



FORTUNE WEEKLY DIGEST



> UNTOUCHABILITY IN INDIA

> THE NOBEL PRIZE

> MONETARY POLICY UPDATE

05th OCTOBER, 2026 - 11th OCTOBER, 2026

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EDITOR'S NOTE

As UPSC aspirants, it is essential to stay updated on current affairs to excel in the examination. This **Fortune Weekly Digest (ForWarD)** brings you the latest news and developments from around the world, carefully curated and analyzed to help you prepare for the Civil Services (Main) Examination.

We understand that time is precious, and we have made sure to present the information in a concise and easy-to-understand manner.

The magazine is divided into different sections. Mains relevant topics have been covered in detail with a UPSC previous year question perspective. The jot downs are examples and interesting facts to enrich your answer writing. Cherrypicks has some key words from the week, helpful again in answer writing and essay. We have also included essay topics and sample questions to help you gauge your preparation.

We have designed this magazine to best supplement the daily current affairs notes we have launched by the name of **FIND (Fortune IAS News Daily)** and **FINDER (Fortune IAS News Daily Explainer)** and the **Fortune Prelims Precise** monthly compilation. This magazine will be explained in detail and your queries addressed in a live class we conduct.

At a time when there is no dearth of current affairs materials, our hope is help you get a one-stop solution for all your current affairs needs.

This magazine is a work in progress and your feedback will be appreciated.

We hope that this magazine will serve as a valuable resource for your exam preparation and contribute to your success in the UPSC examination.

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**FIRST ATTEMPT TOPPERS FROM
OUR PRELIMS CUM MAINS BATCH**

KASTURI SHA
AIR 68

MANJIMA P
AIR 235

FABI RASHEED
AIR 71

SWATHI S BABU
AIR 522

OORMILA J S
AIR 561

W O M E N I N P O W E R

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UNTOUCHABILITY IN INDIA

Syllabus: GS I - Salient features of Indian Society, Diversity of India.

PYQ MAPPING

Q) Has caste lost its relevance in understanding the multi-cultural Indian Society? Elaborate your answer with illustrations. (2020)

Q) Caste system is assuming new identities and associational forms. Hence, caste system cannot be eradicated in India." Comment. (2018)

WHY IN NEWS

The performance of a **"purification" ritual at a rally venue in Haldwani, Uttarakhand**, after **Congress President Mallikarjun Kharge, a Dalit leader**, addressed a gathering in August 2026, reignited the national debate on untouchability.

INTRODUCTION

Untouchability is a **form of caste-based discrimination rooted in the notions of purity, pollution and hereditary occupation**, that deny certain communities equal access to public spaces, resources and opportunities. Article 17 of the Indian Constitution abolishes untouchability and prohibits its practice in any form.

ABOUT UNTOUCHABILITY

- ➔ **Constitutional and Legal Stance:** Neither Article 17 nor the Protection of Civil Rights Act, 1955 explicitly defines untouchability.
- ➔ **Judicial Interpretation:** In **Devarajiah v. B. Padmanna (1958)**, the Mysore High Court clarified that untouchability **refers to the historical caste-based practice of social exclusion**, not its literal meaning, such as isolation due to disease or mourning.

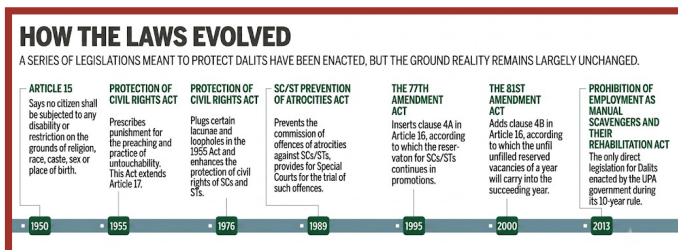
IMPORTANT HISTORICAL EVENTS

- ☞ **1924–25 – Vaikom Satyagraha:** Challenged restrictions on roads around the Vaikom temple in Kerala.
- ☞ **1925 – Self-Respect Movement:** Periyar challenged caste hierarchy, Brahminical dominance and discriminatory social practices.
- ☞ **1927 – Mahad Satyagraha:** B.R. Ambedkar asserted Dalits' right to draw water from Maharashtra's Chavdar Tank and publicly burnt the Manusmriti.
- ☞ **1931–32 – Guruvayur Satyagraha:** Demanded temple entry for oppressed castes in Kerala.

- ☞ **1932 – Poona Pact:** Gandhi and Ambedkar agreed on reserved seats for the Depressed Classes within joint electorates.
- ☞ **1932 – Harijan Sevak Sangh:** Gandhi established the All India Anti-Untouchability League to combat untouchability through social work.

CONSTITUTIONAL AND LEGAL PROVISIONS

- ✍ **Article 14** – Guarantees equality before the law and equal protection of the laws.
- ✍ **Article 15** – Prohibits discrimination on grounds of religion, race, caste, sex or place of birth.
- ✍ **Article 16** – Guarantees equality of opportunity in public employment.
- ✍ **Article 17** – Abolishes untouchability and makes its practice in any form punishable by law.
- ✍ **Article 21** – Protects life and personal liberty, including the right to live with dignity.
- ✍ **Article 46** – Directs the State to promote the educational and economic interests of weaker sections, particularly Scheduled Castes (SCs) and Scheduled Tribes (STs).



REASONS FOR PERSISTENCE OF UNTOUCHABILITY

- ☀ **Caste-based social hierarchy:** Deep-rooted beliefs in purity, pollution and social superiority continue to influence everyday interactions.
 - **Example:** The **"two-tumbler system"** persists in some rural tea stalls, particularly in Tamil Nadu, where separate tumblers are used for Dalit customers.
- ☀ **Endogamy:** Preference for marriage within one's caste reinforces caste boundaries and social exclusion.
 - **Example:** Honour killings, such as the **murders of Dalit men** Pranay in Telangana and Gokulraj in Tamil Nadu.

☀ **Hereditary occupations:** Traditional caste-linked occupations, especially sanitation work, can perpetuate stigma and social disadvantage.

- **Example:** 498 workers died during sewer and septic-tank cleaning between January 2019 and June 2026 (*Government data in Lok Sabha*).

☀ **Lack of education and awareness:** Limited awareness of constitutional values and legal rights allows discriminatory practices to continue.

- **Example:** In 2022, 147 students in a Gujarat school reportedly boycotted mid-day meals cooked by a Dalit woman.

☀ **Social acceptance of discrimination:** Untouchability may continue within households and communities despite being illegal.

- **Example:** “Vegetarian-only” housing societies that covertly deny rentals to marginalized castes.

Maharashtra, Dalit woman Surekha Bhotmange and her daughter Priyanka were sexually assaulted and murdered.

▼ **Limited social integration:** Segregation in housing, community spaces and social networks can continue even where formal discrimination is prohibited.

- **Example:** The infamous 20-foot “untouchability wall” built by dominant castes in Nadur, Tamil Nadu.

WAY FORWARD

✳ **Strengthen law enforcement:** Ensure prompt registration of complaints, impartial investigations, speedy trials and effective victim protection.

✳ **Promote education and constitutional values:** Integrate equality, dignity and anti-discrimination awareness into school curricula and community programmes.

✳ **Ensure economic empowerment:** Improve access to quality education, land, employment, entrepreneurship and financial support.

✳ **Encourage social integration:** Promote inter-caste interaction, inclusive public spaces and community-level dialogue.

- **Example:** Dr. Ambedkar Scheme for Social Integration through Inter-Caste Marriages, which provides a ₹2.5 lakh financial incentive to inter-caste couples.

✳ **Strengthen local governance:** Make Panchayati Raj Institutions, local bodies and community organisations accountable for preventing discrimination.

✳ **Promote dignity and representation:** Ensure meaningful participation of marginalised communities in decision-making and public institutions.

- **Example:** Travancore Devaswom Board officially appointed Dalit priests in state-managed temples in Kerala.

GOVERNMENT INITIATIVES

🇮🇳 **National Action for Mechanised Sanitation Ecosystem (NAMASTE):** Promotes safer sanitation work, mechanisation and support for sanitation workers.

🇮🇳 **Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY):** Aims to reduce poverty among Scheduled Castes (SCs) through livelihood generation, skill development, improved infrastructure in SC-dominated villages and educational facilities.

🇮🇳 **Stand-Up India Scheme:** Facilitates bank loans between ₹10 lakh and ₹1 crore to at least one SC or ST borrower per bank branch to promote grassroots entrepreneurship.

CHALLENGES

▼ **Gap between law and practice:** Constitutional guarantees have not eliminated discrimination in everyday life.

- **Example:** In January 2025, around 200 police personnel were deployed in Rajasthan’s Ajmer district to protect Dalit groom during his **horse-mounted wedding procession**. **Underreporting of cases:** Victims may fear threats, social boycott, loss of livelihood or violence.

▼ **Implementation gaps:** Delays in investigation and trial, inadequate enforcement and difficulties in securing convictions can weaken deterrence.

▼ **Intersectional discrimination:** Dalit women may face overlapping disadvantages based on caste, gender and economic status.

