

THE DAILY UPSC BRIEF

HIGH-YIELD DAILY SOURCES & ANALYSIS | 25 SEPTEMBER 2026

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HOW TO READ THIS BRIEF

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GS PAPER 1: Art and Culture, Geography

Shekhawati's Painted Havelis Enter UNESCO's Tentative List

Why in news: Rajasthan's painted haveli towns of Shekhawati entered UNESCO's official Tentative List in 2026, even as a Delhi exhibition traced the region's art and social history through nearly 1,000 objects.

Key Details:

- **UNESCO status:** "The Painted Haveli Towns of Shekhawati" now features on UNESCO's Tentative List, the mandatory first step before any full World Heritage nomination.
- **Region and period:** Marwari merchant families across Jhunjhunu, Sikar and Churu built these havelis mainly between the 18th and early 20th centuries, funding lavish frescoes with trading wealth.
- **The exhibition:** "Raj Se Swaraj Tak", curated by Shruti Nada Poddar and Alka Pande at India Habitat Centre, spans 10 curated "journeys" built from a 12-year personal collection.
- **Conservation gap:** Many havelis are decaying as owner families migrated to cities; Tentative List status is meant to catalyse funding and technical conservation support.

Data/Facts/Example:

- **Scale:** About 1,000 objects were gathered for the exhibition; roughly 181 were shortlisted and displayed, spanning architecture, painting and everyday artefacts.
- **Curatorial base:** Shruti Nada Poddar founded MOHAR (Museum of Heritage and Art) at Ramgarh, one of Shekhawati's key haveli towns, and drew on her own 12-year collection.
- **On till:** The exhibition runs at the Visual Arts Gallery, India Habitat Centre, Lodhi Road, till September 30, 2026.

UNESCO World Heritage Nomination – the Formal Steps

Stage	What Happens
1. Tentative List	A country lists sites it may nominate in future — Shekhawati's havelis are here now.
2. Nomination Dossier	A full technical dossier is prepared, usually at least a year after Tentative List entry.
3. ICOMOS Evaluation	Advisory bodies assess the site against UNESCO's Outstanding Universal Value criteria.
4. World Heritage Committee	The Committee decides whether to inscribe the site on the World Heritage List.

How to use in UPSC Mains: Cite Shekhawati as a live example of "living heritage under threat" for GS1 Art and Culture questions on conservation of vernacular/mural traditions, and for answers on the gap between heritage recognition and ground-level conservation funding.

TARGET PRELIMS MCQ

Q. With reference to the Shekhawati region of Rajasthan, consider the following statements:

1. Its havelis are known for extensive fresco/mural paintings on both exterior and interior walls.
2. "The Painted Haveli Towns of Shekhawati" has been inscribed on UNESCO's World Heritage List.
3. Entry on UNESCO's Tentative List is a mandatory step before a site can be nominated for the World Heritage List.

Which of the statements given above is/are correct?

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

Answer: (b) 1 and 3 only

Explanation: Shekhawati havelis are indeed famed for extensive murals (Statement 1, correct). They feature only on UNESCO's Tentative List so far, not the World Heritage List itself (Statement 2, incorrect). Tentative List entry is the mandatory precursor to any nomination (Statement 3, correct).

■ **[Abbreviations & Terminology]:** UNESCO: United Nations Educational, Scientific and Cultural Organization | ICOMOS: International Council on Monuments and Sites

Deep Depression Over Bay of Bengal Wreaks Havoc in Coastal Andhra Pradesh

Why in news: A deep depression over the Bay of Bengal crossed the north Andhra Pradesh coast overnight, killing five people and triggering floods, landslides and widespread damage across Uttarandhra and southern Odisha.

Key Details:

- **Landfall:** The system crossed the coast near Kalingapatnam between Wednesday and Thursday night, then moved north-northwestwards over Uttarandhra and adjoining south Odisha.
- **Casualties:** Five deaths were reported, mostly by electrocution, as house collapses and landslides hit Visakhapatnam, Madhurawada, Gajuwaka, Anakapalli, Bapatla and Krishna districts.
- **IMD outlook:** The India Meteorological Department said the system was very likely to weaken into a depression by Thursday evening as it moved further inland.
- **Response:** Authorities in Srikakulam closed tourist spots such as Chaparai and Kothapalli; the Thatipudi reservoir on the Gosthani river received substantial inflows.

