

## TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- Multilateral lender raises India's FY27 GDP growth forecast to 7.0% from 6.6%
- Q1 FY27 growth came in at 7.8%; retail inflation seen at 5.0% this year
- RBI absorbs ₹71,971 crore through a variable rate reverse repo auction
- Exercise Nomadic Elephant 2026: India and Mongolia train at Pithoragarh till 3 October
- Supreme Court: no criminal consequence for a conscientious refusal to sing the national song
- Supreme Court faults 'mechanically issued' electoral roll notices to 33 lakh Delhi voters
- India-New Zealand FTA enters into force on 20 October 2026 with 100% duty-free access
- Visegrad Group backs India's UN Security Council permanent membership bid
- Global water assessment: 34% of India's monitored groundwater stations below normal in 2025
- Canal-top solar potential pegged at about 131 GW, needing no additional land

## SECTION A • GS-III: SCI-TECH, ECONOMY & SECURITY

### Growth forecast for FY27 raised to 7% on strong first-quarter momentum

[ECONOMY] COMMON: Prelims + Mains GS3

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS3 - Indian Economy: growth, mobilisation of resources. Prelims: ADB, Asian Development Outlook, fiscal year vs calendar year forecasts, GDP vs GVA.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Context</b>          | The <b>Asian Development Bank (ADB)</b> , in its <b>Asian Development Outlook (ADO) September 2026</b> , raised India's growth forecast for <b>FY27 (2026-27)</b> to <b>7.0%</b> , up from the <b>6.6%</b> projected in July. The revision follows a first quarter that beat expectations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li><b>FY27 GDP growth</b> revised up by <b>0.4 percentage points</b> to <b>7.0%</b>; <b>FY28</b> trimmed to <b>7.1%</b> from <b>7.3%</b>.</li> <li><b>Q1 FY27</b> real GDP grew <b>7.8% year-on-year</b>, the trigger for the upgrade.</li> <li><b>Retail inflation</b> projected at <b>5.0%</b> for FY27 (down from <b>5.2%</b>) and <b>4.0%</b> for FY28.</li> <li>Drivers cited: <b>robust investment demand, resilient consumption</b>, strong <b>manufacturing and services</b>, and sustained <b>capital inflows</b>.</li> <li><b>ADB</b> is a regional development bank headquartered in <b>Manila, Philippines</b>, established in <b>1966</b>; India is a founding member and among its largest borrowers.</li> </ul> |
| <b>Way Fwd</b>          | Sustaining 7%-plus growth needs private capex to broaden beyond a few sectors and export demand to hold up against global tariff turbulence.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Concept</b>          | <b>Real GDP</b> is output valued at constant prices; <b>nominal GDP</b> at current prices. <b>GDP at market prices = GVA at basic prices + product taxes - product subsidies</b> . A <b>fiscal year</b> in India runs <b>1 April to 31 March</b> , so FY27 means 2026-27.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

### RBI absorbs ₹71,971 crore of surplus liquidity through VRRR auction

[ECONOMY] COMMON: Prelims + Mains GS3

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS3 - Indian Economy: monetary policy, banking. Prelims: LAF, repo and reverse repo, VRRR and VRR, call money rate, SDF and MSF.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Context</b>          | The <b>Reserve Bank of India</b> absorbed <b>₹71,971 crore</b> against a notified amount of <b>₹75,000 crore</b> in a <b>Variable Rate Reverse Repo (VRRR)</b> auction, continuing its effort to drain surplus banking-system liquidity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li>Under a <b>VRRR</b>, banks park surplus funds with the RBI for a fixed tenor and the rate is discovered through <b>auction</b>, not fixed in advance.</li> <li>It is a <b>liquidity absorption</b> tool under the <b>Liquidity Adjustment Facility (LAF)</b>; <b>VRR (Variable Rate Repo)</b> does the opposite by injecting liquidity.</li> <li>Objective: pull the <b>weighted average call rate (WACR)</b> closer to the <b>repo rate</b>, since excess liquidity pushes overnight rates below the policy rate.</li> <li>Undersubscription (<b>₹71,971 crore</b> against <b>₹75,000 crore</b>) signals banks prefer to keep funds deployable rather than lock them in.</li> <li>The RBI's operating target of monetary policy is the <b>WACR</b> in the overnight segment.</li> </ul> |
| <b>Way Fwd</b>          | Calibrated absorption keeps transmission intact without starving credit; the test is doing it without spiking short-term rates around tax and festival outflows.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

|                |                                                                                                                                                                                                                                         |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Concept</b> | <b>LAF</b> lets banks borrow (repo) or park (reverse repo) overnight funds with the RBI. The <b>corridor</b> has <b>MSF</b> as the ceiling, <b>repo rate</b> in the middle and <b>SDF</b> as the floor. <b>SDF</b> needs no collateral. |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Canal-top solar offers a land-free path to about 131 GW of clean power

