

THE DAILY UPSC BRIEF

HIGH-YIELD DAILY SOURCES & ANALYSIS | 14 OCTOBER 2026

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PRELIMS POINTERS — TODAY IN ONE LINE EACH

- 1. CBD COP17** — the 17th UN Biodiversity Conference (Convention on Biological Diversity) meets in Yerevan, Armenia, 19–30 October 2026.
- 2. Exercise Tarang Shakti 2026** — second edition of the IAF-hosted multinational air exercise, held at Air Force Station Jodhpur; concluded 12 October.
- 3. INS Mangrol** — third of eight Mahe-class Anti-Submarine Warfare Shallow Water Craft, built by Cochin Shipyard; commissioned at Mumbai.
- 4. KONKAN** — bilateral naval exercise between India and the U.K.; the 2026 edition is being held off Plymouth with INS Trishul.
- 5. PM GatiShakti National Master Plan** — GIS-based infrastructure planning platform launched on 13 October 2021; BISAG-N (under MeitY) is its technology partner.

HOW TO READ THIS BRIEF

☐ Why in News ☐ Target Prelims MCQ ☒ How to Use in UPSC Mains ☐ Mains Practice / Case Study Question

GS PAPER 2: POLITY, GOVERNANCE, SOCIAL JUSTICE & IR

Resignation, Defection and the Speaker: Madras HC Sets a Two-Month Deadline

Why in news: The Madras HC upheld the T.N. Speaker's acceptance of the resignations of six AIADMK MLAs, who later joined the ruling TVK. It also ordered him to decide, within two months, disqualification pleas pending against four of them.

Key Details:

- **Two questions, kept apart:** Accepting a resignation under Art. 190(3)(b) does not end disqualification proceedings already begun under the Tenth Schedule for earlier conduct.
- **Why it matters:** Two of the four have been re-elected from the same seats. A finding that they defected would still matter for the record, and for any bar that follows from it.
- **Court-set timetable:** The Speaker must publish a timetable within 7 days, covering replies, objections and final hearing. Defecting MLAs get no more than two adjournments.
- **Duty of the office:** The Bench said the Speaker must rise above individual predilections and respect 'the sensitive constitutional trust' placed in him.

Data/Facts/Example:

- **Pendency:** The four pleas had been pending for four months when the HC intervened. Delay by Speakers is the recurring weakness of the Tenth Schedule.
- **Supreme Court trend:** Courts have moved from asking for a 'reasonable time' to setting fixed deadlines. Two to three months is now the usual benchmark.

How courts have closed the 'Speaker delay' gap

Case (year)	Holding
<i>Kihoto Hollohan</i> (1992)	Tenth Schedule valid; the Speaker acts as a tribunal, and the decision is open to judicial review
<i>Keisham Meghachandra Singh</i> (2020)	Decide within 3 months ordinarily; Parliament should consider an independent tribunal
<i>Subhash Desai</i> (2023)	Speaker must decide within a reasonable period; the whip is appointed by the political party, not the legislature party
<i>Padi Kaushik Reddy</i> (2025)	3-month deadline for the Telangana Speaker; SC asked Parliament to rethink the Speaker's role

The Tenth Schedule (Anti-Defection Law)

- **Origin:** Added by the 52nd Amendment, 1985, to stop legislators switching parties for office or money.
- **Grounds:** A member is disqualified for voluntarily giving up party membership, or for defying the party whip in a vote without prior permission.
- **Exceptions:** A merger backed by two-thirds of the legislature party is protected. The 91st Amendment, 2003 deleted the old 'one-third split' exception.
- **Nominated members:** May join a party within 6 months of taking their seat without being disqualified.
- **Who decides:** The Speaker or Chairman (Para 6). After *Kihoto Hollohan*, the decision is subject to judicial review.
- **Resignation route:** Under Art. 190(3)(b), the Speaker must refuse a resignation that is not voluntary or genuine (33rd Amendment, 1974).
- **Not to confuse:** Disqualifications under Art. 191(1), such as office of profit, are decided by the Governor on the ECI's opinion (Art. 192), not by the Speaker.

Prelims angle: Art. 102(2) applies the Tenth Schedule to MPs and Art. 191(2) applies it to State legislators. The Schedule covers both elected and nominated members.

How to use in UPSC Mains: Use this in GS2 answers on the anti-defection law, the Speaker's neutrality and judicial review of legislative functions. It shows that resignation cannot be used to escape a pending disqualification.

Answer skeleton

INTRO	The Tenth Schedule (52nd Amendment, 1985) and the Madras HC order separating resignation from disqualification.
BODY	The Speaker judging his own party's cause; chronic delay (<i>Keisham, Padi Kaushik Reddy</i>); resignation used as an escape route (<i>Shrimanth Patil</i>); the whip versus a member's freedom of conscience.
WAY FORWARD	Time-bound decisions; vest the decision in the President or Governor on ECI advice (Dinesh Goswami Committee, 1990); limit the whip to confidence and money votes.

Mains value-add: In *Shrimanth Balasaheb Patil v. Speaker, Karnataka* (2019), the SC held that a resignation does not take away the Speaker's power to decide disqualification for earlier conduct. It also held that the Speaker cannot bar a disqualified member from contesting until the end of the term. Cite it to show why the resignation and disqualification questions run separately.

TARGET PRELIMS MCQ MODERATE

Q. With reference to the Tenth Schedule of the Constitution of India, consider the following statements:

1. A split in a legislature party by one-third of its members is a valid defence against disqualification.
2. A nominated member who joins a political party within six months of taking the seat is not disqualified.
3. The decision of the Speaker on a question of disqualification is final and cannot be examined by any court.

Which of the statements given above is/are correct?

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

Answer: (b) 2 only

Explanation: Statement 1 is incorrect: the 91st Amendment, 2003 deleted the one-third 'split' exception, and only a two-thirds merger is now protected. Statement 2 is correct: the Schedule gives nominated members a six-month window. Statement 3 is incorrect: *Kihoto Hollohan* (1992) held that the Speaker acts as a tribunal whose decision is subject to judicial review. That is the trap.