Data/Facts/Example:

- **Scale:** More than 50 trees were uprooted and multiple landslides occurred, disrupting road connectivity to several villages and colonies.
- **Regional spread:** Widespread rain extended into Uttarandhra and central Andhra Pradesh, with heavy to very heavy rain at isolated places.
- **Season:** Bay of Bengal depressions intensify most sharply during the monsoon withdrawal phase (September-November), when residual moisture and warm seas combine.

IMD Classification of Low-Pressure Systems (by Sustained Wind Speed)

Category	Wind Speed
Low Pressure Area	Less than 17 knots (below 31 km/h)
Depression	17-27 knots (31-50 km/h)
Deep Depression	28-33 knots (51-62 km/h)
Cyclonic Storm	34-47 knots (63-88 km/h)
Severe Cyclonic Storm	48-63 knots (89-117 km/h)
Very Severe Cyclonic Storm	64 knots and above (118 km/h or more)

How to use in UPSC Mains: Use this event to explain why the Bay of Bengal generates more frequent and intense cyclonic systems than the Arabian Sea — warmer sea-surface temperatures, converging river-fed moisture and a shallower continental shelf — a recurring GS1 Physical Geography theme.

TARGET PRELIMS MCQ

Q. With reference to low-pressure weather systems over Indian seas, consider the following statements:

1. A "deep depression" has a lower sustained wind speed than a "cyclonic storm".
2. The Bay of Bengal records a higher frequency of cyclonic disturbances than the Arabian Sea.
3. Tropical cyclones over the Bay of Bengal are most frequent only during the peak summer months of April-May.

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: (a) 1 and 2 only

Explanation: A deep depression (28-33 knots) is weaker than a cyclonic storm (34-47 knots), so Statement 1 is correct. The warmer, river-fed Bay of Bengal sees far more cyclonic activity than the Arabian Sea (Statement 2, correct). Bay of Bengal systems actually peak in two windows, pre-monsoon (April-May) and especially the post-monsoon withdrawal phase (October-November), not April-May alone, making Statement 3 incorrect.

Related PYQ: UPSC Mains 2014, GS Paper 1: "Tropical cyclones are largely confined to the South China Sea, the Bay of Bengal and the Gulf of Mexico. Why?" (10 marks) — turns on sea-surface temperature above 26.5°C, a latitude band of 5-30°, the Coriolis effect and low vertical wind shear, conditions the Bay of Bengal satisfies more consistently than the Arabian Sea.

■ **[Abbreviations & Terminology]:** IMD: India Meteorological Department

GS PAPER 2: Polity, Governance and International Relations

The Murky World of Political Party Finance

Why in news: A former Election Commissioner uses a BBC investigation into unusually large donations received by six unrecognised political parties to argue that India's political-finance regime remains opaque and largely unaccountable.

Key Details:

- The trigger:** A BBC investigation found extraordinary donations to six Registered Unrecognised Political Parties, reviving concerns that RUPPs are used as tax-exempt conduits with little scrutiny.
- ECI's clean-up, and its limits:** The ECI "delisted" 334 of 2,854 RUPPs in August 2025, but delisting is not deregistration — delisted parties can still accept tax-exempt donations.
- Weak compliance:** Of 2,764 RUPPs, only 739 filed financial records with the ECI for FY2022-23 even as their declared income rose 223% that year, per an ADR report.
- Underused power:** T.N. Seshan's 1994 Symbols Order lets the ECI suspend or withdraw a party's recognition, but the Commission has rarely invoked it against errant RUPPs.

Data/Facts/Example:

- Scale of money:** 22 political parties together held ₹18,742.31 crore when the 2024 general election was announced, and raised a further ₹7,416.31 crore during the campaign, per researcher Venkatesh Nayak.
- Post-poll surplus:** After spending ₹3,861.57 crore on the campaign, these parties still held ₹14,848.46 crore in cash and deposits once the election ended.
- Tax cost:** Exempted political donations rose from ₹714 crore (43 parties) in 2015-16 to ₹7,203 crore (27 parties) in 2023-24; the exchequer "lost" an estimated ₹11,813 crore in taxes on such exemptions over the decade.
- Electoral bonds:** The anonymity-enabling Electoral Bonds Scheme of 2018 was struck down as unconstitutional by the Supreme Court in 2024.

