprayag), Badrinath (Alaknanda, Chamoli). ● Second phase began 15 September 2026; mandatory online registration continues for crowd control.
Way Fwd	Real-time crowd-cap dashboards, health screening on hill stretches and a permanent carrying-capacity study can make the yatra safer and greener.
Concept	Char Dham = Himalayan circuit in Garhwal; Panch Prayag confluences feed the Alaknanda; Hemkund Sahib is a Sikh shrine near the Valley of Flowers.

Uttarakhand HC clears path to shift from Nainital to Haldwani

POLITY	UKPSC: Prelims + Mains (Polity & Governance)
Syllabus Linkage	State judiciary; High Court seat; Prelims: Uttarakhand HC (Nainital, est. 2000).
Context	A division bench dismissed as premature a plea challenging the proposed relocation of the Uttarakhand High Court from Nainital to the Haldwani region, citing space and access constraints.
Key Facts	● Bench of Justice Manoj Kumar Tiwari and Justice Pankaj Purohit dismissed the challenge (early Sept 2026). ● Nainital cited for 'acute lack of space and inadequate infrastructure', high living costs and poor connectivity for litigants. ● Full court (19 June) approved shifting to ~73 hectares of forest land in the Tarai-Central Forest Division near Rudrapur. ● Site is ~10 km from the elephant corridor; forest de-reservation and statutory clearances still pending.
Way Fwd	Balancing judicial access with elephant-corridor and forest safeguards, through due Forest (Conservation) Act clearances, will decide the move's legality.
Concept	The Uttarakhand High Court was established in 2000 at Nainital; relocating a HC seat involves executive notification and forest-law clearances.

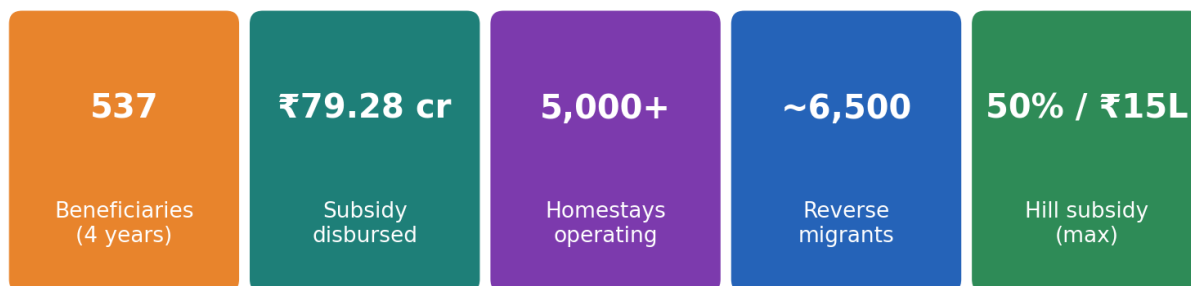


Homestay policy powers 'reverse palayan' in the hills

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

Syllabus Linkage	Hill economy, tourism, migration (palayan); Prelims: Deen Dayal Upadhyay Homestay Scheme.
Context	State data show the Deen Dayal Upadhyay Homestay Development Scheme is anchoring rural tourism and pulling migrants back to their villages.
Key Facts	● 537 beneficiaries received ₹79.28 crore subsidy over four years. ● Over 5,000 homestays now operate statewide; ~6,500 migrants returned, ~22% taking up homestays. ● Subsidy: 50% (max ₹15 lakh) in hills, 25% (max ₹7.5 lakh) in plains; only Uttarakhand natives eligible. ● A Trekking Traction Centre Homestay sub-scheme aided 258 applicants under 'My Plan, My Government'.
Way Fwd	Linking homestays with GI produce, trek routes and skill training can make reverse-migration durable and spread tourism beyond the Char Dham belt.
Concept	Palayan = out-migration from hill villages; reverse migration restores demographic balance and revives 'ghost villages' (bhutiya gaon).