[SCI-TECH] COMMON: Prelims + Mains GS3

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS3 - Science and Technology, renewable energy, conservation. Prelims: solar photovoltaics, bifacial modules, floating solar, PM Surya Sarovar Yojana.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Context</b>          | With land acquisition the biggest brake on utility-scale solar, <b>canal-top photovoltaics (CTPV)</b> is being revisited. Mounting panels over irrigation canals generates power and cuts evaporation at the same time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li>A <b>2024 assessment</b> pegs India's combined <b>canal-top plus canal-bank potential at about 131 GW</b>.</li> <li>India's <b>first canal-top solar plant</b> came up at <b>Mehsana, Gujarat, in 2012</b> on the <b>Narmada canal</b> network.</li> <li>A <b>1-MW</b> canal-top array there saves roughly <b>9 million litres of water a year</b> and generates about <b>1.6 million units</b> of electricity annually.</li> <li>A <b>20-MW</b> project in <b>Punjab</b> avoided the use of roughly <b>100 acres</b> of land.</li> <li>High-potential States: <b>Uttar Pradesh, Bihar, Karnataka, Andhra Pradesh and Punjab</b>. For canals wider than <b>30 m</b>, <b>vertical bifacial</b> panels along banks are suggested.</li> <li><b>PM Surya Sarovar Yojana (PM-SSY)</b> targets <b>5,000 MW</b> of floating solar and is expected to extend support to canal-top projects.</li> </ul> |
| <b>Way Fwd</b>          | Viability gap funding and standardised structural designs are needed because elevated mounting makes CTPV costlier per MW than ground-mounted solar.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Concept</b>          | India's <b>non-fossil capacity target</b> and the <b>National Solar Mission</b> under <b>NAPCC</b> drive solar deployment. <b>Bifacial modules</b> capture light on both faces; <b>evaporation suppression</b> is the co-benefit that distinguishes CTPV from ordinary ground-mounted solar.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

#### Canal-top Solar (CTPV): the numbers

131 GW

estimated national CTPV + canal-bank potential

9 mn litres

water saved every year by a 1-MW canal-top array

1.6 mn units

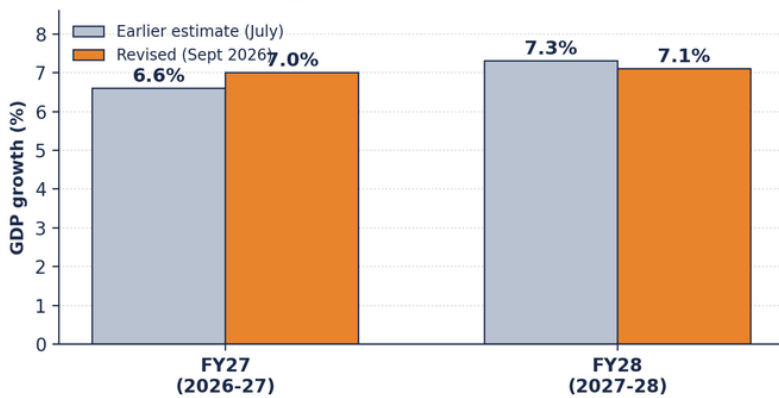
electricity a year from that same 1-MW array