RUPPs vs Recognised Parties – the Accountability Gap

Metric	Figure
Total RUPPs registered	2,764
RUPPs that filed FY2022-23 financial records	739 (about 27%)
RUPPs delisted by ECI (August 2025)	334 of 2,854
Rise in declared RUPP income, FY2022-23	+223%

How to use in UPSC Mains: A ready-made answer for GS2 questions on electoral reforms and Article 324 — argue that ECI's registration powers under Section 29A of the RPA, 1951 need pairing with automatic deregistration, mandatory audits and a centralised digital disclosure portal to close the RUPP loophole.

MAINS PRACTICE QUESTION

Q. Registered Unrecognised Political Parties (RUPPs) in India enjoy tax exemptions on donations but face weak disclosure obligations. Critically examine the structural gaps in India's political-party regulation framework that allow this, and suggest reforms the Election Commission of India could pursue within its existing constitutional powers. (250 words)

■ **[Abbreviations & Terminology]:** RUPP: Registered Unrecognised Political Party | ECI: Election Commission of India | ADR: Association for Democratic Reforms | RPA: Representation of the People Act

CIC Recommends Restoring Disclosure of UPSC Candidates' Detailed Marks

Why in news: The Central Information Commission has recommended that the government resume publishing the detailed, paper-wise mark break-up of selected Civil Services candidates, a practice discontinued without any formal order since 2018.

Key Details:

- **The recommendation:** The CIC directed reinstatement of publishing the detailed break-up of marks obtained by selected candidates in the Civil Services (Main) Examination, citing the public interest in transparency.
- **Custody dispute:** UPSC transfers detailed marks to the DoPT and the LBSNAA after the final result, but DoPT could produce no file noting explaining why disclosure stopped from 2018.
- **What triggered it:** An RTI applicant sought ten years of comparative marks data, covering GS papers, the optional subject and the Personality Test, for all selected candidates up to 2023.
- **Why it matters to aspirants:** Only aggregate marks have been public since CSE 2017, limiting aspirants' ability to benchmark their own performance or see how different optional subjects have fared.

Data/Facts/Example:

- **Custodian today:** DoPT and the LBSNAA jointly hold the detailed marks record post-result, per UPSC's own submission to the CIC.
- **The CIC's reasoning:** The Commission held that the absence of a final policy decision does not exempt an authority from disclosure once the information exists and serves transparency and fairness in the selection process.

How to use in UPSC Mains: A clean example for GS2/GS4 questions on institutional discretion versus the citizen's Right to Information — pair it with the RTI Act's Preamble, which frames transparency as essential to holding the governed accountable to the governors.

MAINS PRACTICE QUESTION

Q. "Transparency in public examinations is as much a matter of probity as it is of administrative convenience." Discuss this statement with reference to the recent recommendation on disclosure of UPSC candidates' detailed marks, and examine the limits that legitimate privacy or administrative concerns should place on such disclosure. (150 words)

Related PYQ: UPSC Mains 2012, GS Paper 1: "Comment on the significance of the Preamble contained in the Right to Information Act." (5 marks, 50 words) — tests the same core idea of transparency and accountability as a foundational value, not merely a procedural formality.

■ **[Abbreviations & Terminology]:** CIC: Central Information Commission | DoPT: Department of Personnel and Training | LBSNAA: Lal Bahadur Shastri National Academy of Administration | RTI: Right to Information | CSE: Civil Services Examination

Mines and Minerals Amendment Act Stokes Fiscal Federalism Row in Odisha

Why in news: Opposition legislators in Odisha say a Union amendment curbing States' power to tax mineral rights could cost the State over ₹1 lakh crore in arrears, even as the State government admits it has not yet quantified the impact.

Key Details:

- **The trigger:** Parliament's Mines and Minerals (Development and Regulation) Amendment Act, 2026 curbs State governments' power to impose taxes, cess or levies on mineral rights and mineral-bearing land without prior Union approval, under a new Section 9D.
- **Odisha's exposure:** Odisha holds 44% of India's total mineral resources, making it the State most exposed to any curb on mineral-rights taxation, per the Opposition BJD.
- **Disputed numbers:** The BJD estimates the State could lose over ₹1 lakh crore in tax arrears and ₹12,000 crore in annual revenue; the State's own Mines Minister says no quantified assessment has been done yet.
- **The backdrop:** The amendment follows a 2024 Supreme Court ruling that royalty on minerals is not a "tax" and that States can levy their own cess on mineral rights under the State List, a verdict mineral-rich States had welcomed.

Data/Facts/Example:

- **Legislative response:** By requiring Union approval for State mineral levies, the 2026 Amendment narrows the fiscal space the 2024 verdict had opened for States, reviving the vertical Centre-State federalism debate.