- **Example:** In the **2006 Khairlanji massacre** in

CONCLUSION

In 2023, **24 cases under the Protection of Civil Rights Act, 1955 relating to untouchability were reported**, according to the Ministry of Social Justice and Empowerment citing NCRB data. Eradicating untouchability requires effective enforcement of laws, social awareness and the realisation of constitutional values of equality, dignity and fraternity

SAMPLE QUESTION

Q) “Despite constitutional safeguards, untouchability continues to persist in various forms in India.” Examine the reasons for its persistence and suggest measures for its eradication. **(15 marks, 250 words)**

MONETARY POLICY UPDATE

Syllabus: GS III - Indian Economy

PYQ MAPPING

Q) Do you agree with the view that steady GDP growth and low inflation have left the Indian economy in good shape? Give reasons in support of your arguments **(2019)**

Q) How would the recent phenomena of protectionism and currency manipulations in world trade affect the macroeconomic stability of India? **(2018)**

SHORT TAKES

- **Repo Rate:** The interest rate at which the RBI lends short-term funds to banks against eligible securities.
- **Standing Deposit Facility (SDF) Rate:** The rate at which the RBI absorbs liquidity from banks without providing collateral.
- **Marginal Standing Facility (MSF) Rate:** The rate at which banks can borrow overnight funds from the RBI against eligible securities, subject to specified limits.
- **Bank Rate:** The rate at which the RBI is prepared to buy or rediscount eligible bills of exchange, and which also serves as a benchmark for certain regulatory purposes and penalties imposed on banks.
- **Core inflation:** The rate of increase in prices of goods and services excluding food and fuel, whose prices are often volatile.
- **Non-Banking Financial Company (NBFC):** A financial institution that provides services such as lending, investment and asset financing but does not have a full banking licence and cannot accept demand deposits like a bank.
- **NBFC Account Aggregator (NBFC-AA):** An RBI-registered entity that, with the customer's consent, securely transfers financial data between financial institutions.

WHY IN NEWS

The RBI held its **63rd Monetary Policy Committee (MPC) meeting from 5 to 7 October 2026** to review India's monetary and economic conditions.

INTRODUCTION

The Reserve Bank of India's (RBI) **Monetary Policy Committee (MPC)**, mandated under the RBI Act, 1934, determines the policy repo rate to maintain price stability while keeping growth in mind. In its **October 2026 meeting**, the MPC raised the repo rate by 25 basis points and shifted its stance from neutral to calibrated tightening amid rising inflationary pressures.

MONETARY POLICY COMMITTEE (MPC)

- ➔ **Origin:** Established in **2016** under **Section 452B of the Reserve Bank of India Act, 1934**, following amendments made through the Finance Act, 2016.
- ➔ **Composition:** A **six-member body** comprising the RBI Governor (Chairperson), Deputy Governor in charge of monetary policy, one RBI-nominated officer and three members appointed by the Central Government.
- ➔ **Functions:** Determines the policy repo rate required to achieve the notified Consumer Price Index (CPI) inflation target, while keeping economic growth in mind.
- ➔ **Decision-making:** Meets **at least four times a year**; decisions are taken by **majority vote**, with the **Governor exercising a casting vote in case of a tie**. Its decisions are **binding** on the RBI.



KEY UPDATES

POLICY RATES

Policy rate	Rate
Repo rate	5.50%
Standing Deposit Facility (SDF)	5.25%
Marginal Standing Facility (MSF)	5.75%
Bank Rate	5.75%

Monetary Policy Stance:

- o The Reserve Bank of India (RBI) **raised the policy repo rate by 25 basis points (bps) to 5.50%**.
- o This was its **first rate hike since February 2023**
- o The MPC **unanimously approved the rate hike**, while the shift from a **neutral to a calibrated tightening stance** was approved by a **4-2 majority**.

- o Calibrated tightening signals a shift towards controlling inflation, with near-term rate cuts considered unlikely.

🔍 GDP growth forecast:

- o RBI raised its projection for FY 2026–27 from **6.7% to 7.1%**, reflecting stronger-than-anticipated economic momentum.
- o GDP growth is projected at 7.2% in Q2, 6.9% in Q3 and 6.8% in Q4 of FY 2026–27

🔍 Inflation forecast:

- o The **Consumer Price Index (CPI) inflation** forecast for FY 2026–27 was revised to **5.2%**, with **core inflation projected at 4.4%**.
- o CPI inflation was projected at 4.9% in Q2, 6.0% in Q3 and 5.7% in Q4 of FY 2026–27.
- o The RBI highlighted elevated crude oil prices, food-price pressures and an uneven monsoon as risks to the inflation outlook.

The RBI's target is 4% CPI inflation, with a tolerance band of 2% to 6%.

🔍 Other Important RBI Announcements:

- o RBI announced plans to establish a **Technical Consultative Committee** for Financial Markets to facilitate **structured discussions with market participants** on policy and operational issues.
- o RBI announced measures to **enable interoperability among Non-Banking Financial Company (NBFC) Account Aggregators**, improving coordination within the financial data-sharing ecosystem.
- o RBI announced that **deposit account information would be included in consolidated account statements by 31 December 2026**, improving access to financial information

funding needs.

☀️ **Exchange Rate and Capital Flows:** Higher domestic interest rates may support the rupee by **improving the relative attractiveness of rupee-denominated assets**, although exchange rates also depend on global conditions and investor sentiment.

☀️ **Economic Growth:** The higher GDP forecast of 7.1% indicates a **strong growth outlook**, but sustained monetary tightening could moderate economic activity.

CHALLENGES

● **Inflation from Supply-Side Factors:** Higher interest rates cannot directly resolve supply shortages caused by deficient monsoons, food production disruptions or international crude oil price increases.

● **Growth–Inflation Trade-off:** Tightening monetary policy can contain inflation but may also weaken consumption, private investment and employment generation.

● **Global Geopolitical Uncertainty:** Conflicts in West Asia, volatile energy prices and disruptions to global trade can increase inflationary pressures.

● **Burden on Borrowers:** Higher EMIs can place pressure on households with floating-rate loans and small businesses that depend heavily on bank credit.

● **Uneven Monetary Transmission:** Changes in the repo rate may not immediately or uniformly affect lending and deposit rates across banks and borrowers.

WAY FORWARD

✳️ **Strengthen Inflation Management:** Monetary tightening should be complemented by targeted fiscal and supply-side measures to address food and fuel price pressures.

✳️ **Improve Agricultural Supply Chains:** Invest in irrigation, storage, cold chains and efficient transport to reduce post-harvest losses and food-price volatility.

✳️ **Ensure Effective Monetary Transmission:** Banks should transmit policy changes transparently, while the RBI monitors lending rates, deposit rates and credit availability.

✳️ **Protect Vulnerable Borrowers:** Improve financial awareness and loan-repayment planning, particularly for households and small businesses facing higher borrowing costs.

✳️ **Enhance Policy Communication:** Clear explanations of inflation risks, policy decisions and the economic outlook can improve public understanding and anchor inflation expectations.

IMPLICATIONS

☀️ **Inflation Control:** Higher interest rates can **moderate excessive borrowing and demand**, helping contain demand-driven inflation and prevent price pressures from becoming entrenched.

☀️ **Borrowing Costs:** Home loans, vehicle loans and business loans **linked to external benchmarks may become more expensive** as banks transmit the rate hike to borrowers.

☀️ **Investment and Industrial Growth:** Increased borrowing costs **may discourage private investment and expansion** by businesses, particularly interest-sensitive sectors such as real estate and automobiles.

☀️ **Savings and deposits:** Banks **may offer higher deposit rates**, depending on liquidity conditions and their

CONCLUSION

The effectiveness of monetary policy depends on **balancing price stability with sustainable economic growth**, particularly amid global geopolitical tensions and supply-side inflation. Coordinated monetary and fiscal measures, supported by structural reforms, are essential to maintain macroeconomic stability and achieve inclusive growth.

SAMPLE QUESTION

Q) “Monetary policy alone cannot ensure price stability in a developing economy like India.” Critically examine the need for coordination between monetary and fiscal policies. **(10 marks, 150 words)**

INDIA'S NEW GROWTH STORY

Syllabus: GS III - Indian Economy

PYQ MAPPING

Q) Explain the difference between the computing methodology of India's Gross Domestic Product (GDP) before the year 2015 and after the year 2015 **(2021)**

Q) Do you agree that the Indian economy has recently experienced a V-shaped recovery? Give reasons in support of your answer **(2021)**

Q) Do you agree with the view that steady GDP growth and low inflation have left the Indian economy in good shape? Give reasons in support of your arguments. **(2019)**

SHORT TAKES

- Σ **Gross Domestic Product (GDP):** Measures the value of final goods and services produced within a country's domestic territory during a given period.
- Σ **Gross Value Added (GVA):** Measures the value generated by producers and economic sectors. GDP is calculated by adding net product taxes to GVA.
- Σ **GDP Nowcasting:** The estimation of current GDP growth before official figures are released, using high-frequency indicators such as GST collections, electricity consumption and industrial production.

WHY IN NEWS

The Indian Express article, **"How India's Growth Rate Keeps Beating Forecasts,"** examines why India's actual economic growth has frequently exceeded professional forecasts since FY 2022–23.

INTRODUCTION

India has emerged as **one of the world's fastest-growing major economies**, demonstrating resilience amid global economic uncertainties. The **Reserve Bank of India raised its Gross Domestic Product (GDP) growth forecast for FY 2026–27 to 7.1% in October 2026**, reflecting the economy's growth potential despite geopolitical and climatic risks.