~100 acres

land saved by a single 20-MW canal-top project

First project: Mehsana, Gujarat (2012) • no extra land needed

## India's GDP growth forecast — revised upward



## Growth momentum &amp; price outlook

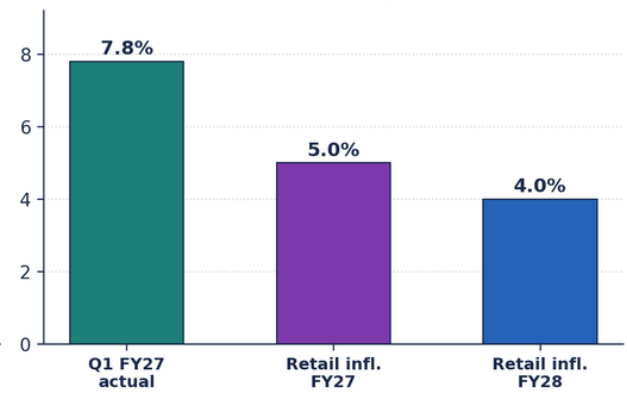


Chart — Growth forecast for FY27 raised to 7% on strong first-quarter momentum

## Global water assessment flags deepening groundwater stress in India

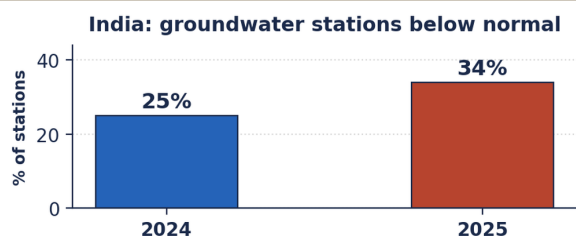
[ENVIRONMENT] COMMON: Prelims + Mains GS3

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS3 - Environment: conservation, climate change, water resources. Prelims: WMO, terrestrial water storage, glacier mass balance, river discharge.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Context</b>          | The <b>World Meteorological Organization (WMO)</b> released the <b>State of Global Water Resources 2025</b> report on <b>17 September 2026</b> . It records an erratic global water cycle, a fourth straight year of glacier loss, and groundwater that is not recovering even where rivers ran full.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li>■ <b>2025</b> was among the <b>driest years in 35 years</b> for river discharge: only <b>36%</b> of global river-basin area saw normal flows.</li> <li>■ <b>42%</b> of global land area recorded <b>below-normal terrestrial water storage</b> in 2025, continuing a decline since <b>2014-16</b>.</li> <li>■ All major glaciated regions lost mass for the <b>fourth consecutive year</b>; <b>2025</b> loss was about <b>408 gigatonnes</b>, adding roughly <b>1.1 mm</b> to sea level.</li> <li>■ <b>India</b>: <b>34%</b> of monitored groundwater stations were below or much-below normal in <b>2025</b>, up from <b>25%</b> in <b>2024</b>.</li> <li>■ Deficits persisted <b>2022-2025</b>, especially in <b>north-western India</b>, with <b>over-abstraction</b> the key driver; deep reserves did not recover despite above-normal discharge in the <b>Ganga, Godavari, Krishna and Indus</b>.</li> <li>■ <b>Asia and Africa</b> together account for over <b>50%</b> of recorded water-related extreme events and over <b>80%</b> of associated deaths in the previous five years.</li> </ul> |
| <b>Way Fwd</b>          | Aquifer-level participatory management, crop realignment in over-drawn belts and real-time monitoring must replace the assumption that a good monsoon automatically refills deep aquifers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Concept</b>          | <b>Terrestrial water storage</b> is all water held on and under land, tracked by gravimetric satellites. <b>Glacier mass balance</b> is accumulation minus ablation. <b>WMO</b> is a <b>UN specialised agency</b> headquartered in <b>Geneva</b> , established in <b>1950</b> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