- **Political reaction:** The BJD and other Opposition parties have called for statewide protests on September 28-29, while ruling-party legislators in Odisha have pressed the government with 13 formal questions on the fiscal impact.

Odisha's Claimed Fiscal Exposure Under the Amended MMDR Act



How to use in UPSC Mains: Pair this with the 2024 Mineral Area Development Authority verdict to build a complete fiscal-federalism answer — mineral royalty sits at the intersection of Entry 54 (Union List, mine regulation) and Entry 50 (State List, taxes on mineral rights), and this dispute shows how ordinary legislation can recalibrate a balance the courts had just settled.

TARGET PRELIMS MCQ

Q. With reference to the taxation of mineral rights in India, consider the following statements:

1. "Royalty" paid on minerals extracted has been held by the Supreme Court to be a tax.
2. Under the Seventh Schedule, the power to tax mineral rights falls in the State List, subject to any limitations Parliament imposes by law.
3. Regulation and development of mines in the public interest falls under the Union List.

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) 2 and 3 only

Explanation: The Supreme Court's 2024 Mineral Area Development Authority verdict held that royalty is a contractual payment, not a tax (Statement 1, incorrect). Entry 50 of the State List gives States the power to tax mineral rights, subject to Parliamentary limitations (Statement 2, correct), while Entry 54 of the Union List covers mine regulation and development to the extent Parliament declares it expedient in the public interest (Statement 3, correct).

Related PYQ: UPSC Prelims 2023: "For horizontal tax devolution, the Fifteenth Finance Commission used how many of the following criteria other than population, area and income distance — Demographic performance, Forest and ecology, Governance reforms, Stable government, Tax and fiscal efforts?" Answer: Only three (Demographic performance, Forest and ecology, Tax and fiscal effort) — tests the same broader Centre-State fiscal federalism theme this dispute sits within.

■ **[Abbreviations & Terminology]:** MMDR Act: Mines and Minerals (Development and Regulation) Act | BJD: Biju Janata Dal

Cauvery Water Row: Supreme Court Seeks Karnataka's Response to Tamil Nadu's Shortfall Plea

Why in news: The Supreme Court has sought Karnataka's response to a Tamil Nadu plea alleging a shortfall in Cauvery water release, reviving one of India's longest-running inter-State river disputes just as Karnataka cites a severe drought.

Key Details:

- **The plea:** Tamil Nadu told the Supreme Court it faces a shortfall of 20 TMC ft (thousand million cubic feet) of Cauvery water and that its kharif crop has been affected.
- **Karnataka's defence:** Karnataka submitted it is itself facing a "terrible drought situation" and has complied to the best of its ability with its water-sharing responsibilities toward Tamil Nadu.
- **Regulator's call:** The Cauvery Water Regulation Committee recommended Karnataka ensure a flow of 4,000 cusecs to Tamil Nadu for 15 days; Karnataka's Chief Minister said the State "will appeal" that order.
- **Next steps:** The Supreme Court has scheduled the next hearing for October 12, while both governments have declared several of their own districts drought-affected.

Data/Facts/Example:

- **Institutional architecture:** The dispute is managed today by the Cauvery Water Management Authority (implementation) and the Cauvery Water Regulation Committee (day-to-day regulation), both set up after the Supreme Court's 2018 verdict on the 2007 Tribunal award.
- **Constitutional route:** Article 262 bars ordinary courts from adjudicating an inter-State river water dispute once referred to a tribunal, though the Supreme Court retains jurisdiction over challenges to a tribunal's award itself.

How to use in UPSC Mains: Use the Cauvery case to show why Article 262's ouster of court jurisdiction has not actually kept water disputes out of the courts — tribunal awards, implementing authorities and even "compliance" questions keep returning to the Supreme Court, undercutting the promise of a purely technical resolution mechanism.

MAINS PRACTICE QUESTION

Q. Critically examine why constitutional and statutory mechanisms for resolving inter-State river water disputes in India, such as the Cauvery dispute, have struggled to deliver durable settlements. Suggest measures to strengthen this framework. (250 words)

Related PYQ: UPSC Mains 2013, GS Paper 2: "Constitutional mechanisms to resolve the inter-state water disputes have failed to address and solve the problems. Is the failure due to structural or process inadequacy or both? Discuss." (10 marks) — directly tests the same institutional-failure theme the Cauvery case illustrates today.