INDIA'S GROWTH STORY

Strong Economic Growth and Resilience:

- ➔ The Reserve Bank of India (RBI) **raised its GDP growth forecast for FY 2026–27 by 40 basis points to 7.1%**, reflecting confidence in India's economic resilience.
- ➔ The revised forecast came despite geopolitical

tensions, high crude oil prices, deficient monsoons and El Niño-related high temperatures.

Changing Growth Forecasts:

- ➔ RBI revised its GDP growth forecast for FY 2026–27 several times, **from 6.9% in April to 6.6% in June, 6.7% in August and 7.1% in October 2026.**
- ➔ Such revisions **reflect changing domestic and global economic conditions** and the difficulty of predicting growth accurately.
- ➔ Growth forecasts **shape expectations** among investors, businesses, policymakers and financial institutions, influencing investment and economic planning.

Actual Growth Versus Forecasts:

- ➔ The RBI has conducted its **Survey of Professional Forecasters every two months since September 2007**, collecting economic estimates from economists working with banks, credit rating agencies and research organisations.
- ➔ **Before FY 2021–22, actual Gross Value Added (GVA) growth was generally lower than forecasts** made at the beginning of the financial year.
- ➔ **Since FY 2022–23, actual growth has more frequently exceeded forecasts**, partly because economists have adopted cautious projections amid global uncertainties.

• Forecasts vs actual performance

Financial Year	Median forecast for Real GVA*	Actual Real GVA (based on 2011-12 series)	Actual Real GVA (based on 2022-23 series)
2015-16	7.90%	8.00%	—
2016-17	7.70%	8.00%	—
2017-18	7.30%	6.20%	—
2018-19	7.10%	5.80%	—
2019-20	7.10%	3.90%	—
2020-21	5.30%	-4.20%	—
2021-22	10.00%	9.40%	—
2022-23	7.00%	7.20%	—
2023-24	5.80%	8.60%	7.40%
2024-25	6.50%	6.40%	7.20%
2025-26	6.40%	7.30%	7.90%
2026-27	6.80%	NA	NA

Source: RBI, Indian Express Research, * by RBI's panel of professional forecasters

CHALLENGES

- ✧ **Global Economic Uncertainty:** Geopolitical conflicts, trade tariffs and supply-chain disruptions can affect exports, investment, energy prices and business confidence.
 - **Example:** Red Sea shipping crisis has forced Indian exporters to reroute via the Cape of Good Hope, surging freight costs by up to 300%.
- ✧ **Dependence on Crude Oil Imports:** Rising international oil prices can widen the import bill, increase inflationary pressures and put pressure on India's current account balance.
- ✧ **Inflation–Growth Trade-off:** Higher interest rates can help contain inflation but also raise borrowing costs for households and businesses, potentially slowing consumption and investment.
- ✧ **Climate-Related Risks:** Deficient monsoons, El Niño conditions and extreme temperatures can reduce agricultural output, weaken rural demand and increase food prices.
 - **Example:** Erratic monsoons and severe heatwaves in 2023 devastated domestic wheat and tomato yields.
- ✧ **Forecasting Errors:** Repeated differences between projected and actual growth complicate policy planning and can affect investor expectations.
- ✧ **Limitations of Economic Data:** Changes in data series, base years and estimation methods can complicate comparisons across financial years while GDP growth alone may also fail to capture the distribution of economic gains.

WAY FORWARD

- ✧ **Improve Forecasting Accuracy:** Regularly update economic projections using high-frequency indicators, alternative scenarios and sensitivity analysis to account for global and domestic risks.
 - **Example:** Reserve Bank of India (RBI) relies on a **Dynamic Factor Model (DFM)** framework to

effectively "**nowcast**" India's quarterly GDP.

- ✧ **Strengthen Statistical Systems:** Improve the quality, coverage, transparency and timeliness of national income data to make growth estimates more reliable and comparable.
- ✧ **Diversify Energy Sources:** Expand renewable energy, improve energy efficiency and diversify crude oil import sources to reduce vulnerability to global price shocks.
 - **Example:** **PM Surya Ghar scheme** to expand rooftop solar.
- ✧ **Promote Domestic Demand:** Strengthen employment generation, skill development and household purchasing power to sustain consumption-led growth.
- ✧ **Encourage Private Investment:** Improve the ease of doing business, policy predictability, infrastructure and access to credit to support capital formation and productivity.
 - **Example:** **PM Gati Shakti National Master Plan** reduces logistics costs and bureaucratic delays.
- ✧ **Strengthen External Resilience:** Diversify export markets, improve export competitiveness and develop resilient supply chains
 - **Example:** Comprehensive trade pacts like the CEPA with the UAE.

CONCLUSION

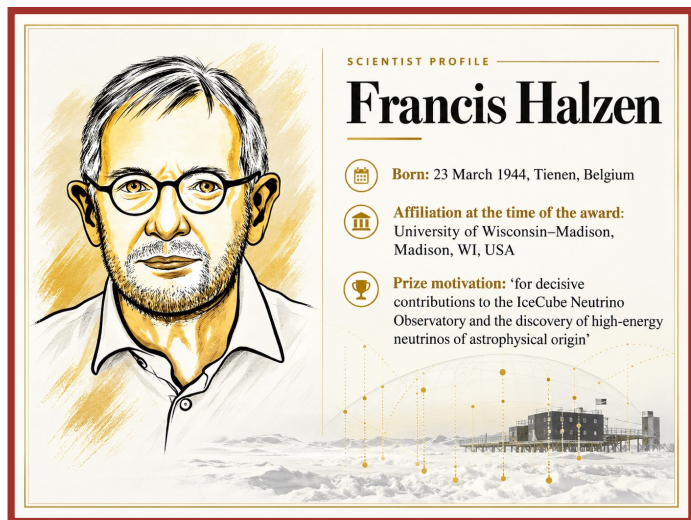
India's growth story must move beyond high GDP growth towards **inclusive, employment-intensive and sustainable development**. Strengthening domestic productivity, maintaining macroeconomic stability and improving economic resilience will be crucial to achieving the vision of **Viksit Bharat by 2047**.

SAMPLE QUESTION

Q) "India's growth story must transition from growth resilience to growth sustainability." Critically examine in the context of the vision of Viksit Bharat by 2047. **(10 marks, 150 words)**

THE NOBEL PRIZE

NOBEL PRIZE IN PHYSICS 2026



Neutrinos can be produced when extremely energetic particles collide with matter or radiation in cosmic environments.

Why are neutrinos special?

Consider three types of particles or radiation travelling towards Earth.

Type	What happens during travel?
Charged cosmic rays (protons, electrons)	Magnetic fields bend their paths, making their origins difficult to trace.
Gamma rays	Travel in straight lines but can be absorbed by matter or interact with radiation.
Neutrinos	Travel almost in straight lines and rarely interact with matter.

Understanding Cosmic Particle Accelerators and Neutrinos

Scientists have discovered that the universe contains powerful objects that can accelerate tiny particles, such as protons, neutrinos, to extremely high speeds, almost the speed of light. These are called **natural cosmic particle accelerators**.

Examples include

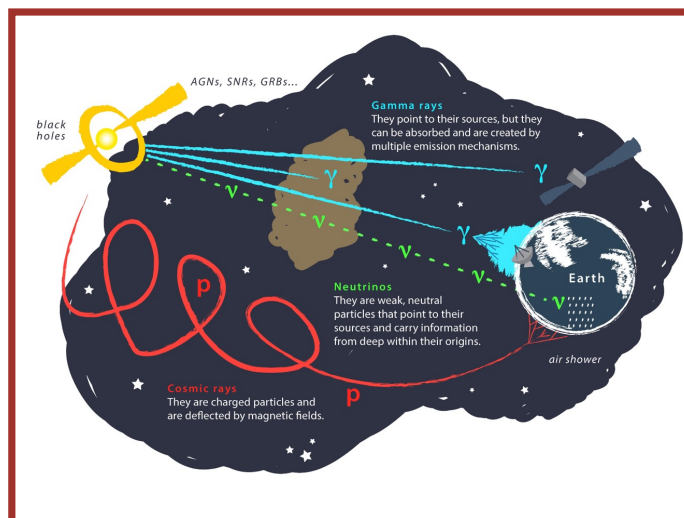
- ➔ **Supernova remnants:** Exploding stars produce shock waves that accelerate particles.
- ➔ **Black holes:** Matter and magnetic fields near certain black holes can power enormous jets of energetic particles.
- ➔ **Neutron stars:** Extremely dense stellar remnants with powerful magnetic fields can accelerate particles.

Some cosmic particles have energies millions of times greater than particles produced in Earth's most powerful accelerators, such as the **Large Hadron Collider (LHC)**. The main mystery is that the scientists are still investigating exactly which cosmic objects produce the highest-energy particles and how they accelerate them to such enormous energies.

What are neutrinos?

Neutrinos are extremely tiny subatomic particles that have three important properties,

- ➔ They have no electric charge.
- ➔ They have extremely small mass.
- ➔ They interact very weakly with matter, allowing them to pass through stars, planets, and even the Earth.



How do neutrinos help scientists?

Neutrinos act like cosmic messengers. By detecting high-energy neutrinos on Earth, scientists can investigate.