Related PYQ: UPSC Mains 2013, GS2: "The role of individual MPs (Members of Parliament) has diminished over the years and as a result healthy constructive debates on policy issues are not usually witnessed. How far can this be attributed to the anti-defection law, which was legislated but with a different intention?"

■ **[Abbreviations & Terminology]:** HC: High Court | T.N.: Tamil Nadu | TVK: Tamilaga Vettri Kazhagam | AIADMK: All India Anna Dravida Munnetra Kazhagam | Art.: Article | SC: Supreme Court | ECI: Election Commission of India | MPs: Members of Parliament | MLAs: Members of Legislative Assembly

Naming the Land: India Standardises 28 Feature Names in Ladakh, China Objects

Why in news: The Survey of India standardised the names of 28 features in Ladakh, including some along the LAC. China called the move 'illegal and void' and said it had 'never recognised' the UT. The MEA replied that no amount of denial can change an established fact.

Key Details:

- **What India did:** Peaks, glaciers, passes, a valley, a river and a lake were formally named on the SoI map of the UT. Two features lie near Patrolling Point 15 (PP-15), a 2020 face-off site.
- **China's line:** Beijing says the western sector of the boundary 'belongs to China'. It reiterated its objection to the 2019 J&K reorganisation that created the Ladakh UT.
- **Cartographic tit-for-tat:** China has issued lists of 'standardised' Chinese names for places in Arunachal Pradesh since 2017. India now answers with official naming of its own.
- **Context:** This is the first public spat in two years. The two sides restored diplomatic and travel links after the 2024 Modi–Xi meeting, but maps remain a sore point.

Data/Facts/Example:

- **Disengagement:** Troops pulled back from the PP-15 area in September 2022 as part of the disengagement that followed the 2020 Galwan clashes.

- **Boundary length:** The India–China boundary is 3,488 km long: western sector 1,597 km, middle 545 km and eastern 1,346 km (MHA).

The naming contest: China's 'standardised name' lists for Arunachal Pradesh, and India's Ladakh move

Year	Move	Places named
2017	China, 1st list (after the Dalai Lama's Tawang visit)	6
2021	China, 2nd list	15
2023	China, 3rd list	11
2024	China, 4th list	30
2025	China, 5th list	27
2026	India: SoI standardises Ladakh feature names	28

The India–China Boundary: Sectors and Agreements

- **Western sector:** Ladakh. China illegally occupies Aksai Chin; the LAC here is a de facto line, not an agreed boundary.
- **Middle sector:** Himachal Pradesh and Uttarakhand. This is the least disputed stretch.
- **Eastern sector:** Sikkim and Arunachal Pradesh. India follows the McMahon Line (Simla Convention, 1914), which China rejects.
- **Key agreements:** 1993 Agreement on Peace and Tranquillity along the LAC; 1996 military CBMs; 2005 Political Parameters; 2013 Border Defence Cooperation Agreement.
- **Dialogue mechanisms:** Special Representatives talks (since 2003) and the WMCC (since 2012) handle boundary issues.
- **Survey of India:** India's national mapping agency, set up in 1767. It works under the DST.
- **Not to confuse:** The LAC is the line with China. The LoC is the line with Pakistan in J&K, from the Simla Agreement, 1972.

Prelims angle: Panchsheel, the Five Principles of Peaceful Coexistence, was first set out in the 1954 India–China Agreement on Trade and Intercourse with the Tibet region.

How to use in UPSC Mains: Use this in GS2 answers on India–China relations, 'grey-zone' and cartographic assertion, and border management. It shows that thawed ties have not resolved the core boundary question.

Answer skeleton

INTRO	India's standardisation of 28 Ladakh names, and China's 'never recognised' response.
BODY	Maps as a grey-zone tool (China's Arunachal lists since 2017); an undefined LAC; a fragile post-2024 thaw; the erosion of the 1993 and 1996 confidence-building pacts.
WAY FORWARD	Firm diplomacy with clarification of the LAC through SR and WMCC talks; border infrastructure and the Vibrant Villages Programme; consistent official cartography.

Mains value-add: The 1993 Agreement on the Maintenance of Peace and Tranquillity was the first bilateral pact to formally recognise the LAC. Both sides pledged to 'strictly respect and observe' it pending a final settlement. Cite it to argue that unilateral moves on the ground or on maps erode the confidence-building framework.

TARGET PRELIMS MCQ EASY-MODERATE

Q. With reference to India's northern borders, consider the following statements:

1. The Survey of India functions under the Ministry of Defence.
2. The Union Territory of Ladakh was created under the Jammu and Kashmir Reorganisation Act, 2019.
3. The McMahon Line relates to the western sector of the India–China boundary.

Which of the statements given above is/are correct?

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

Answer: (c) 2 only

Explanation: Statement 1 is incorrect: the SoI works under the Department of Science and Technology. Its maps of border areas make many people assume it is a defence body. Statement 2 is correct: the 2019 Act split the State into the UTs of J&K and Ladakh from 31 October 2019. Statement 3 is incorrect: the McMahon Line is the eastern-sector line (Arunachal Pradesh), drawn at the Simla Convention, 1914.