■ **[Abbreviations & Terminology]:** CWMA: Cauvery Water Management Authority | CWRC: Cauvery Water Regulation Committee | TMC ft: Thousand Million Cubic Feet

Should the UN Security Council's Veto Power Be Regulated?

Why in news: French President Emmanuel Macron has revived a push to get the UN Security Council's five permanent members to voluntarily restrain their veto in cases of genocide and mass atrocities, with a record 128 states now backing the idea.

Key Details:

- **The proposal:** Speaking at the UN General Assembly, Macron argued the veto should come with "responsibility", not just "privilege", renewing the 2015 French-Mexican initiative asking the P5 to refrain from vetoing action against genocide, crimes against humanity and large-scale war crimes.
- **New momentum:** 128 states now formally support the declaration, with 21 joining in the last four months; the United Kingdom's accession this week marks the first time two P5 members back voluntary restraint.
- **A separate track:** The Liechtenstein-led "Veto Initiative", adopted by the UN General Assembly in 2022 as Resolution 76/262, does not ask the P5 to give up the veto — it mandates a General Assembly debate within 10 working days of any veto.
- **The hard limit:** Formal abolition of the veto is effectively impossible, since it would require a Charter amendment needing the consent of the very P5 members whose privilege would be removed.

Data/Facts/Example:

- **Third initiative:** The Accountability, Coherence and Transparency (ACT) Code of Conduct goes further, asking all Security Council members, permanent and non-permanent, not to vote against credible Council action against genocide, crimes against humanity or war crimes.
- **Precedent:** France has not cast a Security Council veto since 1989, a track record that lends credibility to its call for restraint.

Three Live Tracks of UNSC Veto Reform

Initiative	Core Ask	Status
French-Mexican Initiative (2015)	P5 voluntarily refrain from veto on genocide/mass atrocities	128 states now support it; U.K. and France (2 of 5 P5) on board
Liechtenstein 'Veto Initiative' (UNGA Res. 76/262, 2022)	Mandatory UNGA debate within 10 working days of any veto	Adopted by the UN General Assembly; in regular use since 2022
ACT Code of Conduct	All Council members pledge not to block credible atrocity-prevention action	Voluntary pledge, signed by many non-permanent members

How to use in UPSC Mains: Distinguish clearly between three separate reform questions — restraining the veto's use, making its use accountable, and reforming Security Council composition — examiners often test whether candidates conflate these; only the first two have real institutional traction today.

MAINS PRACTICE QUESTION

Q. "Reform of the UN Security Council's veto power is more likely to succeed through incremental, voluntary restraint than through formal Charter amendment." Critically evaluate this statement with reference to recent initiatives on the use of the veto. (250 words)

■ **[Abbreviations & Terminology]:** UNSC: United Nations Security Council | P5: the five Permanent Members of the UNSC — the U.S., U.K., France, Russia and China | UNGA: United Nations General Assembly | ACT: Accountability, Coherence and Transparency

GS PAPER 3: Economy, Environment and Technology

Make in India at 12: A Patchy Manufacturing Story

Why in news: Twelve years to the day since Make in India was launched on September 25, 2014, official data shows manufacturing's share of the economy has barely moved and India's global export share has been flat since before the campaign began.

Key Details:

- **Marginal GVA gains:** Manufacturing's share of India's Gross Value Added rose only from 14.6% in 2022-23 to 15.6% in 2025-26 under the new GDP series, and remains lower than it was in 2013-14, the year before Make in India launched.
- **Exports grew off a stagnant base:** India's share of global goods exports rose from about 0.8% in 2002 to 1.7% by 2013, then stayed roughly flat at 1.7% all the way through 2025-26, largely unchanged since before Make in India began.
- **FDI momentum uneven:** Manufacturing's share of overall FDI grew from 48% in 2014-15 to 55% in 2025-26, but this came in only 7 of the 12 years under consideration, reflecting an uneven investment cycle.
- **Investment signal weak:** Private-sector Gross Fixed Capital Formation, as a share of GDP, has been falling since 2022-23 even as industrial capacity utilisation stays below the 80% mark that typically triggers fresh investment.

Data/Facts/Example:

- **Export value:** Non-petroleum goods exports grew 53% to \$388.3 billion in 2025-26, up from \$253.5 billion in 2014-15, the year the campaign launched.
- **PLI record:** Fourteen Production-Linked Incentive schemes launched since 2020 have together drawn a cumulative investment of ₹2.4 lakh crore as of March 2026, concentrated mostly in solar modules, pharmaceuticals, automobiles and electronics.