- ♣ Where powerful cosmic particle accelerators are located.
- ♣ How particles gain enormous amounts of energy.
- ♣ What processes occur near black holes, exploding stars, and other extreme cosmic environments.
- ♣ What is happening inside regions that ordinary light cannot easily reveal.

One important instrument is the **IceCube Neutrino Observatory**, which uses sensors embedded deep in

Antarctic ice to detect signals from neutrino interactions.

(Small scientific clarification: *Neutrinos can undergo flavour oscillations during travel, and detecting their exact arrival direction is not always easy. But unlike charged cosmic rays, their paths are not bent by magnetic fields, and they generally travel vast distances without significant energy loss.*)

IceCube Neutrino Observatory

☀ **Vision (1988):** Scientist Francis Halzen proposed detecting cosmic neutrinos using Antarctic ice at the South Pole.

☀ **Working Principle:** When neutrinos interact with atomic nuclei, they can produce particles that generate flashes of light, detected by sensors embedded in ice.

☀ **Why the South Pole?:**

- o Clear glacial ice, minimal interference, and geological stability make it suitable for neutrino detection.

☀ **IceCube Observatory (2011):**

- o Completed in 2011, the observatory covers 1 cubic kilometre of ice to detect extremely rare high-energy neutrinos.

☀ **Major Discovery:**

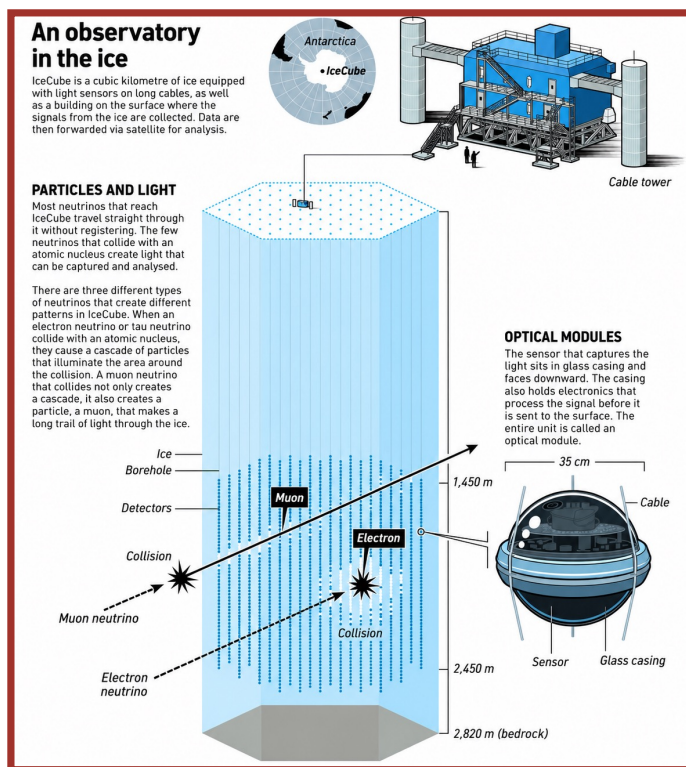
- o IceCube detected high-energy neutrinos originating from beyond our solar system, opening a new field of astronomy.

☀ **Scientific Significance:**

- o Helps identify cosmic particle accelerators and study extreme phenomena such as black holes and exploding stars.

☀ **Future Potential:**

- o Could reveal previously unknown cosmic events and improve our understanding of the universe.



NOBEL PRIZE IN CHEMISTRY 2026

NOBEL PRIZE 2026
CHEMISTRY

Henri B. Kagan

Born: 15 December 1930, Boulogne-Billancourt, France

Affiliation at the time of the award: Université Paris-Sud, Orsay, France

Prize motivation: "for the discovery of non-linear effects and autocatalysis in asymmetric organic synthesis"

NOBEL PRIZE 2026
CHEMISTRY

Kenso Soai

Born: 1950, Hiroshima, Japan

Affiliation at the time of the award: Tokyo University of Science, Tokyo, Japan

Prize motivation: "for the discovery of non-linear effects and autocatalysis in asymmetric organic synthesis"

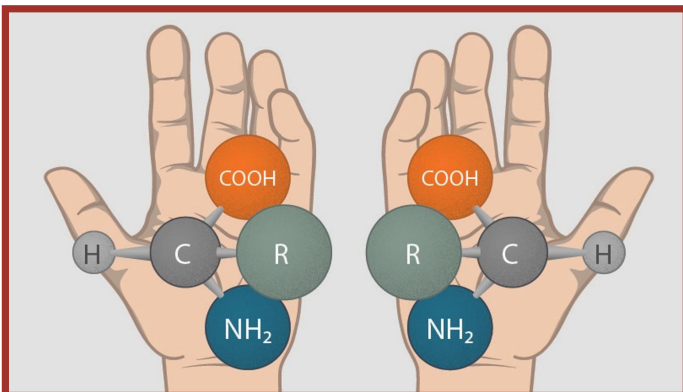
The fundamental mystery: Why does life prefer one molecular form?

- ➔ Life requires essential molecules such as amino acids and sugars.
- ➔ Many of these molecules exist in two mirror-image forms- left-handed and right-handed, called enantiomers.
- ➔ Louis Pasteur pioneered the discovery of molecular handedness, known as chirality.
- ➔ Although both forms have almost identical physical properties, they can behave differently when interacting with other chiral molecules.

The unique preference of life

Biological molecule	Preferred form in life
Amino acids in proteins	Left-handed (L-amino acids)
Sugars in DNA and RNA	Right-handed (D-sugars)

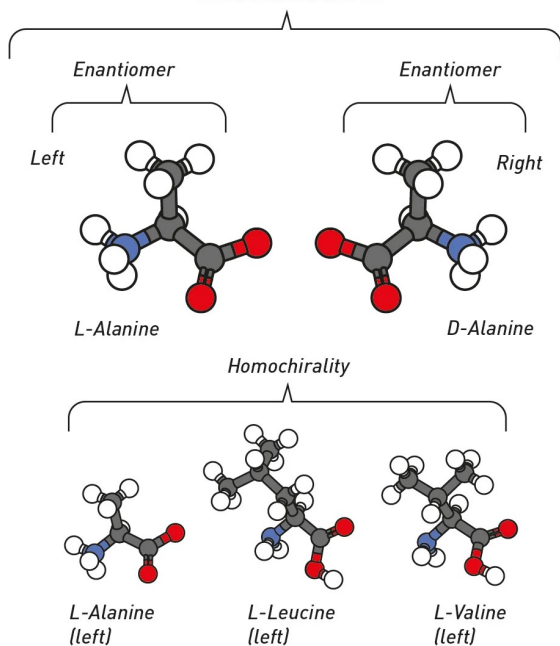
This preference is called **homochirality**, a fundamental characteristic of life.



About chirality

Molecules that exist as two non-identical mirror images are called *chiral* molecules. The mirror images are called *enantiomers* and are defined as either right or left. If a group of molecules – such as amino acids – consists of only right enantiomers or left enantiomers, this is called *homochirality*.

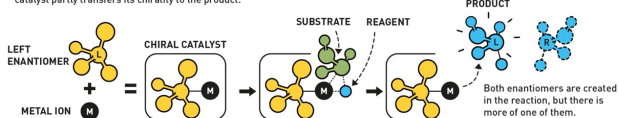
CHIRAL MOLECULES



©Johan Jarnestad/The Royal Swedish Academy of Sciences

An asymmetric reaction

In asymmetric catalysis, more of one enantiomer is formed than the other. To drive such a reaction, chemists need a catalyst that is chiral. This now commonly consists of a metal ion and an enantiomer of a chiral substance. During the reaction, the catalyst partly transfers its chirality to the product.



©Johan Jarnestad/The Royal Swedish Academy of Sciences

The chemical puzzle

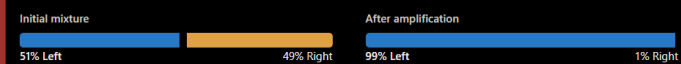
- Under ordinary achiral conditions, chemical reactions often produce approximately 50% left-handed and 50% right-handed molecules.
- However, life overwhelmingly depends on particular molecular forms.

The central question was- How could an initially balanced chemical mixture become dominated by one form?

Nobel-winning discovery: Amplification of tiny differences

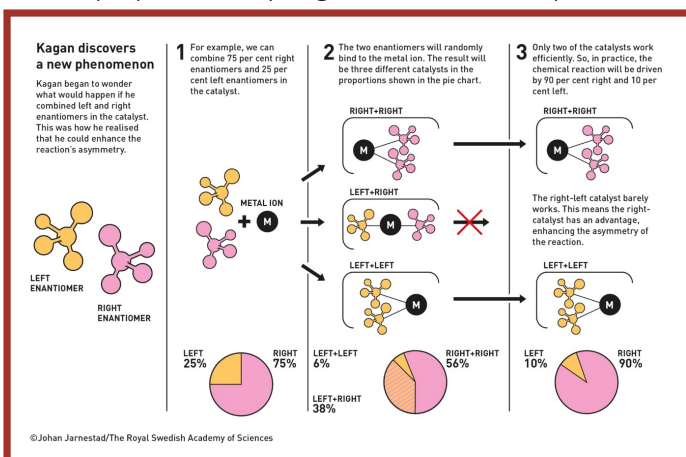
The researchers demonstrated how a small initial imbalance can become much larger through non-linear effects and autocatalysis.