■ **[Abbreviations & Terminology]:** LAC: Line of Actual Control | UT: Union Territory | MEA: Ministry of External Affairs | SoI: Survey of India | J&K: Jammu and Kashmir | MHA: Ministry of Home Affairs | CBMs: Confidence-Building Measures | WMCC: Working Mechanism for Consultation and Coordination on India–China Border Affairs | DST: Department of Science and Technology | LoC: Line of Control | SR: Special Representatives

BIMSTEC Home Ministers Adopt the 'Delhi Declaration' on Terrorism and Crime

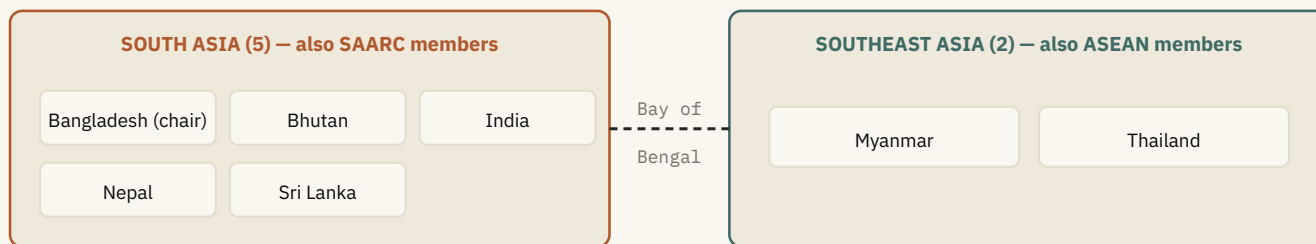
Why in news: India hosted the first-ever meeting of BIMSTEC Home Ministers. Members adopted the Delhi Declaration against terrorism, terror financing, radicalisation and organised crime, and approved five security instruments.

Key Details:

- **What the Declaration says:** Members condemn terrorism 'in all its forms', including cross-border terrorism. They will curb terror financing and implement UNSC sanctions, including the 1267 regime.
- **Five instruments:** A convention on trafficking in persons, a drug-control action plan, an MoU on AML/CFT capacity building, a plan on illicit financial flows, and a Bay of Bengal disaster-preparedness plan.
- **Five areas of cooperation:** Drug control, counter-terrorism and legal cooperation, repatriation of fugitives, cybercrime investigation, and institution building (Amit Shah).
- **India's offer:** India will share expertise in police training, counter-terrorism operations and forensics, and lead the grouping's Security pillar.

Data/Facts/Example:

- **New threats named:** Encrypted communication, drones, cryptocurrency, the dark web and online-scam trafficking. Victims trafficked into scam compounds are to be protected.
- **Limits:** The BIMSTEC FTA has been under negotiation since its 2004 Framework Agreement. Myanmar's internal conflict and uneven political will slow delivery on declarations.

BIMSTEC: a bridge between South Asia and Southeast Asia**First Home Ministers' Meeting, New Delhi (13 Oct 2026): Delhi Declaration + 5 Instruments**

- Convention on trafficking in persons
- Drug-control plan of action
- MoU: money laundering & terror financing
- Plan on illicit financial flows
- Bay of Bengal disaster-preparedness plan

BIMSTEC: Evolution and Structure

- **Origin:** Set up on 6 June 1997 by the Bangkok Declaration as BIST-EC (Bangladesh, India, Sri Lanka, Thailand). Myanmar joined in 1997, and Nepal and Bhutan in 2004.
- **Secretariat:** Permanent Secretariat in Dhaka, opened in 2014.
- **Charter:** The BIMSTEC Charter was signed at the Colombo Summit (2022). It gives the grouping a legal personality.
- **Sectors:** Cooperation was streamlined into seven sectors in 2022. India leads the Security pillar, which covers counter-terrorism, disaster management and energy.
- **Why it matters to India:** It links the Neighbourhood First and Act East policies, and is an alternative while SAARC is stalled.
- **Not to confuse:** Myanmar and Thailand are not SAARC members. Pakistan, Afghanistan and the Maldives are in SAARC but not in BIMSTEC.

Prelims angle: The Golden Triangle (Myanmar–Laos–Thailand) and the Golden Crescent (Afghanistan–Iran–Pakistan) are the two opium belts flanking India, which is why drug control leads BIMSTEC's security agenda.

How to use in UPSC Mains: Use this in GS2 and GS3 answers on regional groupings, the Bay of Bengal as a strategic space, and transnational organised crime. It shows India building security cooperation through BIMSTEC while SAARC is dormant.

Answer skeleton

- INTRO** The first BIMSTEC Home Ministers' meeting and the Delhi Declaration.
- BODY** Bay of Bengal threats (narcotics from the Golden Triangle, scam compounds, terror financing); BIMSTEC as an alternative to a stalled SAARC; limits such as the long-pending FTA and Myanmar's instability.
- WAY FORWARD** Operationalise the MLA Convention and intelligence-sharing; tie security to connectivity (Kaladan, the IMT Trilateral Highway); build capacity through Indian training institutes.

Mains value-add: The BIMSTEC Convention on Mutual Legal Assistance in Criminal Matters was signed at the 2022 Colombo Summit. It gives members a treaty basis to share evidence and serve summons across borders. Cite it to show that the Delhi Declaration builds on existing legal machinery.

TARGET PRELIMS MCQ EASY

Q. With reference to BIMSTEC, consider the following statements:

1. It was established through the Bangkok Declaration of 1997.
2. All its member countries are also members of SAARC.
3. Its permanent Secretariat is located in Dhaka.

Which of the statements given above is/are correct?

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

Answer: (a) 1 and 3 only

Explanation: Statement 1 is correct: the 1997 Bangkok Declaration founded the grouping. Statement 2 is incorrect: Myanmar and Thailand are ASEAN members, not SAARC members. Because five of the seven are South Asian, many assume full overlap. That is the trap. Statement 3 is correct: the Secretariat has been in Dhaka since 2014.

Related PYQ: UPSC Prelims 2026: "Match List I (BIMSTEC Centre/Establishment) with List II (Location): A. BIMSTEC Cultural Industries Observatory; B. BIMSTEC Energy Centre; C. BIMSTEC Centre for Weather and Climate; D. BIMSTEC Technology Transfer Facility — 1. NOIDA; 2. Bengaluru; 3. Colombo; 4. Thimphu." Correct matching: A-4, B-2, C-1, D-3.