How to use in UPSC Mains: Use the flat global export-share data point — unchanged since before Make in India launched — as evidence for a balanced answer on industrial policy: sector-specific incentive schemes like PLI can move investment without shifting the economy's aggregate manufacturing trajectory.

TARGET PRELIMS MCQ

Q. With reference to India's manufacturing sector and the Make in India initiative, consider the following statements:

1. Manufacturing's share of India's Gross Value Added is higher today than it was in 2013-14.
2. India's share of global goods exports has grown continuously since Make in India was launched in 2014.
3. Production-Linked Incentive (PLI) schemes were launched only after 2020.

Which of the statements given above is/are correct?

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

Answer: (a) 3 only

Explanation: Manufacturing's GVA share is actually lower today than in 2013-14 (Statement 1, incorrect). India's global export share plateaued at about 1.7% by 2013 and has stayed roughly flat since, rather than growing continuously (Statement 2, incorrect). PLI schemes were indeed rolled out starting in 2020 (Statement 3, correct).

■ **[Abbreviations & Terminology]:** GVA: Gross Value Added | FDI: Foreign Direct Investment | PLI: Production-Linked Incentive

Looking Beyond SWIFT: CIPS, SPFS and mBridge

Why in news: As BRICS nations push to settle more trade in national currencies, China's CIPS, Russia's SPFS and the central-bank-backed mBridge project are emerging as the leading, if still limited, alternatives to the SWIFT payment messaging system.

Key Details:

- **Why look beyond SWIFT:** The Belgium-based SWIFT system is the near-universal channel for cross-border payment messaging, but repeated Western sanctions, including cutting Russian banks off SWIFT in 2022, have pushed sanctioned and sanctions-wary economies toward parallel rails.

- **China's CIPS:** The Cross-Border Interbank Payment System, launched by the People's Bank of China in 2015, now operates in over 120 countries, including every BRICS member except India, and processed an average 679.8 billion yuan a day in 2025.
- **Russia's SPFS:** The System for Transfer of Financial Messages, built in 2014, connects 106 banks through Iran's own SEPAM network alone, per Iran's central bank, a sign of how sanctioned economies are plugging into it.
- **The mBridge project:** A multi-CBDC platform built with the BIS and the central banks of Thailand, the UAE, China and Saudi Arabia; the BIS exited in October 2024 over sanctions-circumvention concerns, but the project continues as a China-Gulf yuan settlement rail.

Data/Facts/Example:

- **India-Russia workaround:** Russia and India have built a rouble-rupee payments infrastructure that now accounts for 96% of bilateral trade, with 22 Russian banks and 17 Indian banks servicing the flow, per Sberbank India's Ivan Nosov.
- **India's gap:** India remains the one major BRICS economy still outside China's CIPS network, even as the New Delhi Declaration from the recent BRICS Summit resolved to increase trade settlement in national currencies.

SWIFT and Its Emerging Alternatives

System	Built By	Launched	Reach (as reported)
SWIFT	Cooperative of global banks, Belgium-based	1973	Near-universal messaging network
CIPS	People's Bank of China	2015	120+ countries; all BRICS members except India
SPFS	Central Bank of Russia	2014	106 banks via Iran's SEPAM alone
mBridge	BIS with Thailand, UAE, China, Saudi central banks	2024 (minimum viability)	China-Gulf wholesale yuan settlement rail

How to use in UPSC Mains: Frame this as a case study in the "weaponisation" of financial infrastructure — link it to India's own rupee-settlement push (Vostro accounts, rupee trade with Russia) and to the GS3 theme of reducing strategic dependence on dollar-clearing infrastructure without full de-dollarisation.

TARGET PRELIMS MCQ

Q. With reference to alternatives to the SWIFT payment messaging system, consider the following statements:

1. The Cross-Border Interbank Payment System (CIPS) was developed by the People's Bank of China.
2. India is a participating member of the CIPS network.
3. Project mBridge is backed by the Bank for International Settlements along with select central banks.

Which of the statements given above is/are correct?

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

Answer: (b) 1 and 3 only

Explanation: CIPS was indeed built by the People's Bank of China (Statement 1, correct). India is notably absent from CIPS's 120-plus-country network (Statement 2, incorrect). mBridge was developed with Bank for International Settlements support alongside the central banks of Thailand, the UAE, China and Saudi Arabia (Statement 3, correct).