Illustrative example of symmetry breaking

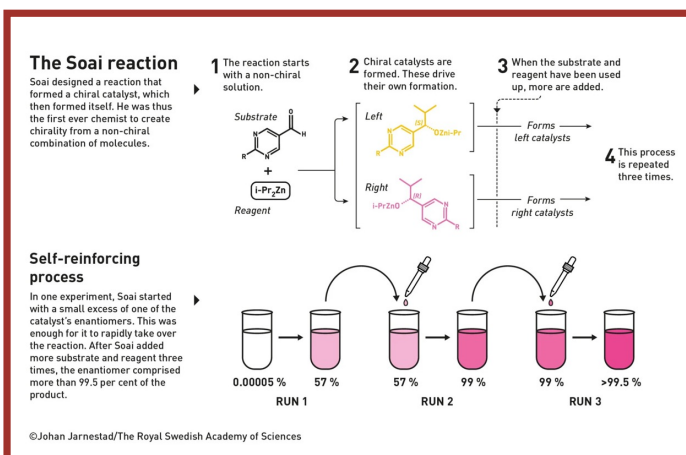


(Conceptual illustration only; the actual result depends on the reaction conditions.)

Non-linear effect (Kagan): A small imbalance in the handedness of a catalyst can produce a disproportionately large imbalance in the products.



Autocatalysis (Soai): The product of a reaction acts as a catalyst to accelerate its own production.



Through these processes, the initially more abundant molecular form can become increasingly dominant.

Significance for the origin of life

Provides a possible chemical mechanism explaining how molecular asymmetry could have emerged

before life began.

- ☀ Offers insights into how complex biological chemistry may have developed on early Earth.
- ☀ Has major applications in pharmaceutical manufacturing, where producing the correct molecular form is essential for drug effectiveness and

safety.

(Important clarification: The scientists did not prove that their specific reactions occurred in Earth's primordial soup. They demonstrated chemical mechanisms that could help explain how life's molecular handedness originally emerged.)

NOBEL PRIZE IN PHYSIOLOGY OR MEDICINE 2026 – OPTOGENETICS

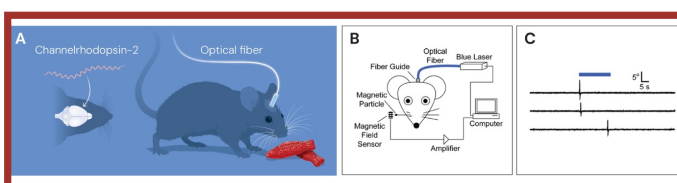
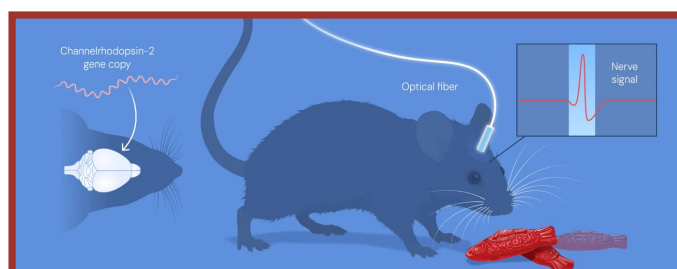
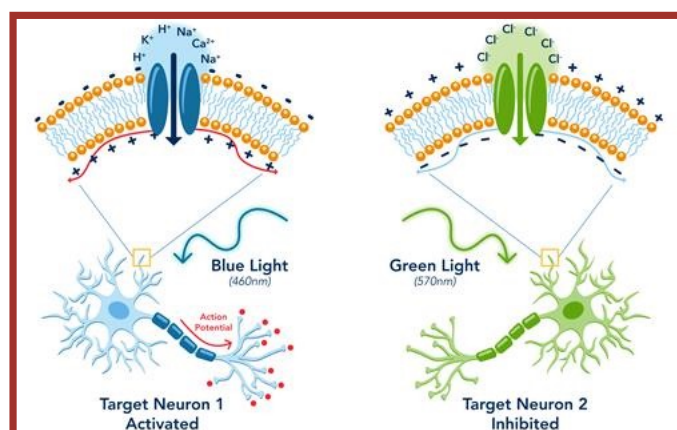
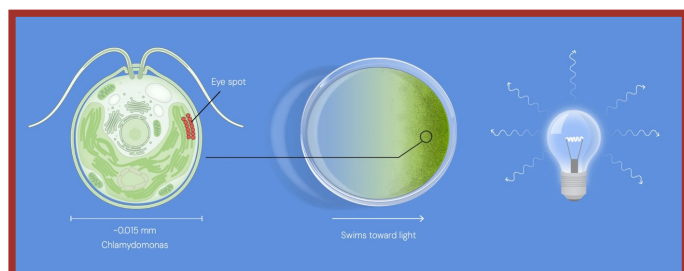
 NOBEL PRIZE 2026 PHYSIOLOGY OR MEDICINE Karl Deisseroth Born: 18 November 1971, Boston, MA, USA Affiliation at the time of the award: Howard Hughes Medical Institute, USA; Stanford University, Stanford, CA, USA Prize motivation: "for their discoveries concerning light-gated ion channels and optogenetics" 	 NOBEL PRIZE 2026 PHYSIOLOGY OR MEDICINE Peter Hegemann Born: 11 December 1954, Münster, Germany Affiliation at the time of the award: Humboldt University of Berlin, Berlin, Germany Prize motivation: "for their discoveries concerning light-gated ion channels and optogenetics" 	 NOBEL PRIZE 2026 PHYSIOLOGY OR MEDICINE Georg Nagel Born: 24 August 1953, Weingarten, Germany Affiliation at the time of the award: University of Würzburg, Würzburg, Germany Prize motivation: "for their discoveries concerning light-gated ion channels and optogenetics" 
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The 2026 Nobel Prize in Medicine recognises the development of optogenetics, a revolutionary technique that allows scientists to **activate or inhibit specific nerve cells using light**.

Scientists and their contributions

Scientist	Major contribution
Peter Hegemann	Investigated how single-celled algae respond to light.
Georg Nagel	Worked with Hegemann to discover the light-sensitive protein channelrhodopsin.
Karl Deisseroth	Developed a method to control nerve cells using channelrhodopsin and light.

How does optogenetics work?



- ➔ **Discovery in algae:** Scientists studied **Chlamydomonas**, a single-celled alga that swims towards light.
- ➔ **Light-sensitive protein:** They identified **channelrhodopsin**, a protein that functions as a light-activated ion channel.
- ➔ **Blue light activation:** When blue light strikes channelrhodopsin, the channel opens, allowing charged ions to cross the cell membrane.
- ➔ **Electrical signal:** In a neuron, this ion movement can cause depolarisation and trigger a nerve impulse.
- ➔ **Gene transfer:** Scientists introduce the gene encoding channelrhodopsin into selected neurons, making them responsive to light.

Scientists can switch selected nerve cells ON using light and observe how this changes brain activity or behaviour.

Importance of this discovery

Earlier, scientists could identify brain regions associated with emotions, memory or behaviour but often struggled to establish whether particular neurons directly caused them. Optogenetics makes it possible to experimentally test cause-and-effect relationships by controlling specific neurons with high temporal precision.

Major applications of optogenetics

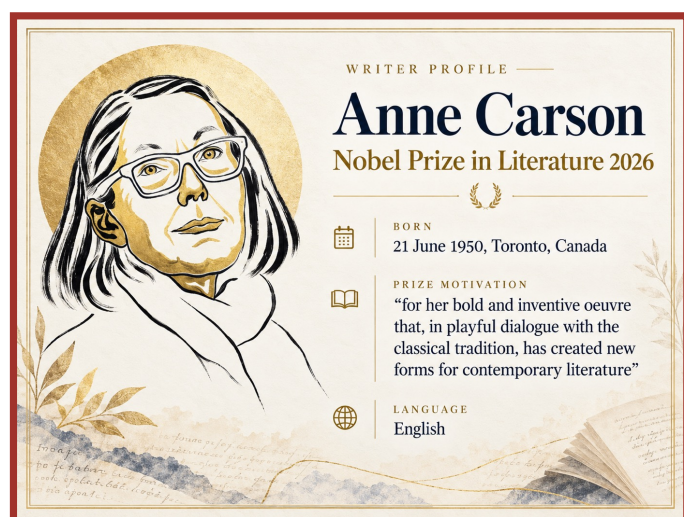
- ➔ **Memory research:** Identifies neural circuits involved in learning, memory formation and recall.
- ➔ **Mental health:** Helps investigate brain circuits associated with depression, anxiety and other psychiatric conditions.
- ➔ **Neurological disorders:** Improves understanding of epilepsy, Parkinson's disease and Alzheimer's disease.
- ➔ **Vision restoration:** Experimental treatments use light-sensitive proteins to help restore some visual function in people with retinal degeneration.
- ➔ **Brain mapping:** Allows scientists to identify which neurons control specific movements, emotions and behaviours.

Scientific significance

- ♣ Combines genetics and optics to control cellular activity.
- ♣ Allows precise control of selected neurons within milliseconds.
- ♣ Helps establish causal relationships between brain activity and behaviour.
- ♣ Opens possibilities for developing more targeted neurological therapies.