■ **[Abbreviations & Terminology]:** BIMSTEC: Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation | UNSC: UN Security Council | AML/CFT: Anti-Money Laundering / Countering the Financing of Terrorism | MoU: Memorandum of Understanding | SAARC: South Asian Association for Regional Cooperation | ASEAN: Association of Southeast Asian Nations | FTA: Free Trade Agreement | MLA: Mutual Legal Assistance | IMT: India–Myanmar–Thailand

Free Legal Aid and Undertrials: Help That Arrives Late

Why in news: A study of a legal-aid programme in eight Maharashtra prisons finds that early legal help sharply raises bail success for undertrials. Most participants, however, got that help only months after arrest.

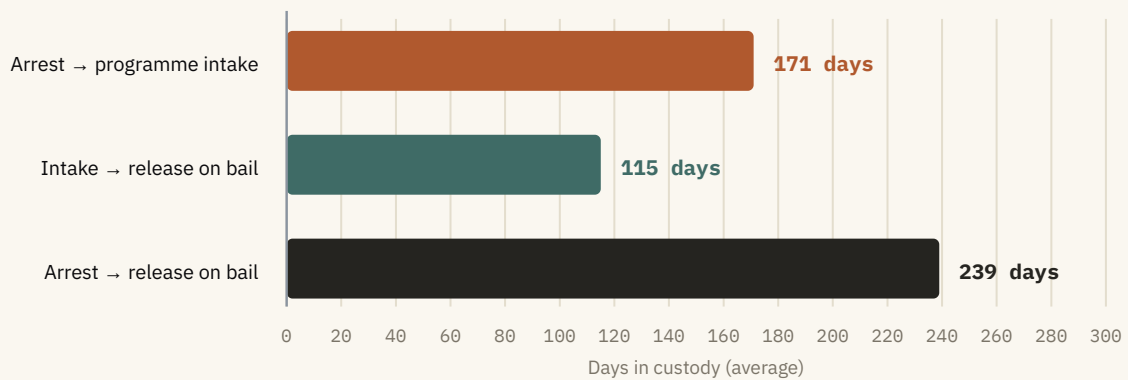
Key Details:

- **The gap:** India jails few people (about 41 per 1,00,000), yet over three-quarters of prisoners in 2022 were undertrials. That puts India fourth in the world by undertrial share.
- **Who gets stuck:** The typical participant was 29, close to half had studied only up to primary level, 18% were women and 57% were casual wage workers. They are held because they cannot navigate the system, not because they are convicted.
- **What legal aid did:** After intake, participants' bail success rose from 1–6% across groups to 61–92%. They also did better than other applicants in 28 of 29 districts.
- **Timing is everything:** Participants spent an average of 171 days in jail before help arrived. That loss cannot be undone, so legal aid must reach undertrials at or soon after arrest.

Data/Facts/Example:

- **Bail outcomes:** 84% of participants' bail applications succeeded, against 26% of all applications in the same district courts (2015–2020).
- **Cost of detention:** Wage losses reached up to about ₹2 lakh for some age groups; over 60% of participants earn under ₹80,000 a year. Under BNSS S.479, a first-time undertrial must be released on bail after serving one-third of the maximum sentence.

Average days in custody, Maharashtra legal-aid programme (2018–23)



Free Legal Aid: Article 39A and the LSA Act, 1987

- **Constitutional basis:** Art. 39A (a DPSP added by the 42nd Amendment, 1976) asks the State to provide free legal aid so that no one is denied justice because of poverty.
- **Judicial push:** *Hussainara Khatoon* (1979) held that speedy trial and free legal aid are part of the right to life under Art. 21.
- **The Act:** The LSA Act, 1987 came into force on 9 November 1995, now observed as National Legal Services Day. It created NALSA, State and District LSAs.
- **Who is eligible (S.12):** Women, children, SC/ST members, persons in custody, victims of trafficking or disaster, persons with disabilities, and low-income persons.
- **Leadership:** The CJI is NALSA's Patron-in-Chief. The senior-most SC judge after the CJI is its Executive Chairman.
- **New model:** The LADCS (2022) sets up full-time public-defender offices for criminal cases.
- **Not to confuse:** Lok Adalats, also under the LSA Act, settle disputes by compromise. Their awards are final, with no appeal.

Prelims angle: Art. 22(1) gives every arrested person the right to consult, and be defended by, a legal practitioner of choice.

How to use in UPSC Mains: Use this in GS2 answers on access to justice, prison reforms and criminal-justice delays. It gives hard evidence that early, quality legal aid is both a rights measure and an economic intervention.

Answer skeleton

INTRO	India's undertrial share (over three-quarters of prisoners) and the Art. 39A promise.
BODY	Rights dimension (<i>Hussainara Khatoon</i> , Art. 21); economic cost to daily earners; legal aid arriving late; poor data; overcrowding.
WAY FORWARD	Legal aid from first production before a magistrate; public-defender offices (LADCS); strict use of BNSS S.479; active Undertrial Review Committees in every district.

Mains value-add: In *State of Rajasthan v. Balchand* (1977), Justice V.R. Krishna Iyer laid down that 'the basic rule may perhaps be tersely put as bail, not jail'. Cite it to argue that long pre-trial detention of the poor inverts this principle.

TARGET PRELIMS MCQ MODERATE

Q. With reference to free legal aid in India, consider the following statements:

1. Article 39A was inserted into the Constitution by the 42nd Amendment Act, 1976.
2. A person in custody is entitled to free legal services under the Legal Services Authorities Act, 1987, irrespective of income.
3. The National Legal Services Authority is headed by the Union Minister of Law and Justice.

Which of the statements given above is/are correct?

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

Answer: (d) 1 and 2 only

Explanation: Statement 1 is correct: Art. 39A came with the 42nd Amendment. Statement 2 is correct: S.12(g) of the LSA Act covers persons in custody without any income test. Statement 3 is incorrect: NALSA is a judiciary-led body, with the CJI as Patron-in-Chief and the senior-most SC judge as Executive Chairman. The Law Ministry has no role in heading it. That is the trap.