Deen Dayal Upadhyay Homestay Development Scheme — checking 'palayan' (out-migration)



Uttarakhand UCC: first-mover reform completes rollout

POLITY UKPSC: Prelims + Mains (Polity, Governance & Social Justice)

Syllabus Linkage	Uniform Civil Code, Art. 44 DPSP; Prelims: Uttarakhand UCC 2024 / rules 2026.
Context	Uttarakhand remains the first state to enforce a Uniform Civil Code; its portal-based marriage, divorce and live-in registration system keeps expanding under the 2026 amendment.
Key Facts	● UCC came into force 27 January 2026; Uttarakhand is the first state to implement one post-Independence. ● Common rules on marriage, divorce, succession and inheritance; polygamy and halala barred; equal inheritance for daughters. ● Live-in relationships require mandatory registration; a dedicated UCC portal handles filings. ● Scheduled Tribes are exempted; rooted in Article 44 (DPSP) directive for a uniform civil code.
Way Fwd	Awareness drives, privacy safeguards for live-in data and smooth grievance redress will shape how the model is judged by other states.
Concept	Article 44 (DPSP) urges the State to secure a UCC ; DPSPs are non-justiciable (Art. 37) yet fundamental to governance.

Uttarakhand Uniform Civil Code (UCC) — 1st state to implement (27 Jan 2026)

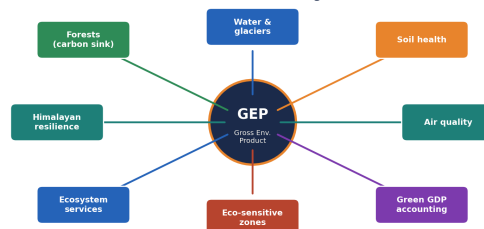
Marriage & Divorce Common rules, ban on polygamy	Live-in Relationships Mandatory registration	Succession & Inheritance Equal rights for sons & daughters	Uniform for all citizens (tribals exempt)
--	--	--	---

Gross Environment Product: Uttarakhand values its nature

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

Syllabus Linkage	Green accounting; Himalayan ecology; Prelims: GEP (India's first, Uttarakhand).
Context	Uttarakhand's Gross Environment Product framework - the first of its kind in India - continues to be projected as a green-growth model alongside GDP.
Key Facts	● Uttarakhand launched India's first GEP to value ecological wealth alongside economic output. ● GEP measures four services: air, water, soil and forest. ● Aligns with the state's push on eco-sensitive zones, green bonuses and Himalayan resilience. ● Complements Green GDP accounting and the demand for a Green Bonus for Himalayan states.
Way Fwd	Statutory GEP audits and payments-for-ecosystem-services could turn conservation into a revenue stream for hill communities.
Concept	GEP = monetary value of ecosystem services; kin to Green GDP , which nets natural-resource depletion from output.

Uttarakhand's Gross Environment Product — valuing nature (India's first GEP index)



SECTION B | DATA POINT OF THE DAY

one key statistic

50.56 lakh pilgrims

DATA POINT OF THE DAY

Char Dham Yatra 2026 - Phase 1

Highest-ever first-phase footfall; total registrations touched 66.08 lakh, with the yatra reopening for its second phase on 15 September 2026.

SECTION C | NATIONAL & WORLD

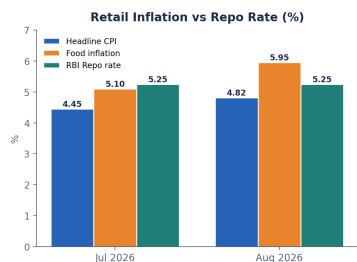
polity • economy • sci-tech • IR

Retail inflation climbs to 4.82%, repo held at 5.25%

ECONOMY

UKPSC: Prelims + Mains (Indian Economy)

Syllabus Linkage	Monetary policy, inflation; Prelims: CPI, repo rate, MPC.
Context	August CPI data show retail inflation edging up, keeping the RBI's neutral stance and repo rate steady with a positive real policy rate.
Key Facts	● CPI August 2026: 4.82%, up from 4.45% in July; food inflation 5.95%. ● Repo rate: 5.25% (neutral stance); positive real policy rate. ● Credit growth 19.1% vs deposit growth 17.8%; credit-deposit ratio 80.3%. ● GDP growth 7.8%; inflation stays within the RBI 4% (+/-2%) band.
Way Fwd	The MPC is likely to stay data-dependent, watching food prices and global oil before any rate move.
Concept	Repo rate = rate at which RBI lends to banks; the CPI target is 4% (+/-2%) under flexible inflation targeting.