## Punjab's groundwater extraction touches 156.87% of what recharges

[ENVIRONMENT] COMMON: Prelims + Mains GS3

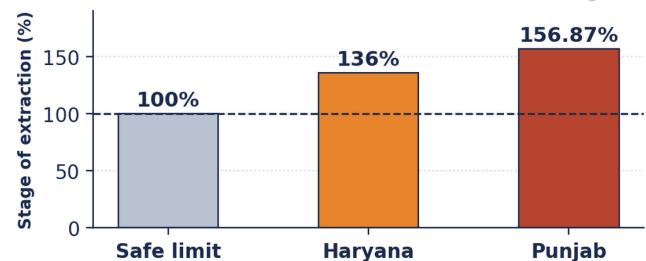
|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS3 - Agriculture and environment: cropping patterns, irrigation, subsidies. Prelims: Central Ground Water Board, stage of extraction, over-exploited blocks.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Context</b>          | A <b>Central Ground Water Board</b> assessment places Punjab's <b>stage of groundwater extraction at 156.87%</b> of the annual extractable resource, and the crisis is now visibly widening the wealth gap between small and large farmers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li>■ <b>115 of 153</b> assessment units in Punjab are classified <b>over-exploited</b>; irrigation consumes roughly <b>25 billion cubic metres</b> a year.</li> <li>■ Drivers: <b>subsidised electricity</b> that makes pumping nearly free, and <b>assured procurement</b> of paddy that locks in the <b>rice-wheat</b> cycle.</li> <li>■ As water tables fall, smallholders must <b>buy water</b> from larger landowners with deeper bores, transferring wealth upward.</li> <li>■ <b>Pani Bachao, Paisa Kamao</b> pays farmers cash for unused pumping units, but enrolment has stayed low.</li> <li>■ <b>Crop Diversification Programme</b> under <b>PM-RKVY</b> and the State's water regulation framework are the other policy levers in play.</li> </ul> |
| <b>Way Fwd</b>          | Shift the subsidy from extraction to access: pay for water saved, collectivise irrigation assets, and make sure benefits reach tenant cultivators, not only pump owners.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Concept</b>          | <b>Stage of extraction</b> = (annual groundwater extraction / annual extractable resource) x 100. Above <b>100%</b> a unit is <b>over-exploited</b> ; <b>90-100%</b> is <b>critical</b> and <b>70-90%</b> <b>semi-critical</b> . Groundwater is a <b>State subject</b> but regulated through <b>CGWA</b> under the <b>Environment (Protection) Act, 1986</b> .                                                                                                                                                                                                                                                                                                                                                                                                                                      |



## Global water picture, 2025



## Groundwater extracted vs. what recharges



## Punjab's water stress at a glance

115 / 153

assessment units over-exploited

~25 bcm

groundwater used for irrigation a year

Rice-wheat

cycle locked in by assured procurement

## India's multilateral push at the UN — four moving parts



Rules must be "scrupulously observed by all states" — India's framing at the 81st UN General Assembly

Chart — Visegrad Group backs India's UN Security Council bid as reform push intensifies

## Exercise Nomadic Elephant 2026: India and Mongolia train at Pithoragarh

[DEFENCE] COMMON: Prelims + Mains GS3

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS3 - Security: defence exercises and interoperability. GS2 - India and its neighbourhood, extended neighbourhood. Prelims: bilateral exercise names and partner countries.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Context</b>          | The <b>18th edition of Exercise Nomadic Elephant</b> , the India-Mongolia joint military exercise, began on <b>21 September 2026</b> at the <b>Foreign Training Node, Pithoragarh, Uttarakhand</b> , and runs until <b>3 October 2026</b> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li>A <b>platoon-level bilateral</b> exercise with <b>45 personnel</b> from each side, held <b>alternately</b> in India and Mongolia.</li> <li>The previous edition was held in <b>Ulaanbaatar</b> in <b>May-June 2025</b>.</li> <li>Focus: <b>counter-insurgency operations</b> in semi-urban and mountainous terrain, and operations under a <b>UN mandate</b>.</li> <li>Drills include <b>cordon and search, room intervention, special heliborne operations, cyber security, and drone and counter-drone</b> employment.</li> <li><b>Mongolia</b> is a landlocked Central Asian partner; India's engagement spans energy, mining, culture and Buddhist diplomacy.</li> </ul> |
| <b>Way Fwd</b>          | Small-format exercises like this build interoperability cheaply; the value lies in carrying the drone and counter-drone lessons into India's own border formations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Concept</b>          | Remember India's bilateral exercise pairings for Prelims: <b>Nomadic Elephant</b> with <b>Mongolia</b> , <b>Garuda Shakti</b> with <b>Indonesia</b> , <b>Mitra Shakti</b> with <b>Sri Lanka</b> , <b>Yudh Abhyas</b> with the <b>USA</b> , and <b>Dharma Guardian</b> with <b>Japan</b> .                                                                                                                                                                                                                                                                                                                                                                                                                           |

### Key Facts

- The challenge is to the **Prevention of Insults to National Honour (Amendment) Act, 2026** and **Union Home Ministry circulars** issued in **January and July 2026**.
- The petitioner is the Carnatic vocalist **T.M. Krishna**; the Bench was headed by **CJI Surya Kant**.
- The Court leaned on **Bijoe Emmanuel v. State of Kerala (1986)**, which protected students who stood respectfully but did not sing the national anthem.
- Core reasoning: nobody can be made to **infract Articles 25 and 26** and then face **criminal prosecution** for it.
- Vande Mataram**, from **Bankim Chandra Chatterjee's Anandamath**, was adopted as the **national song** on **24 January 1950**, with equal status to the national anthem but **no separate legal penalty** attached historically.
- Separately, the **Karnataka Governor** has asked the State to reconsider a **8 September** order limiting the rendition to **two stanzas**, raising a **Centre-State** question over national symbols.