Related PYQ: UPSC Mains 2023, GS2: "Who are entitled to receive free legal aid? Assess the role of the National Legal Services Authority (NALSA) in rendering free legal aid in India."

■ **[Abbreviations & Terminology]:** BNSS: Bharatiya Nagarik Suraksha Sanhita, 2023 | S.: Section | Art.: Article | DPSP: Directive Principle of State Policy | LSA: Legal Services Authorities | NALSA: National Legal Services Authority | SC/ST: Scheduled Castes / Scheduled Tribes | CJI: Chief Justice of India | SC: Supreme Court | LADCs: Legal Aid Defence Counsel System

Overtreatment and Overmedication: When More Medicine Means Worse Care

Why in news: As testing and treatment expand, Indian health care increasingly suffers from unnecessary tests, prescriptions and procedures. This sits alongside under-treatment of those who lack basic primary care.

Key Details:

- **Cascade of care:** A test finds an incidental abnormality, which leads to another test, then a diagnosis, then a lifelong prescription. Routine health-check packages often contain unwarranted tests (NMJI review, 2016).
- **Fragmented care:** Patients go straight to specialists. Each specialist optimises one condition, and no one looks at the whole person.
- **Marketplace incentives:** Fee-for-service practice and insurance moral hazard reward activity over restraint. Patients' demand for 'something tangible' and defensive medicine add to the pressure.
- **What to do:** Strengthen primary care so a family physician is the first contact. Put review dates on prescriptions, and have ICMR and professional societies publish Indian lists of low-value care.

Data/Facts/Example:

- **Polypharmacy:** About 49% of older Indian adults take multiple medicines (Frontiers in Pharmacology, 2021). In one 2025 study, about a third took five or more, with potentially inappropriate drugs in 28.8% of cases.
- **Choosing Wisely:** Between 2012 and 2023, nearly 80 specialty societies worldwide published close to 700 recommendations naming tests and treatments that clinicians and patients should question.

Rational Use of Medicines

- **WHO definition:** Patients receive medicines suited to their clinical need, in the right dose, for an adequate period, at the lowest cost to them and the community (Nairobi conference, 1985).
- **Essential medicines:** India's NLEM 2022 lists 384 medicines. It is the basis for price control under the DPCO.
- **Antibiotic curbs:** Schedule H1 (2013) requires pharmacists to keep a register for listed antibiotics. The Red Line campaign (2016) asks people not to use red-lined medicines without a prescription.
- **Choosing Wisely:** Launched in the U.S. in 2012 by the ABIM Foundation. Specialty societies list five tests or treatments to question.
- **Deprescribing:** A planned review to stop or reduce medicines whose risks now outweigh their benefits. It matters most for older adults.
- **Not to confuse:** Overdiagnosis is labelling a condition that would never have caused harm. Overtreatment is treating it, or any condition, beyond need.

Prelims angle: The WHO's AWARe system groups antibiotics as Access, Watch and Reserve to guide prescribing. Kerala launched India's first State AMR action plan (KARSAP) in 2018.

How to use in UPSC Mains: Use this in GS2 answers on health-system design, primary health care, insurance (PM-JAY) and AMR. It shows that universal health coverage needs restraint as well as access.

Answer skeleton

INTRO	The paradox of overtreatment for some and under-treatment for many.
BODY	Drivers: testing cascades, specialist fragmentation, fee-for-service practice, insurance moral hazard and defensive medicine. Harms: out-of-pocket costs, AMR and iatrogenesis.
WAY FORWARD	Gatekeeping primary care (Ayushman Arogya Mandirs); standard treatment guidelines; ICMR-led lists of low-value care; payments that reward outcomes.

Mains value-add: Ivan Illich's *Medical Nemesis* (1975) popularised 'iatrogenesis', harm caused by medical care itself. Cite it to argue that an overmedicalised system can damage the health it promises to protect.

MAINS PRACTICE QUESTION

Q. "India's health system suffers simultaneously from overtreatment of some and undertreatment of many." Examine the drivers of overtreatment in India and suggest how primary health care and payment reforms can promote rational care. (250 words)

Related PYQ: UPSC Mains 2014, GS3: "Can overuse and free availability of antibiotics without Doctor's prescription, be contributors to the emergence of drug-resistant diseases in India? What are the available mechanisms for monitoring and control? Critically discuss the various issues involved."

■ **[Abbreviations & Terminology]:** NMJI: National Medical Journal of India | ICMR: Indian Council of Medical Research | WHO: World Health Organization | NLEM: National List of Essential Medicines | DPCO: Drugs (Prices Control) Order | ABIM: American Board of Internal Medicine | PM-JAY: Pradhan Mantri Jan Arogya Yojana | AMR: Antimicrobial Resistance | AWaRe: Access, Watch, Reserve | KARSAP: Kerala Antimicrobial Resistance Strategic Action Plan

QUICK FACTS & EXAMPLES — GS PAPER 2

Algorithmic flagging in the Delhi special intensive revision (SIR). In a Hindu analysis of Delhi's draft rolls, Muslims were 13.6% of 97.54 lakh electors but 20.3% of the 19.33 lakh flagged for 'logical discrepancies' by the Election Commission of India's (ECI) centralised ERONET software. The share was nearly 30% for the five family-size criteria. The ECI has not explained the criteria.

How to use: GS2 answers on electoral integrity and on algorithmic decision-making in governance. It shows the need for transparency and human review when software flags citizens.

Aadhaar for Delhi's power subsidy. A notification of 30 September makes Aadhaar mandatory to avail of the electricity subsidy, invoking Section 7 of the Aadhaar Act. The scheme cost rose from ₹2,405.59 crore (2019–20) to ₹3,161 crore (2022–23), up to 70.39% of Delhi's total subsidy spend.

How to use: GS2 answers on direct benefit transfer (DBT) and targeting. *Puttaswamy (Aadhaar, 2018)* upheld Section 7 for subsidies paid from the Consolidated Fund, subject to alternatives for those without Aadhaar.