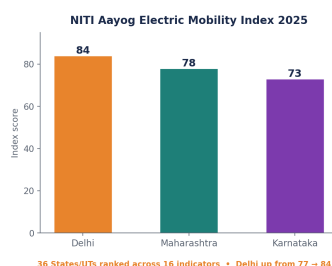


NITI Aayog Electric Mobility Index 2025: Delhi tops

REPORT

UKPSC: Prelims + Mains (Environment & Economy)

Syllabus Linkage	EV transition, indices; Prelims: NITI Aayog, e-mobility.
Context	NITI Aayog's Electric Mobility Index ranks states on EV readiness, with Delhi retaining the lead.
Key Facts	● Delhi 1st (score 84), up from 77; Maharashtra 2nd (78), Karnataka 3rd (73). ● Covers 36 states/UTs across 16 indicators. ● Signals accelerating EV adoption and charging-infra rollout. ● Feeds India's net-zero-by-2070 and clean-mobility goals.
Way Fwd	Hill states like Uttarakhand can use the index to target charging corridors on tourist and Char Dham routes.
Concept	e-mobility = electric transport; NITI Aayog is India's apex policy think-tank (replaced the Planning Commission in 2015).



US law authorises 100% tariff on buyers of Russian oil

IR

UKPSC: Prelims + Mains (International Relations & Economy)

Syllabus Linkage	India-US-Russia ties; energy security; Prelims: sanctions, trade.
Context	A new US sanctions law empowers 100% tariffs on countries importing Russian oil, with direct implications for India's crude sourcing and exports.
Key Facts	● Law authorises 100% tariffs on importers of Russian oil, atop existing duties. ● US takes ~20% of India's goods exports; Russia supplied 51%+ of India's oil imports (July 2026). ● Requires a written waiver justification to the US Congress. ● Sharpens India's energy-security vs market-access trade-off.
Way Fwd	India will likely diversify crude sources and press for exemptions while safeguarding its strategic autonomy.
Concept	Strategic autonomy = India's policy of independent choices; secondary sanctions penalise third countries dealing with a sanctioned state.

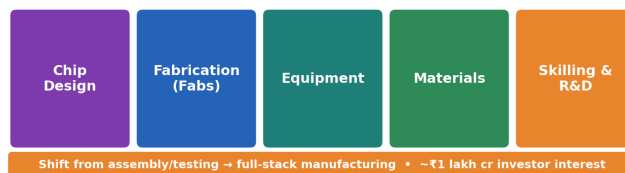
Semiconductor Mission Phase 2: ₹1.27 lakh crore push

SCI-TECH

UKPSC: Prelims + Mains (Science & Technology / Economy)

Syllabus Linkage	Electronics manufacturing, self-reliance; Prelims: India Semiconductor Mission.
Context	The second phase of the India Semiconductor Mission shifts focus from packaging toward full-stack chipmaking, backed by a large government commitment.
Key Facts	● Government commitment: ₹1.27 lakh crore under Phase 2; ~₹1 lakh crore investor interest received. ● Widens scope to design, fabrication, equipment and materials (from assembly/testing). ● Five-year goal: chips for automobiles, power systems and appliances. ● Advances Atmanirbhar Bharat and cuts import dependence in electronics.
Way Fwd	Skilling, water-and-power-ready fab clusters and a resilient materials supply chain will decide execution.
Concept	Semiconductor = material for chips; India's mission targets the full value chain - design -> fab -> ATMP (assembly, test, marking, packaging) .

India Semiconductor Mission — Phase 2 (₹1.27 lakh crore commitment)



EPFO wage ceiling raised to ₹25,000 a month

SOCIETY	UKPSC: Prelims + Mains (Economy & Social Security)
Syllabus Linkage	Social security, labour; Prelims: EPFO, EPS.
Context	The EPF wage ceiling has been enhanced for the first time in years, widening formal social-security coverage.
Key Facts	- Wage ceiling raised from ₹15,000 to ₹25,000/month, effective 17 September 2026. EPS pension contribution capped correspondingly (~₹2,080). - Expands retirement-savings coverage for more formal workers. - Administered by EPFO under the Ministry of Labour & Employment.
Way Fwd	Higher ceilings must be paired with easy portability (UAN) and pension-adequacy reforms.
Concept	EPFO manages the EPF/EPS ; employer and employee each contribute 12% of basic wages to provident fund.