Most therapeutic applications remain experimental rather than established clinical treatments.

NOBEL PRIZE IN LITERATURE 2026



mythology, philosophy and poetry.

- o **Modern themes:** Love, loneliness, grief, identity and human relationships.
- o **Experimental writing:** Blending poetry, essays, fiction, translation and visual art.

Understanding the Nobel citation

The Nobel Committee recognised her for creating new literary forms through a creative dialogue with classical traditions.

Term	Simple meaning
Bold and inventive	Writing in original and unconventional ways
Oeuvre	The complete collection of an author's works
Classical tradition	Ancient Greek and Roman literature, myths and philosophy
New literary forms	Combining different styles of writing rather than following traditional formats

- ➔ The Nobel Prize in Literature for 2026 is awarded to the Canadian author Anne Carson,
- ➔ “for her bold and inventive oeuvre that, in playful dialogue with the classical tradition, has created new forms for contemporary literature”.
- ➔ **Her writing combines:**
 - o **Classical literature:** Ancient Greek and Roman

NOBEL PEACE PRIZE 2026



Awarded for her contributions to international justice, human rights and strengthening the rule of law.

Key Contributions

- ➔ **Anti-Apartheid Activist:** Defended human rights activists against racial discrimination in South Africa.

- ➔ **International Justice:** Served as President of the International Criminal Tribunal for Rwanda (ICTR).
- ➔ **Landmark Contribution:** Helped establish that rape and sexual violence can constitute genocide and crimes against humanity.
- ➔ **Human Rights Leadership:** Served as UN High Commissioner for Human Rights (2008–2014).
- ➔ **International Courts:** Served at the ICC and as an ad hoc judge at the ICJ.
- ➔ **Global Peace:** Promoted accountability for war crimes, judicial independence and peaceful conflict resolution.

Significance

- 🌀 Strengthens the international rule of law.
- 🌀 Promotes justice for victims of genocide and war crimes.
- 🌀 Reinforces the importance of international institutions in preventing conflict.

SVERIGES RIKSBANK PRIZE IN ECONOMIC SCIENCES IN MEMORY OF ALFRED NOBEL 2026



The Royal Swedish Academy of Sciences awarded the 2026 Nobel Prize in Economic Sciences to Robert E. Hall and Michael Woodford for their pioneering contributions to understanding how economies can be stabilised against inflation, unemployment and economic shocks.

Laureate	Major contribution
Robert E. Hall – Stanford University	Developed theories of consumption, employment and business cycles, highlighting the influence of future expectations on present spending.
Michael Woodford – Columbia University	Advanced New Keynesian macroeconomics, explaining the role of expectations, monetary policy and central-bank credibility in stabilising economies.

Major Economic Concepts

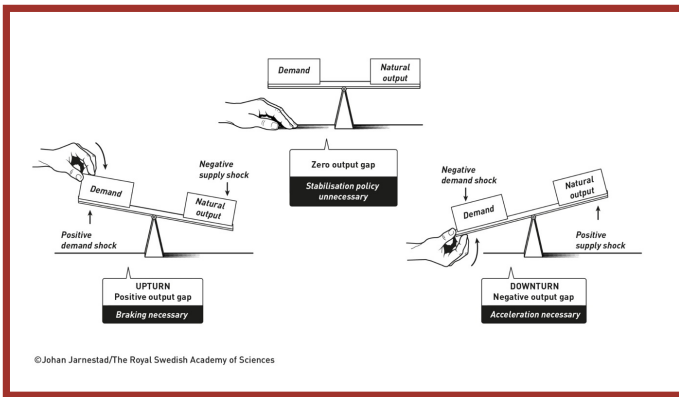
Output Gap and Stabilisation Policy

- The output gap is the difference between an economy's actual output and its potential or natural output.

$$\text{OutputGap} = \text{ActualGDP} - \text{PotentialGDP}$$

Economic condition	Meaning	Policy response
Positive output gap	Demand exceeds sustainable productive capacity	Contractionary policy may be necessary
Negative output gap	Output falls below potential	Expansionary policy may be necessary
Zero output gap	Output is at its potential level	No output-gap correction is required

A negative demand shock can produce a recessionary gap, while a negative supply shock may reduce productive capacity and increase inflationary pressure, complicating the policy response.

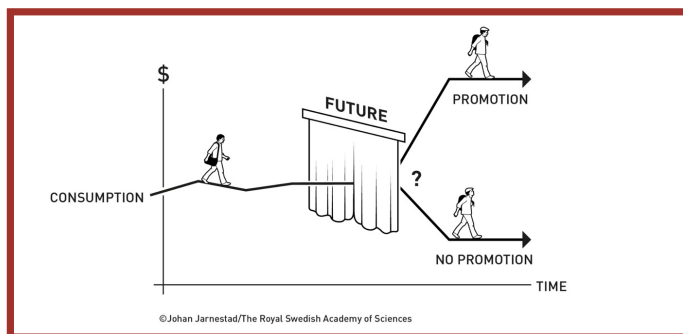


- Household consumption, saving and labour decisions.
- Firms' production, pricing and investment decisions.
- Expectations about future inflation and economic conditions.
- Price and wage rigidities that prevent immediate adjustment.

This framework helped explain why the same monetary or fiscal intervention can produce different outcomes under different economic conditions.

Consumption and Future Expectations – Robert Hall

- Hall's **Permanent Income Hypothesis framework** suggests that households make consumption decisions based on expected lifetime resources rather than only current income.
 - **Expected future income increase:** Households may increase present consumption.
 - **Expected future income decline:** Households may reduce consumption and increase precautionary saving.
 - **Unexpected information:** Can alter consumption plans and economic activity.
- Under restrictive assumptions, changes in consumption should be difficult to predict using information already available, because consumers have incorporated that information into their plans.

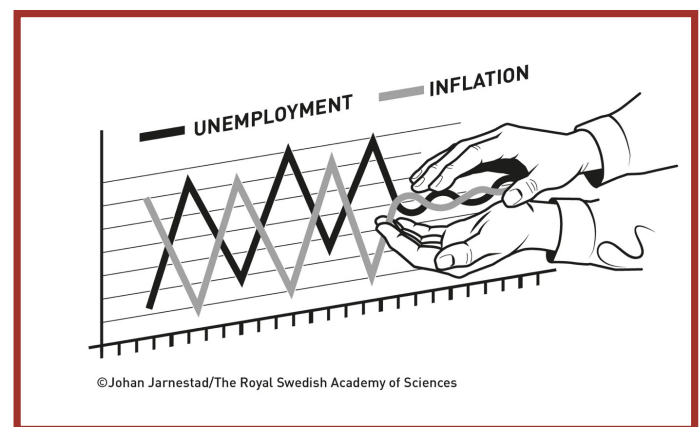


Inflation–Unemployment Relationship

The short-run Phillips curve describes a relationship between inflation and economic slack.

- Strong aggregate demand can reduce unemployment while increasing inflationary pressure.
- Weak demand can increase unemployment while reducing inflationary pressure.
- Supply shocks can simultaneously increase inflation and unemployment, producing stagflation.

Woodford's research emphasised the importance of inflation expectations, forward-looking behaviour and credible monetary policy.



Conclusion

The 2026 Nobel Prize in Economic Sciences demonstrates that economic stability depends not merely on government intervention but also on individual behaviour, future expectations and credible institutions. The research offers important insights for designing effective monetary and fiscal policies in an increasingly uncertain global economy.

Microeconomic Foundations of Macroeconomics

Traditional macroeconomic approaches often relied heavily on aggregate relationships between GDP, inflation and employment.

The laureates' research helped establish models based on-

WEEKLY DOSSIERS

MSME DEVELOPMENT (AMENDMENT) ACT, 2026: REFORMING INDIA'S SMALL ENTERPRISE ECOSYSTEM

Why in the News?

- ◆ Parliament passed the MSME Development (Amendment) Bill, 2026, modernising the MSMED Act, 2006 to improve enterprise classification, simplify compliance, strengthen payment security and promote MSME competitiveness.

Introduction

- ◆ Micro, Small and Medium Enterprises (MSMEs) are critical drivers of India's employment, manufacturing and exports. The 2026 amendment seeks to modernise the two-decade-old legal framework to meet the sector's evolving economic and technological needs.

Key Reforms Introduced

- ◆ **Updated MSME Classification:** Enterprises are classified using investment in machinery/equipment and annual turnover, with thresholds notified by the Central Government.
- ◆ **Simplified Registration:** Memorandum filing is free and voluntary for all MSMEs, supported by national and State digital platforms.
- ◆ **Mandatory TReDS Settlement:** Central Public Sector Enterprises must settle MSME procurement invoices through the Trade Receivables Discounting System.
- ◆ **Strengthened Dispute Resolution:** Time limits for mediation and arbitration aim to accelerate settlement of payment disputes.
- ◆ **Decriminalisation of Offences:** Certain compliance violations move towards a graded system of warnings and monetary penalties, reducing punitive regulatory burdens.

Significance of the Reforms

- ◆ **Ease of Doing Business:** Simplified registration and decriminalisation can reduce compliance costs.
- ◆ **Formalisation:** Digital registration encourages

informal enterprises to enter recognised economic networks.