### Way Fwd

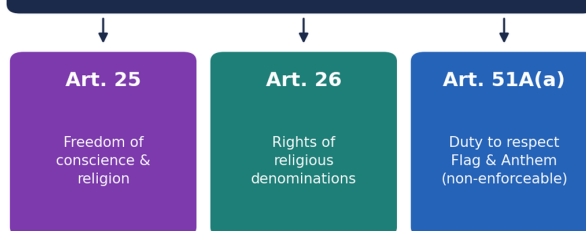
Fundamental duties are meant to inspire, not to prosecute; the workable line is to encourage participation while keeping respectful silence outside the reach of penal law.

### Concept

**Article 25** gives freedom of conscience and free profession, practice and propagation of religion, subject to public order, morality and health. **Article 51A(a)**, a **fundamental duty**, is **non-justiciable** and was inserted by the **42nd Amendment, 1976** on the **Swaran Singh Committee's** recommendation.

## National song & freedom of conscience

Respect a symbol ↔ Compel its recitation



**Bijoe Emmanuel v. State of Kerala (1986)**

Respectful silence ≠ insult to the symbol

**Court's line: no criminal consequence for a conscientious refusal to sing**

## SECTION B • DATA POINT OF THE DAY

**7.0%** India's GDP growth forecast for FY27 (2026-27)

Revised up from **6.6%** after **Q1 FY27** growth of **7.8%**; **FY28** trimmed to **7.1%** and retail inflation seen at **5.0%** this year.

## SECTION C • GS-II: POLITY, GOVERNANCE & IR

### No criminal consequence for a conscientious refusal to sing the national song

[POLITY] COMMON: Prelims + Mains GS2

|                         |                                                                                                                                                                                                                                                                                                     |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS2 - Indian Constitution: fundamental rights, fundamental duties, judiciary. Prelims: Articles 25, 26, 51A(a); national song vs national anthem.                                                                                                                                                   |
| <b>Context</b>          | Hearing a petition against the compulsory singing of <b>Vande Mataram</b> , a three-judge Bench of the <b>Supreme Court</b> told the Centre it expects <b>no criminal consequence</b> for a person who declines on religious or conscientious grounds, and sought the government's formal position. |

## Creating an offence is a legislative function, not an executive one

[POLITY] COMMON: Prelims + Mains GS2

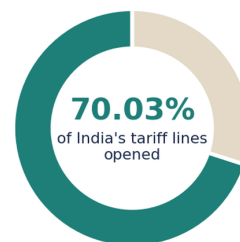
|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS2 - Separation of powers, delegated legislation, fundamental rights. Prelims: Article 20(1), ex post facto laws, excessive delegation doctrine.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Context</b>          | In <b>Shiv Pratap Singh v. State of U.P.</b> and a connected matter, the <b>Supreme Court</b> held that the <b>Uttar Pradesh Gangsters Act</b> definition of a gangster was constitutionally infirm because it left the content of the offence to <b>executive discretion</b> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li>The Court found the definition rested on the executive's <b>ipse dixit</b>, offending <b>Article 20(1)</b>, which bars conviction except for violation of a <b>law in force</b> at the time of the act.</li> <li><b>Core principle</b>: creating an offence and prescribing punishment is an <b>exclusively legislative</b> function and cannot be delegated through rule-making.</li> <li>The judgment revisits the distinction between <b>act-based</b> punishment (what a person did) and <b>status-based</b> punishment (what a person is labelled).</li> <li>This is a classic application of the <b>doctrine of excessive delegation</b>: the legislature must lay down the <b>essential legislative policy</b> itself.</li> <li><b>Article 20</b> also guarantees protection against <b>double jeopardy</b> (20(2)) and <b>self-incrimination</b> (20(3)), and is <b>non-derogable</b> even during an Emergency under <b>Article 359</b>.</li> </ul> |
| <b>Way Fwd</b>          | State special-security statutes need legislative redrafting with tight definitions, rather than relying on administrative labelling that courts will keep striking down.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Concept</b>          | <b>Article 20(1)</b> embodies the principle of <b>nullum crimen sine lege</b> (no crime without law) and bars <b>ex post facto</b> criminal laws and enhanced retrospective penalties. <b>Delegated legislation</b> is permissible for detail, never for essential policy.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