GIFT City jumps to 37th in Global Financial Centres Index

ECONOMY	UKPSC: Prelims (Economy & Institutions)
Syllabus Linkage	Financial hubs, IFSC; Prelims: GIFT City, GFCI.
Context	India's GIFT City climbed nine places in the latest Global Financial Centres Index, reinforcing its role as an international finance hub.
Key Facts	GIFT City rose to 37th (from 46th) in GFCI 40. New York topped, followed by London and Hong Kong. - GIFT City hosts India's first IFSC, regulated by IFSCA. - Boosts India's ambition as a global fintech and bullion gateway.
Way Fwd	Deeper product lines and tax certainty can help GIFT City rival established Asian centres.
Concept	GIFT City = Gujarat International Finance Tec-City; its IFSC is regulated by a unified regulator, IFSCA .

SECTION D | PRELIMS RAPID-FIRE

quick facts • Uttarakhand + national

1. GOBARDhan: Compressed Biogas (CBG) priced at **₹2,110/MMBTU (₹98/kg)**, with **₹10/kg** support for 10 years.

3. NPCI: UPI transactions **above ₹2,000** to attract **0.4% MDR** from **15 Oct 2026**; below ₹2,000 stay free.

5. Registration of Births & Deaths (Amendment) Act 2026 effective **1 Oct 2026**; digital birth certificate as single document.

2. Karnataka gave **Tulu** additional official-language status in Dakshina Kannada & Udupi; **₹82 lakh/yr** for translation.

4. Arthur M. Bueche Award 2026 went to Indian-American **Sethuraman Panchanathan** - a first for an Indian-origin scientist.

6. Swachhata Hi Seva 2026: 17 Sept-2 Oct, theme 'Swachhata Mein Sahbhag; Swachh Bharat, Viksit Bharat'.

SECTION E | PRACTICE CORNER

2 Prelims MCQs + 1 Mains

Q1. With reference to the Char Dham Yatra, consider the following shrine-river pairs: 1. Kedarnath - Mandakini 2. Badrinath - Alaknanda 3. Yamunotri - Bhagirathi. Which of the pairs is/are correctly matched?

- (a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

✓ **Answer:** (a) Kedarnath lies on the Mandakini and Badrinath on the Alaknanda. Yamunotri is the source area of the Yamuna, not the Bhagirathi (which is linked to Gangotri). Hence 1 and 2 only.

Q2. The 'Gross Environment Product (GEP)', recently in news, was launched first by which Indian state, and it primarily values which of the following?

- (a) Sikkim; only forest cover
(b) Uttarakhand; air, water, soil and forest services
(c) Himachal Pradesh; hydropower output
(d) Kerala; coastal ecosystems only

✓ **Answer:** (b) Uttarakhand launched India's first GEP, valuing four ecosystem services - air, water, soil and forest - as a green counterpart to GDP.

Mains Practice. Uttarakhand's homestay policy is being projected as a tool against 'palayan' (out-migration). Examine how tourism-led livelihood models can address hill-region migration, and the risks they must guard against.

Hint: Cover reverse-migration data (537 beneficiaries, ~6,500 returnees), employment and GI/trek linkages; risks - carrying capacity, ecological stress, uneven benefits; suggest carrying-capacity limits and skill support.

★ **ONE-LINE REVISION:** Char Dham phase-1 record 50.56 lakh | UK HC to Haldwani | Homestay ₹79.28 cr reverse-palayan | UCC live-in registration | GEP green accounting | CPI 4.82% / repo 5.25% | Semiconductor Mission-2 ₹1.27 lakh cr | GIFT City 37th.

Compiled & simplified by the StudyForGS.com Research Team

► **YouTube:** @Study_ForGS► **Telegram:** t.me/studyingeneralstudies