■ **[Abbreviations & Terminology]:** SWIFT: Society for Worldwide Interbank Financial Telecommunication | CIPS: Cross-Border Interbank Payment System | SPFS: System for Transfer of Financial Messages | BIS: Bank for International Settlements | CBDC: Central Bank Digital Currency

Digi Yatra's Facial-Recognition System Goes International

Why in news: Digi Yatra, India's facial-recognition airport access system, is preparing to extend from domestic to international departures, with a pilot running at five major airports between October and December 2026.

Key Details:

- **The pilot:** Air India and IndiGo will take part in the pilot covering Bengaluru, Delhi, Kochi, Hyderabad and Mumbai airports for outbound international flights, testing e-passport-based enrolment and biometric selfie verification.
- **How it works:** Travellers scan their e-passport and verify identity with a selfie; the resulting digital credential is stored on the passenger's phone and linked to their boarding pass before they reach the airport.

- **Global interoperability goal:** India is working with the European Union's own digital identity framework so that a passenger travelling from India to Europe could eventually share verified credentials with both departure and destination airports.
- **Uneven rollout:** Face recognition is mandatory at terminal entrances and security checkpoints where deployed, but face-based boarding itself remains inconsistent across airports and airlines, and immigration stays outside this first phase.

Data/Facts/Example:

- **Domestic base:** Digi Yatra is already active at 39 domestic airports and is expected to expand to 64 by March 2027, per the Ministry of Civil Aviation.
- **Global framing:** The push aligns with IATA's "One ID" initiative, a broader airline-industry effort toward a single, reusable biometric identity for contactless air travel worldwide.

How to use in UPSC Mains: Connect Digi Yatra to the wider GS3/GS2 debate on Digital Public Infrastructure — it shows both the efficiency gains of India's "self-sovereign identity" push and recurring concerns about biometric data storage, consent, and the adequacy of India's data protection framework at scale.

TARGET PRELIMS MCQ

Q. With reference to Digi Yatra, consider the following statements:

1. It uses facial recognition technology to verify a passenger's identity at airports.
2. It is currently being piloted for international departures at select Indian airports.
3. It operates entirely independently of any passenger identity document such as Aadhaar or a passport.

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: (a) 1 and 2 only

Explanation: Digi Yatra does use facial recognition for identity verification (Statement 1, correct) and is now piloting international departures (Statement 2, correct). Enrolment is explicitly tied to identity documents, a passport for the international pilot, so it does not operate independently of them (Statement 3, incorrect).

Related PYQ: UPSC Prelims 2018: "The identity platform 'Aadhaar' provides open 'Application Programming Interfaces (APIs)'. What does it imply? 1. It can be integrated into any electronic device. 2. Online authentication using iris is possible." Answer: (c) Both 1 and 2 — tests the same underlying theme of API-driven biometric digital identity infrastructure that underpins Digi Yatra.

■ **[Abbreviations & Terminology]:** EU: European Union | IATA: International Air Transport Association

Haryana Deploys a 'Parali Protection Force' Against Stubble Burning

Why in news: Haryana will deploy a district- and block-level "Parali Protection Force" of police, agriculture and administrative officials, backed by drones and a per-acre cash incentive, to prevent paddy stubble burning ahead of this year's harvest.

Key Details:

- **The force:** The Parali Protection Force will combine police personnel, Agriculture Department officials and administrative officers at the district and block level to intensify late-evening patrolling and monitor farm fires using drones.
- **The incentive:** Farmers will get ₹1,200 per acre for opting for in-situ or ex-situ crop-residue management instead of burning, alongside continued subsidised access to balers, rakers and other residue-management machinery.
- **The enforcement chain:** Under Commission for Air Quality Management directions, every verified case of paddy stubble burning triggers three actions: registration of an FIR, a challan, and a "red entry" against the offence in the farmer's land record.
- **Why now:** The steps come ahead of the narrow window between the paddy harvest and Rabi sowing, historically the period when farm fires spike and contribute heavily to winter air pollution across Delhi-NCR.

Data/Facts/Example:

- **Compensation flow:** Environmental compensation charges imposed on violators are also recovered and added to the enforcement mechanism, alongside the FIR-challan-red entry chain.

- **Land-record penalty:** A "red entry" flags the violation against the farmer's land record for a defined period, a deterrent that can affect eligibility for institutional credit and other benefits tied to clean land records.