Campus democracy. Jamia Millia Islamia students began a hunger strike demanding union elections, which have not been held since 2006. Aligarh Muslim University reinstated its elections after a 19-day hunger strike.

How to use: GS2 answers on higher-education governance. Cite the Supreme Court-endorsed Lyngdoh Committee (2006) guidelines on student-union elections.

India–U.S. strain. The U.S. suspended Permanent Labour Certification (PERM) for eight IT firms, including Infosys, TCS and Wipro. India's trade surplus was \$33.8 billion on \$140 billion of bilateral trade in FY2025–26. This comes despite a 10-year defence framework (31 October 2025) and the TRUST (Transforming the Relationship Utilizing Strategic Technology) initiative (February 2025).

How to use: GS2 answers on strategic autonomy. It shows that defence convergence coexists with friction over trade, migration and technology transfer.

GS PAPER 3: ECONOMY, ENVIRONMENT & S&T

UPI Merchant Discount Rate Deferred Until After Deepavali

Why in news: NPCI postponed the 0.4% MDR on UPI P2M payments above ₹2,000 at medium and large merchants. The levy was due on 15 October and will now start 'immediately after Deepavali', after traders appealed and the PMO intervened.

Story so far: The 29 Sept Brief covered the SC questioning the government's power to levy the 0.4% MDR notified on 14 September. New today: the rollout has been deferred until after Deepavali, and the SC wants affidavits by late October.

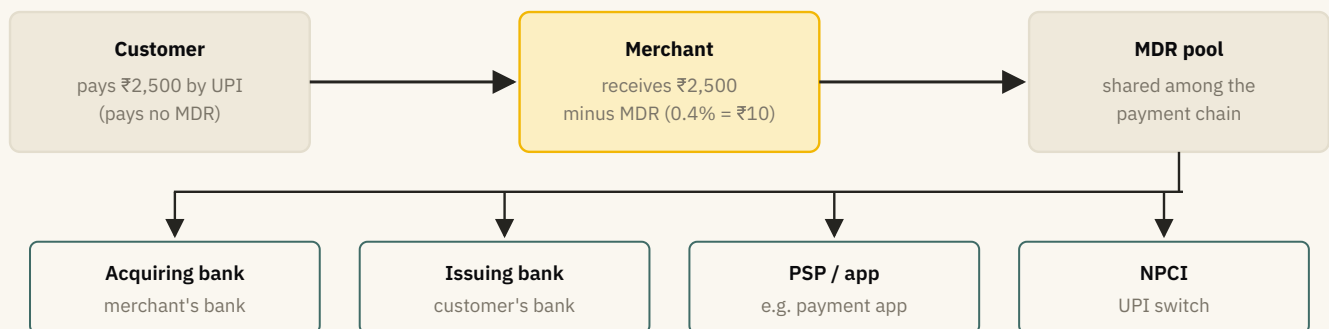
Key Details:

- **Scope of the levy:** It covers only P2M payments above ₹2,000 at medium and large merchants. Capital-market and 'strategic sector' payments will have separately notified rates.
- **Why the delay:** The UPI and Services Steering Committee cited the festive season. CAIT said the extra cost would burden thin-margin traders and slow the adoption of digital payments.
- **Legal cloud:** The SC has asked NPCI, the Centre and the RBI to file affidavits by late October explaining the rationale for the MDR.
- **The trade-off:** Zero MDR drove mass adoption but leaves banks and apps without revenue to fund UPI's infrastructure and fraud controls.

Data/Facts/Example:

- **Zero-MDR law:** Since 1 January 2020, S.10A of the PSS Act, 2007 and S.269SU of the Income-tax Act have barred MDR on RuPay debit cards and BHIM-UPI. Any levy needs a change to that notified regime.
- **Subsidy route:** The Centre has instead paid incentives on low-value P2M UPI payments: 0.15% on transactions up to ₹2,000 for small merchants (₹1,500 crore scheme, FY2024–25).

How a Merchant Discount Rate (MDR) works on a UPI payment



Illustrative. The deferred levy is 0.4% on P2M payments above ₹2,000 at medium and large merchants; payments of ₹2,000 or less stay at zero MDR.

UPI, NPCI and the MDR

- **NPCI:** An umbrella body for retail payments, promoted by the RBI and the IBA in 2008 under the PSS Act. It is a not-for-profit (Section 8) company.
- **UPI:** Launched by NPCI in 2016. It links multiple bank accounts to one app for instant, 24x7 transfers using a virtual address (VPA).
- **MDR:** The fee a merchant, not the customer, pays per digital payment. It is shared among the acquiring bank, the issuing bank, the app provider and the network.
- **P2P vs P2M:** Person-to-person transfers have always been free. MDR applies only to person-to-merchant payments.
- **Interchange:** The part of the MDR passed to the customer's (issuing) bank. For cards it is the largest share.
- **Not to confuse:** RuPay is NPCI's card network. BHIM is NPCI's UPI app, and UPI is the underlying payment system.

Prelims angle: NPCI runs RuPay, BHIM-UPI, NACH, AePS and the FASTag (NETC) system, while the RBI regulates payment systems under the PSS Act, 2007.

How to use in UPSC Mains: Use this in GS3 answers on digital public infrastructure, financial inclusion and the sustainability of free public digital goods. It shows the tension between pricing UPI for revenue and keeping it free for adoption.

Answer skeleton

INTRO	UPI as digital public infrastructure, with zero MDR since 2020.
BODY	Who funds the rails and fraud controls; the burden on thin-margin merchants; the legality question before the SC; the risk that costs pass through to consumers.
WAY FORWARD	A tiered, transparent MDR; targeted subsidies for small merchants; continued free P2P payments; periodic review of the cost of running UPI.

Mains value-add: The RBI's *Discussion Paper on Charges in Payment Systems* (August 2022) noted that UPI's infrastructure has costs someone must bear, and floated a tiered, amount-based MDR. Cite it to argue for graded, transparent charges rather than an abrupt flat levy.