- ◆ **Financial Security:** TReDS can improve access to working capital and reduce liquidity pressures.
- ◆ **Competitiveness:** Greater regulatory certainty supports expansion, innovation and participation in global value chains.
- ◆ **Inclusive Growth:** Stronger MSMEs create opportunities across rural and semi-urban India.

Challenges

- ◆ Limited institutional capacity to enforce the revised provisions.
- ◆ Digital literacy gaps among microenterprises.
- ◆ Unequal access to formal credit and technology.
- ◆ Delayed payments by large buyers.
- ◆ Fragmented implementation across States.

Way Forward

- ◆ Strengthen State-level MSME facilitation institutions.
- ◆ Expand affordable credit and digital literacy programmes.
- ◆ Ensure timely implementation of TReDS obligations.
- ◆ Promote MSME participation in public procurement and global supply chains.
- ◆ Monitor reforms through transparent, outcome-based indicators.

Conclusion

- ◆ The MSME Development (Amendment) Act, 2026 represents a shift towards a more facilitative and enterprise-friendly regulatory framework. Its success will depend on effective implementation, financial inclusion and the ability to transform small enterprises into globally competitive businesses.

DELAYED PAYMENTS TO MSMEs: STRENGTHENING FINANCIAL SECURITY AND DISPUTE RESOLUTION

Why in the News?

- ◆ The MSME Development (Amendment) Act, 2026 strengthens payment settlement, mediation, arbitration and

recovery mechanisms to address persistent delayed-payment challenges faced by Micro and Small Enterprises.

Introduction

- ◆ Delayed payments are a major structural constraint on MSME growth, weakening liquidity, disrupting production and increasing dependence on expensive borrowing. The 2026 reforms aim to create a faster and more effective payment dispute resolution framework.

Why Are Delayed Payments a Serious Concern?

- ◆ **Working Capital Shortages:** Unpaid invoices reduce funds available for wages, inventory and operations.
- ◆ **High Borrowing Costs:** Enterprises may rely on costly short-term financing.
- ◆ **Supply Chain Disruptions:** Payment uncertainty affects production schedules and supplier relationships.
- ◆ **Unequal Bargaining Power:** Small suppliers may struggle to enforce claims against larger buyers.
- ◆ **Reduced Investment:** Financial uncertainty limits technological upgrading and expansion.

Major Reforms in Payment and Dispute Resolution



Other important provisions include:

- ◆ **Expansion of MSEFCs:** States can establish multiple Micro and Small Enterprises Facilitation Councils with improved infrastructure and staffing.
- ◆ **Digital Dispute Resolution:** The Central Government may establish online mechanisms for mediation and

arbitration.

- ◆ **Protection During Appeals:** The requirement of depositing 75% of the awarded amount is retained. If proceedings challenging an award remain pending beyond six months, courts must direct payment of at least 50% of the awarded amount to the eligible supplier.
- ◆ **Recovery of Dues:** Mediated settlements and arbitral awards may be recovered as arrears of land revenue through authorised officials.
- ◆ **TReDS Integration:** Mandatory use by CPSEs strengthens the formal ecosystem for invoice settlement and receivables financing.

Challenges in Implementation

- ◆ Lack of awareness about legal remedies and TReDS among smaller firms.
- ◆ Institutional capacity constraints in facilitation councils.
- ◆ Reluctance to initiate disputes against major customers.
- ◆ Digital infrastructure and financial literacy gaps.
- ◆ Risk of delayed enforcement despite timely arbitral awards.

Way Forward

- ◆ Expand TReDS participation among public and private buyers.
- ◆ Strengthen MSEFC capacity through trained mediators and digital infrastructure.
- ◆ Develop transparent dashboards to track pending disputes.
- ◆ Encourage digital invoicing and faster claim verification.
- ◆ Ensure effective enforcement of awards and supplier protections.

Conclusion

- ◆ Payment security is essential for a resilient MSME ecosystem. Combining digital receivables financing with enforceable dispute resolution can transform delayed payments from a persistent structural problem into a manageable commercial risk.

DIGITAL TRANSFORMATION AND FORMALISATION OF MSMEs: TOWARDS INCLUSIVE INDUSTRIAL GROWTH

Why in the News?

- ◆ The MSME Development (Amendment) Act, 2026 reinforces India's digital MSME ecosystem through simplified registration, technology-enabled payment systems and online dispute resolution mechanisms.

Introduction

- ◆ Digitalisation is transforming India's MSMEs by facilitating formal recognition, financial access and market integration. The 2026 reforms seek to strengthen the institutional and digital foundations required for inclusive, technology-driven industrial growth.

Major Digital and Institutional Initiatives

Initiative	Key Features
Udyam Registration Portal	Free, paperless, self-declaration-based registration of MSMEs.
Udyam Assist Platform	Formal recognition of informal microenterprises, including eligible businesses without GST registration.
TReDS	RBI-regulated platform facilitating financing against trade receivables.
Online Dispute Resolution (ODR)	Digital settlement of delayed-payment disputes, including smaller claims.
MSE Facilitation Councils	State-level institutions responsible for resolving disputes involving micro and small enterprises.

The ODR Portal was launched in June 2025, while 161 MSEFCs had been established across States and Union Territories, according to the August 2026 government backgrounder.

Significance of Digital Transformation

- ◆ **Formalisation of the Informal Economy:** Digital recognition can improve access to government programmes, institutional credit and business opportunities.
- ◆ **Improved Financial Inclusion:** Digital receivables financing can reduce dependence on informal lending channels.
- ◆ **Enhanced Transparency:** Digital records improve accountability in registration, invoice settlements and

dispute resolution.

- ◆ **Integration into Global Value Chains:** E-commerce, digital logistics and electronic payments can help MSMEs access larger markets.
- ◆ **Inclusive Entrepreneurship:** Simplified online services can reduce geographical barriers for rural enterprises and women entrepreneurs.

Key Challenges

- ◆ **Digital Divide:** Unequal internet connectivity and digital literacy restrict adoption.
- ◆ **Credit Constraints:** Registration alone does not guarantee access to affordable loans.
- ◆ **Cybersecurity Risks:** Digitisation increases exposure to fraud and data security threats.
- ◆ **Technological Costs:** Small enterprises may struggle to adopt modern software and automation.
- ◆ **Institutional Fragmentation:** Poor integration between platforms can create additional compliance burdens.

Way Forward

- ◆ **Digital Capacity Building:** Expand technology and financial literacy training through MSME Development Institutes and industry associations.
- ◆ **Integrated Digital Infrastructure:** Improve interoperability between Udyam, TReDS, GST-related systems and credit platforms, with appropriate safeguards.
- ◆ **Affordable Technology:** Encourage shared digital infrastructure, cloud services and technology-upgradation support.
- ◆ **Targeted Inclusion:** Prioritise women-led enterprises, rural businesses and informal microenterprises.
- ◆ **Strengthened Cybersecurity:** Promote secure transactions, grievance redressal and data protection awareness.

Conclusion

- ◆ Digital transformation offers an opportunity to move Indian MSMEs from fragmented informal operations towards a connected, competitive and financially inclusive ecosystem. However, meaningful formalisation must translate into better credit, stronger market access and sustainable enterprise growth.

BEYOND VERDICTS: KEY JUDICIAL INTERVENTIONS

Right to Internet Access as a Fundamental Right

- ◆ In Just ***Rights for Children Alliance v. S. Harish & Others (2026)***, the Supreme Court recognised internet access as a fundamental right under Article 21 read with Article 19(1)(a), including for children. Building on ***Anuradha Bhasin v. Union of India (2020)*** and Pragma ***Prasun v. Union of India (2025)***, the judgment emphasised that digital access is essential for education, freedom of expression and social participation. The Court opposed blanket internet restrictions on children and advocated proportionate regulation, parental supervision and age-appropriate safeguards. It also highlighted the need to bridge the digital divide and strengthen platform accountability against online exploitation, balancing digital freedom with child safety.

Child Protection Through Education and Digital Safety

- ◆ In Just ***Rights for Children Alliance v. S. Harish & Others (2026)***, the Supreme Court emphasised preventive education as a cornerstone of child protection. It directed NCERT and SCERTs to integrate age-appropriate sex education, safe and unsafe touch, consent and digital literacy into school curricula from the primary stage.
- ◆ The Court mandated teacher training to identify grooming, sexual abuse and online harassment, alongside awareness of reporting obligations under the POCSO Act, 2012. It also directed schools to prominently display Child Helpline 1098 and Cybercrime Helpline 1930, while emphasising parental awareness, platform accountability and free psychological counselling for victims. The judgment reinforces a rights-based, preventive and child-centred approach to safeguarding children both online and offline.

Supreme Court Directs National Database to Combat Online Child Sexual Exploitation (2026)

- ◆ In Just ***Rights for Children Alliance v. S. Harish & Others (2026)***, the Supreme Court directed the Union Government to establish a national database of Child Sexual Exploitation and Abuse Material (CSEAM) using digital hash identifiers and URLs to enable coordinated detection and removal across platforms.
- ◆ The Court mandated multi-level verification by at least three trained human analysts, independent audits and grievance redressal to prevent wrongful content removal.
- ◆ It strengthened social media accountability, requiring intermediaries to report identified CSEAM to designated Indian authorities within prescribed timelines, including two hours in specified cases under the POCSO Rules, 2020. The Court also emphasised digital safety education, child protection and stronger regulatory oversight, reinforcing a technology-driven, rights-based approach to combating online child exploitation.