## India-New Zealand FTA to enter into force on 20 October 2026

[IR] COMMON: Prelims + Mains GS2 & GS3

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS2 - Bilateral agreements affecting India's interests. GS3 - Effects of liberalisation, external sector. Prelims: FTA vs CEPA vs customs union, tariff lines, TRQ, rules of origin.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Context</b>          | The <b>India-New Zealand Free Trade Agreement</b> , concluded in <b>2026</b> , will <b>enter into force on 20 October 2026</b> , giving Indian exporters immediate duty-free access to the New Zealand market.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li><b>New Zealand</b> gives <b>100% duty-free access</b> to Indian exports from <b>day one</b>.</li> <li><b>India</b> offers concessions on <b>70.03% of its tariff lines</b>, covering roughly <b>95% of bilateral trade value</b>; the remaining <b>29.97%</b> stays protected.</li> <li><b>Excluded or shielded</b>: <b>dairy</b>, select agricultural items, <b>sugar</b> and <b>edible oils</b>. <b>Tariff Rate Quotas</b> and <b>Minimum Import Prices</b> apply to <b>apples, kiwifruit and Manuka honey</b>.</li> <li>New Zealand has committed to facilitate <b>US\$20 billion</b> of investment over <b>15 years</b>.</li> <li><b>Mobility</b>: a dedicated quota of <b>5,000 temporary employment visas</b> for skilled Indians and <b>1,000 working-holiday visas</b> a year; post-study work rights of <b>3 years for STEM graduates</b> and <b>4 years for doctoral scholars</b>.</li> <li>Gainers: <b>textiles, leather, footwear, pharmaceuticals and engineering goods</b>.</li> </ul> |
| <b>Way Fwd</b>          | The gain now depends on utilisation: exporters need help with rules-of-origin paperwork and standards compliance, which is where past FTAs have leaked value.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Concept</b>          | An <b>FTA</b> removes tariffs between members but each keeps its own external tariff; a <b>customs union</b> adds a <b>common external tariff</b> . <b>Rules of origin</b> stop <b>trade deflection</b> , where goods route through the lowest-tariff member. A <b>TRQ</b> allows a set quantity at low duty, with higher duty beyond it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

### India-New Zealand FTA: India's offer



■ **Concessions given** (≈95% of trade value)  
 ■ **Kept out**: dairy, sugar, edible oils

**100%**

duty-free for Indian goods

**\$20 bn**

NZ investment over 15 yrs

**5,000**

work visas for Indians

## Visegrad Group backs India's UN Security Council bid as reform push intensifies

[IR] COMMON: Prelims + Mains GS2

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Syllabus Linkage</b> | GS2 - Important international institutions, groupings and agreements involving India. Prelims: V4 members, UNSC composition and elections, UNGA sessions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Context</b>          | On the margins of the <b>81st UN General Assembly</b> , the <b>Visegrad Group (V4)</b> backed India's bid for <b>permanent membership of the UN Security Council</b> at the <b>first V4-India Foreign Ministers' Meeting</b> , while India also co-sponsored a coalition pressing for reformed multilateralism.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Key Facts</b>        | <ul style="list-style-type: none"> <li><b>V4 members</b>: <b>Czechia, Hungary, Poland and Slovakia</b>. Formed on <b>15 February 1991</b> at <b>Visegrad, Hungary</b>; all four joined the <b>EU in 2004</b>.</li> <li>The V4 is an <b>informal intergovernmental platform</b>, not supranational: decisions by <b>consensus</b>, a <b>rotating annual presidency</b>, and <b>V4+</b> formats for third countries.</li> <li>India is pressing a <b>UNSC non-permanent seat candidature for 2028-29</b> as well; <b>Tajikistan</b> has also entered the Asia-Pacific contest.</li> <li>India joined the <b>Partnership for Multilateralism (P4M)</b> as a co-sponsor alongside <b>Australia, Brazil, Barbados and Kenya</b>.</li> <li>India framed today's disruption through the <b>'4F' crisis - Fuel, Food, Fertiliser and Finance</b> - and argued that international rules must be <b>scrupulously observed by all states</b>.</li> <li><b>UNSC</b> has <b>15 members</b>: <b>5 permanent</b> with veto and <b>10 non-permanent</b> elected for <b>two-year</b> terms by the <b>UNGA</b> under <b>Article 23</b> of the UN Charter.</li> </ul> |
| <b>Way Fwd</b>          | Endorsements are cheap; the binding constraint is Charter amendment under Article 108, which needs two-thirds of the UNGA plus ratification by all five permanent members.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Concept</b>          | India seeks reform through the <b>G4 (India, Brazil, Germany, Japan)</b> , opposed by the <b>Uniting for Consensus (Coffee Club)</b> group led by <b>Italy, Pakistan, South Korea and others</b> . Reform requires amending the <b>UN Charter under Article 108</b> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