TARGET PRELIMS MCQ MODERATE

Q. With reference to digital payments in India, consider the following statements:

1. The Merchant Discount Rate is a fee paid by the customer to his or her bank for every digital payment.
2. Zero MDR on BHIM-UPI and RuPay debit card transactions was mandated through a provision of the Payment and Settlement Systems Act, 2007.
3. The National Payments Corporation of India was promoted by the Reserve Bank of India and the Indian Banks' Association.

Which of the statements given above is/are correct?

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

Answer: (b) 2 and 3 only

Explanation: Statement 1 is incorrect: MDR is charged to the merchant, not the customer. It is the commonest misconception, and the trap here. Statement 2 is correct: S.10A, inserted in 2019, bars MDR on prescribed modes. Statement 3 is correct: the RBI and the IBA promoted NPCI in 2008.

Related PYQ: UPSC Prelims 2017: "Consider the following statements: 1. National Payments Corporation of India (NPCI) helps in promoting the financial inclusion in the country. 2. NPCI has launched RuPay, a card payment scheme. Which of the statements given above is/are correct?" – Answer: (c) Both 1 and 2.

■ **[Abbreviations & Terminology]:** NPCI: National Payments Corporation of India | MDR: Merchant Discount Rate | UPI: Unified Payments Interface | P2M: Person-to-Merchant | P2P: Person-to-Person | PMO: Prime Minister's Office | CAIT: Confederation of All India Traders | SC: Supreme Court | RBI: Reserve Bank of India | S.: Section | PSS: Payment and Settlement Systems | BHIM: Bharat Interface for Money | NACH: National Automated Clearing House | AePS: Aadhaar-enabled Payment System | NETC: National Electronic Toll Collection | IBA: Indian Banks' Association | VPA: Virtual Payment Address

'Forever Chemicals' in India's Water: The PFAS Problem

Why in news: Studies across Indian States are finding PFAS in water sources, and conventional treatment plants cannot remove them. India has no PFAS-specific drinking-water limit, and the extent of contamination remains unknown.

Key Details:

- **What PFAS are:** Synthetic compounds with many carbon-fluorine bonds, used in coatings, textiles and industry. These bonds make them resist breakdown for decades.
- **Treatment fails:** At a Chennai plant, all eight target PFAS were 5–103% higher in treated water than in raw water. Precursors may be turning into stable PFAS during treatment (IIT-Madras, 2024).
- **Sources:** Near Visakhapatnam, 38 of 77 PFAS tested were found, and sewage explained about 41% of median coastal concentrations. Groundwater near garbage dumps showed the highest levels in Chennai.
- **Regulatory gap:** There is no rule banning PFAS manufacture and no limit under IS 10500:2012. A BIS working group on emerging contaminants is now examining limits.

Data/Facts/Example:

- **Health risk:** IARC classifies PFOA as 'carcinogenic to humans' (Group 1) and PFOS as 'possibly carcinogenic' (Group 2B). A 24-PFAS mix delayed hatching and cut heart rates in zebrafish.
- **Removal options:** Activated carbon, ion exchange and reverse osmosis can remove PFAS. Low-cost adsorbents for Indian plants are still in development.

PFAS under the Stockholm Convention on POPs

Chemical	Listed	Annex (action)
PFOS, its salts and PFOSF	2009	Annex B — restriction
PFOA, its salts and related compounds	2019	Annex A — elimination
PFHxS, its salts and related compounds	2022	Annex A — elimination
Long-chain PFCAs (C9–C21)	2025	Annex A — elimination

The Stockholm Convention on POPs

- **What it is:** A global treaty (2001, in force 2004) to eliminate or restrict chemicals that persist, bioaccumulate, travel long distances and are toxic.
- **Annexes:** Annex A covers elimination, Annex B restriction, and Annex C unintentional production, for example dioxins.
- **India's position:** India ratified the Convention in 2006 with an opt-in declaration. Each newly listed chemical binds India only after it separately ratifies that listing; seven were ratified in 2020.
- **Nodal ministry:** MoEFCC. India is preparing its National Implementation Plan with UNEP support.
- **Sister treaties:** Basel (hazardous-waste movement) and Rotterdam (prior informed consent in trade). Together with Stockholm, they share one BRS secretariat.
- **Not to confuse:** The Minamata Convention covers mercury. The Montreal Protocol covers ozone-depleting substances.

Prelims angle: Everyday PFAS sources include non-stick (PTFE) coatings, aqueous film-forming firefighting foams (AFFF), water- and stain-repellent textiles and grease-proof food packaging.

How to use in UPSC Mains: Use this in GS3 answers on emerging pollutants, water quality, Jal Jeevan Mission outcomes and chemical regulation. It shows why safe drinking water must be measured by quality, not just tap connections.

Answer skeleton

INTRO	What PFAS are, and new Indian evidence of contamination.
BODY	Health risks (IARC classification); conventional treatment fails; no limit in IS 10500; scattered, non-comparable data; industrial and sewage sources.
WAY FORWARD	Interim PFAS limits in the revised IS 10500; a national baseline-monitoring programme; source control and polluter liability; ratifying the PFAS listings under Stockholm.

Mains value-add: In 2024 the U.S. EPA set enforceable drinking-water limits of 4 parts per trillion each for PFOA and PFOS, its first national PFAS standard. Cite it as a benchmark for the ongoing revision of IS 10500.

TARGET PRELIMS MCQ MODERATE-HARD

Q. With reference to per- and polyfluoroalkyl substances (PFAS), consider the following statements:

1. Their persistence in the environment arises from strong carbon–fluorine bonds.
2. The Indian drinking-water standard IS 10500:2012 prescribes specific permissible limits for PFAS.
3. PFOA is listed under Annex A of the Stockholm Convention.

Which of the statements given above is/are correct?