CAQM's Three-Step Enforcement Chain for a Verified Stubble-Burning Case

Step	Action
1	Registration of a First Information Report (FIR) against the violating farmer
2	Issuance of a challan (monetary penalty) under applicable law
3	A "red entry" recorded against the offence in the farmer's land records

How to use in UPSC Mains: Use Haryana's incentive-plus-enforcement mix as a model answer for GS3 questions on balancing deterrence with farmer welfare — contrast the purely punitive FIR-challan-red entry chain with the purely incentive-based ₹1,200-per-acre payment, and argue why both together, not either alone, are needed.

TARGET PRELIMS MCQ

Q. With reference to Haryana's stubble-burning enforcement mechanism, consider the following statements:

1. A "red entry" against a violation is recorded in the offending farmer's land records.
2. The Commission for Air Quality Management (CAQM) has statutory jurisdiction over the National Capital Region and adjoining areas.
3. Farmers who burn stubble are entitled to a cash incentive for doing so.

Which of the statements given above is/are correct?

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

Answer: (a) 1 and 2 only

Explanation: A confirmed violation does trigger a red entry in land records (Statement 1, correct), and the CAQM's statutory mandate covers the NCR and adjoining areas including Punjab, Haryana, Rajasthan and Uttar Pradesh (Statement 2, correct). The ₹1,200-per-acre incentive is paid for choosing NOT to burn stubble, i.e. for adopting residue management, not for burning it, making Statement 3 incorrect.

Related PYQ: UPSC Prelims 2019: "Consider the following: 1. Carbon monoxide 2. Methane 3. Ozone 4. Sulphur dioxide. Which of the above are released into the atmosphere due to the burning of crop/biomass residue?" Answer: (d) 1, 2, 3 and 4 — tests the environmental-science rationale behind exactly why stubble burning is regulated this strictly.

■ **[Abbreviations & Terminology]:** CAQM: Commission for Air Quality Management in National Capital Region and Adjoining Areas | NCR: National Capital Region

GS PAPER 4: Ethics, Integrity and Aptitude

The Ethics of Truth-Telling in End-of-Life Cancer Care

Why in news: A palliative-care physician's account of how doctors and families navigate conversations about death and dying raises a core GS4 dilemma: how much truth to share with a dying patient, and when, without extinguishing hope.

Key Details:

- **The core tension:** Families often fear that full honesty about a worsening prognosis will destroy a patient's hope, yet patients frequently sense the change in their condition regardless of what they are told.
- **Compassion vs honesty is a false choice:** Compassionate communication does not require choosing between truth and kindness — silence can create more fear than honest disclosure, because patients imagine conversations they were never allowed to have.
- **A structured approach:** Rather than asking only "what is the next treatment?", clinicians are urged to also ask "what matters most to you?", "what are you hoping for?" and "what are you worried about?" to surface a patient's real priorities.
- **Systemic gap:** Palliative care is often introduced only after active treatment ends, when earlier, parallel involvement could help patients and families make more informed choices about time, treatment and goodbyes.

Data/Facts/Example:

- **What families remember:** Years later, families rarely recall the details of chemotherapy; what stays with them is whether the patient suffered, felt heard, and got the chance to say goodbye, reframing what "good care" means at the end of life.
- **Practical guidance offered:** Recommended steps include asking early what the patient wants to know, identifying a decision-maker in advance, and requesting a palliative-care consultation alongside, not only after, active oncology treatment.

How to use in UPSC Mains: This is squarely GS4's "Ethics and Human Interface" and "Emotional Intelligence" territory — frame any answer around the tension between patient autonomy (the right to know) and beneficence/non-maleficence (protecting from harm), noting that empathetic communication, not concealment, is what current medical ethics holds resolves this tension.

MAINS CASE STUDY EXERCISE

Q. You are the treating physician for a patient with advanced cancer that is no longer responding to treatment. The patient has, at different times, both asked direct questions about their prognosis and appeared to avoid the subject. Their family strongly believes that telling the patient "how bad it really is" will destroy their will to live, and has asked you not to disclose this in full. The patient's two young children have not been told anything is wrong. As the physician, how would you balance the patient's right to informed truth, the family's protective instinct, and the emotional needs of the children? What values would guide your approach, and what concrete steps would you take? (250 words)

■ **[Abbreviations & Terminology]:** Palliative care: specialised medical care focused on relief from the symptoms and stress of a serious illness, alongside, not instead of, active treatment