Quick facts worth a second look before the exam

|                                                                                                                                                                                                                  |                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Delhi electoral rolls:</b> the Supreme Court called notices sent to over <b>33 lakh</b> voters in the Special Intensive Revision <b>'mechanically issued'</b>; disposal deadline is <b>29 October</b>.</p> | <p><b>Outer Space Treaty, 1967:</b> opened for signature on <b>27 January 1967</b>; <b>Article II</b> bars <b>national appropriation</b> of celestial bodies, but says little on commercial mining rights.</p> |
| <p><b>Mining 'squattling':</b> the Mines Secretary flagged miners holding allotted blocks without starting work, and signalled a large scheme for <b>domestic nickel and lithium processing</b>.</p>             | <p><b>Drug-free target:</b> the Union Home Minister set <b>31 December 2029</b> to uproot the drug trade, shifting enforcement from seizures to <b>network dismantlement</b> and financial investigation.</p>  |
| <p><b>SEBI</b> settled Adani-group adjudication proceedings for about <b>₹1.5 crore</b> across <b>five entities</b>, without admission or denial of the allegations.</p>                                         | <p><b>Trichophyton indotineae</b>, a <b>terbinafine-resistant dermatophyte</b> first flagged in India, is spreading globally, making <b>ringworm (tinea)</b> harder to treat.</p>                              |

Two Prelims MCOs with explanations and one Mains question

**Q1. With reference to the Variable Rate Reverse Repo (VRRR) conducted by the Reserve Bank of India, consider the following statements:**

- Which of the statements given above is/are correct?

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

**Answer: B** A VRRR **absorbs** liquidity rather than injecting it, so statement 1 is wrong. The rate is discovered through **auction** and the facility sits under the **Liquidity Adjustment Facility**, so statements 2 and 3 are correct. Liquidity injection through an auction-determined rate is done by the **Variable Rate Repo (VRR)**.

(a) Austria, Czechia, Hungary and Slovenia  
(b) Czechia, Hungary, Poland and Slovakia  
(c) Croatia, Hungary, Poland and Romania  
(d) Estonia, Latvia, Lithuania and Poland

**Answer: B** The **V4** was formed in **1991** at **Visegrad, Hungary**, originally by **Poland, Hungary and Czechoslovakia**. After the Czech-Slovak split in **1993** it became a four-member grouping of **Czechia, Hungary, Poland and Slovakia**, all of which joined the **EU** in **2004**.

## MAINS PRACTICE

**Punjab now extracts more groundwater than it recharges, yet the crisis hurts small farmers far more than large ones. Examine the causes of this inequality and suggest a welfare-consistent policy response that protects farm incomes while making further extraction unattractive. (250 words. 15 marks)**

**Hint:** Open with the **156.87%** stage of extraction and **115 of 153** over-exploited units. Explain the mechanism: free power plus assured procurement locks in the **rice-wheat** cycle; falling water tables raise the capital needed for deeper bores, so smallholders end up **buying water** from large landowners. Then move to solutions - pay for **water saved** rather than power consumed, redirect part of the electricity subsidy to smallholders, collectivise irrigation assets, strengthen procurement for alternative crops, and route benefits to **tenant cultivators**. Close with the constitutional point that groundwater is a State subject regulated through central environmental law.

## ONE-LINE REVISION

**Remember today by five numbers: 7.0% FY27 growth, ₹71,971 crore absorbed via VRRR, 156.87% groundwater extraction in Punjab, 70.03% of tariff lines opened to New Zealand, and 131 GW of canal-top solar potential.**

► YouTube: @Study ForGS      ► Telegram: t.me/studyforgeneralstudies