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

Answer: (c) 1 and 3 only

Explanation: Statement 1 is correct: the C–F bond is among the strongest in organic chemistry, so PFAS barely degrade. Statement 2 is incorrect: IS 10500:2012 has no PFAS-specific limit, and the standard is only under revision. Because the standard looks comprehensive, many assume it covers PFAS. That is the trap. Statement 3 is correct: PFOA was listed for elimination (Annex A) in 2019.

■ **[Abbreviations & Terminology]:** PFAS: Per- and Polyfluoroalkyl Substances | IIT: Indian Institute of Technology | BIS: Bureau of Indian Standards | IS: Indian Standard | IARC: International Agency for Research on Cancer | PFOA: Perfluorooctanoic Acid | PFOS: Perfluorooctane Sulfonic Acid | PFOSF: Perfluorooctane Sulfonyl Fluoride | PFHxS: Perfluorohexane Sulfonic Acid | PFCAs: Perfluorocarboxylic Acids | POPs: Persistent Organic Pollutants | MoEFCC: Ministry of Environment, Forest and Climate Change | UNEP: UN Environment Programme | BRS: Basel, Rotterdam and Stockholm Conventions | EPA: Environmental Protection Agency | PTFE: Polytetrafluoroethylene | AFFF: Aqueous Film-Forming Foam

QUICK FACTS & EXAMPLES – GS PAPER 3

Green crackers, grey air. In 2025, the first Deepavali after the Supreme Court allowed limited green crackers, Delhi's post-Deepavali PM_{2.5} averaged 488 µg/m³, the highest since 2021, with hourly peaks of 675. The Council of Scientific and Industrial Research's NEERI lab claims a 45–60% cut in PM emissions from green crackers, but the Commission for Air Quality Management (CAQM) found their QR codes being sold to unregistered makers.

How to use: GS3 answers on air pollution and the limits of technological fixes. Pair it with Arjun Gopal (2018) and the need for formal-sector regulation and enforcement.

Rural inflation and oil. September retail (CPI) inflation was 5.54%, with rural inflation at 6.08% and rural food inflation at 8.06%. The Indian crude basket rose from \$82.04 a barrel (July) to \$116.09 (September), a 41% increase.

How to use: GS3 answers on imported inflation and the regressive impact of food-price shocks on rural households.

'Rogue AI' warning. Over 200 AI and cybersecurity researchers, including Geoffrey Hinton and Yoshua Bengio, urged that cyber-capable AI models be air-gapped (physically cut off from the internet) during testing. They also want an international body to log containment failures.

How to use: GS3 answers on AI governance and critical-infrastructure security; also useful for India's AI-safety institution-building.

Satcom spectrum rules. Under the Telecommunications Act, 2023 (First Schedule), spectrum for satellite broadband is assigned administratively rather than auctioned. Starlink, Jio Satcom and Eutelsat OneWeb hold GMPCS authorisations but await security clearance before commercial launch.

How to use: GS3 answers on last-mile connectivity and spectrum policy. It shows the auction-versus-administrative-allocation trade-off and the security conditions (lawful interception, the power to suspend service) that come with satellite internet.

GS PAPER 4: ETHICS, INTEGRITY & APTITUDE**Putting the Team First: Harmanpreet Kaur and Selfless Leadership**

Why in news: Harmanpreet Kaur has stepped down as India's women's cricket captain in all formats. She led the side to its first ODI World Cup title and a historic Test win at Lord's, and built a generation of young players.

Key Details:

- **Self-sacrifice:** 'There were moments when I had to put aside my individual performance, my own growth... because I believed the team had to come first.' This is selflessness in practice.
- **Developing others:** She backed young talents such as Shafali Verma, Shree Charani and Kranti Gaud, encouraged them, and publicly credited their success.
- **Owning hard calls:** 'Decisions that were not always understood... sometimes came at a personal cost.' Leaders must accept unpopularity for the larger goal.
- **Knowing when to step aside:** She chose to step down after a run of titles and will keep playing in all formats. That puts an orderly transition ahead of holding on to office.

Data/Facts/Example:

- **GS4 linkage:** This illustrates the foundational values of dedication to service and selflessness. It also shows emotional intelligence: managing self and others in high-pressure settings.
- **For administrators:** The same qualities mark a good District Collector or team leader: building the capacity of juniors, sharing credit and owning decisions.

Servant Leadership and the Nolan Principles

- **Servant leadership:** Robert K. Greenleaf's idea (1970): a leader is 'servant first' and is judged by whether those served grow as persons.
- **Nolan Principles (U.K., 1995):** Seven principles of public life: selflessness, integrity, objectivity, accountability, openness, honesty and leadership.
- **Emotional intelligence:** Daniel Goleman's five components: self-awareness, self-regulation, motivation, empathy and social skills.
- **Indian thought:** The Gita's *nishkama karma*: act out of duty without attachment to personal reward.
- **Not to confuse:** Transactional leadership trades rewards for compliance. Transformational and servant leadership change followers' own goals and abilities.

How to use in UPSC Mains: Use this in GS4 answers on leadership, selflessness, emotional intelligence and succession in institutions. It is a contemporary Indian example of team-first leadership.

Answer skeleton

INTRO	Define selfless or servant leadership, with Harmanpreet Kaur as a short example.
BODY	Putting the team before oneself, developing juniors, owning hard calls and stepping aside in time, mapped onto a District Collector's role.
CONCLUSION	Nolan's 'leadership' principle: leaders model the values they expect from others.

Mains value-add: Kautilya's *Arthashastra*: 'In the happiness of his subjects lies the king's happiness; in their welfare his welfare.' Cite it to argue that a public leader's own gain must always come after the good of those served.

MAINS PRACTICE QUESTION

Q. "The true test of a leader is the growth of those they lead." Illustrate how selflessness and emotional intelligence can make a civil servant an effective leader of a district team. (150 words)

■ **[Abbreviations & Terminology]:** ODI: One Day International | GS4: General Studies Paper 4 | U.K.: United Kingdom