State as Custodian, Not Owner of Temple Properties

- ◆ In ***K. Ramalingam & Others v. Government of Tamil Nadu & Others (2026)***, the Supreme Court held that the State is merely a custodian and regulator of temple properties, not their owner, and cannot accept their transfer as a gift, even for public purposes. The Court clarified that Section 41 of the Tamil Nadu Hindu Religious and Charitable Endowments (HR&CE) Act, 1959, prohibits gifting inam land dedicated to religious institutions.
- ◆ It emphasised that temple properties are held in trust for the deity and worshippers, and trustees cannot alienate them without complying with statutory safeguards. Reinforcing the rule of law, fiduciary accountability and limits on State authority, the Court declared the land transfer void and ordered the Tamil Nadu Government to pay ₹31,000 monthly rent retrospectively from March 2019.

Arbitration Clause Does Not Bar Criminal Proceedings

- ◆ In ***Indroneel Goho v. Razouvonuo Thong & Anr. (2026)***, the Supreme Court held that the existence of an arbitration clause does not automatically bar criminal proceedings arising from contractual disputes.
- ◆ However, courts must distinguish between mere breach of contract and criminal cheating, which requires fraudulent or dishonest intention from the inception of the transaction.
- ◆ Referring to ***G. Saminathan v. State***, the Court reiterated that subsequent failure to fulfil contractual obligations cannot alone constitute cheating under Sections 417 and 420 of the IPC (now Sections 318(2) and 318(4) of the BNS). Quashing the criminal proceedings, the Court emphasised preventing misuse of criminal law to settle civil disputes, thereby reinforcing the rule of law, judicial fairness and protection against abuse of legal processes.

ETHICS - CASE STUDY

Q) You are the General Manager of a large public sector manufacturing company employing 3,000 workers. Due to increasing competition, rising production costs and declining profits, the company has reported financial losses for three consecutive years. The Board of Directors proposes a restructuring plan involving the retrenchment of 500 employees, salary reductions and increased working hours for the remaining workforce. The management argues that these measures are necessary to prevent the company's closure. However, an internal investigation reveals that the financial crisis is partly due to poor strategic decisions, excessive executive bonuses and inefficient resource utilisation. The workers' union opposes the restructuring, arguing that employees should not bear the consequences of managerial failures. Meanwhile, the government expects the company to become profitable within two years.

As General Manager, you must balance financial sustainability, employee welfare, organisational accountability and social justice.

Questions

- Identify the major ethical issues and stakeholders involved.
- Discuss the conflict between organisational efficiency and employee welfare.
- What options are available to you? Evaluate their ethical implications.
- As General Manager, what course of action would you adopt?

ETHICS - EXAMPLES

- Resilience:** Born with a leg deformity that affected his mobility, Shijoy needed customised footwear and feared injuring his legs. With his mother's support, he gradually built confidence, completing a 10-km race in 2014–15, cycling over 600 km across Sri Lanka in 2024, and trekking to 15,000 feet in the Himalayas in 2026 with a 14-kg backpack.
- Innovation/Temperance:** Dopamine sites such as FoodNeverComes allow users to browse menus, add food to carts and simulate ordering without actual delivery or payment. They use the anticipation of a reward to provide instant gratification while avoiding unnecessary spending and food waste.
- Lack of Emotional Intelligence:** A 48-year-old man, Pawan Sharma, died after an alleged assault following a dispute over a seat reserved for senior citizens on the Delhi Metro on 8 October 2026. A retired IAS officer, Sanjay Pratap Singh, and his son were arrested in connection with the case; the investigation is ongoing.
- Social Responsibility:** In February 2024, Khushbu Taori Modi founded SewaConnect, a free platform connecting verified NGOs with volunteers, professionals and CSR partners. It has supported 100+ organisations and mobilised over ₹1 crore in CSR funding; for example, it connected Pagaria Welfare Foundation with Seva Sahayog Foundation to share learning-centre curricula and expand toy libraries.
- Lack of Honesty:** A viral video shared on X showed piles of parcels reportedly returned after Navratri and Dandiya celebrations, sparking allegations that some customers wore festive outfits before returning them.
- Empowerment:** Since its launch in 2017, Zinc Football Academy in Zawar, Rajasthan, has trained over 5,000 children, providing free coaching, equipment, accommodation, food and education, with several players progressing to professional clubs and Indian teams. It offers scholarships and residential training to girls from rural and low-income families.
- Professional Ethics:** IAS officer Kumar Rajeev Ranjan allegedly used abusive language against JKAS officer Beenish Wani during a virtual review meeting in Jammu and Kashmir and threatened suspension. The incident triggered widespread outrage, prompting the J&K government to order a 15-day inquiry and the National Commission for Women to seek an action-taken report.
- Environmental Ethics:** Mysuru's Forest Department issued a directive prohibiting civic authorities from using trees to support decorative lights during Dasara or any other occasion. The order followed environmentalists' protests against damage caused by nails, wires and lighting installations.

MODEL ESSAY

"A truth that's told with bad intent beats all the lies you can invent."

Introduction

- Poet William Blake's famous lines from *Auguries of Innocence*
- **Shakespeare's Julius Caesar**—Mark Antony uses Caesar's genuine will and factual revelations with malicious intent to turn the Roman crowd against the conspirators, showing how truth can be weaponised to manipulate public opinion.
- While society assumes factual accuracy is inherently virtuous, truth deployed with malicious intent or selective omission can be more devastating than a lie.

Devastating Power of Weaponsied Truth

- **Blackmail and Extortion:** Using genuine secrets, such as compromising photographs or financial mistakes, to threaten victims and force compliance. **Eg:** Cases of online sextortion
- **Doxxing and Invasion of Privacy:** Publishing genuine personal information, such as home addresses or phone numbers, to expose individuals to harassment and real-world danger. **Eg:** Doxxing of Jantar Mantar women protestors
- **Brutal Honesty as a Shield for Abuse:** Using factual observations about a person's insecurities or shortcomings to humiliate them and establish psychological dominance.
- **Scientific Reductionism and Prejudice:** Using selective scientific observations to promote racial superiority and justify discrimination. **Eg:** Samuel George Morton's racial skull measurements (19th century)
- **Exposing the Whistleblower:** Revealing a whistleblower's private identity to invite harassment, damage their career and discourage others from reporting wrongdoing. **Eg:** Satyendra Dubey murder case (2003)
- **Destruction of the "Noble Illusion":** Revealing harsh truths insensitively to vulnerable people, causing avoidable emotional distress instead of communicating honestly with compassion. **Eg:** Blunt communication of a child's death

The Inherent Supremacy of Truth

- **Self-Correcting Nature of Empiricism:** Scientific truth can save lives regardless of the discoverer's motives.
- **Fragility of Lies:** Lies require further deception to sustain, while truth provides a stable foundation. **Eg:** The Watergate scandal led to President Richard Nixon's resignation after attempts to conceal the truth unravelled.
- **Democratic Accountability:** Even politically motivated disclosures can expose genuine corruption. **Eg:** The Panama Papers exposed offshore financial dealings
- **Harm of Delayed Truth:** Concealing important information can deprive people of autonomy and preparation. **Eg:** Withholding a serious diagnosis from a patient can prevent informed medical decisions and end-of-life planning.

Synthesis

- Facts alone do not determine ethical conduct; the intention and consequences of their use also matter.
- Ethical communication combines factual accuracy with context, empathy, fairness and a commitment to justice
- Truth should be used to correct injustice and promote healing, not to humiliate, exploit or inflict unnecessary suffering.

Conclusion

- Like Mark Antony's speech in Julius Caesar, truth without ethical intent can manipulate minds; its true worth lies in honesty, empathy and responsibility.

Sample Quotes

- *We build our computers the way we build our cities—over time, without a plan, on top of ruins.* — Ellen Ullman.
- *The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.* — Alvin Toffler
- *Civilization is a limitless multiplication of unnecessary necessities.* — Mark Twain

MAINS JOT DOWN



GS II: GOVERNANCE

→ Implementation Gaps in the Right to Information (RTI) Act

- » According to The Hindu (October 2026), only 1,446 of 2,303 public authorities (62.7%) submitted transparency audit reports in 2024–25.
- » Among 94 government department websites examined, only 33 published the latest audit reports, while 26 lacked information required under the RTI Act.



GS II: HEALTH

→ Tamil Nadu's TB-Free Panchayat Initiative: Model for Grassroots Healthcare

- » According to The Hindu (2026), 2,390 Gram Panchayats in Tamil Nadu were declared tuberculosis-free for 2025, highlighting the success of community-led healthcare.
- » Under the National Tuberculosis Elimination Programme (NTEP), certification required screening at least 30 presumptive TB cases per 1,000 population, a notification rate of ≤ 1 per 1,000 and $\geq 90\%$ treatment success among drug-sensitive TB patients.
- » The initiative emphasises early diagnosis, community participation, nutritional support and decentralised healthcare governance. It offers a replicable model for achieving SDG 3.3 (ending the TB epidemic by 2030) through strengthened Panchayati Raj Institutions and grassroots mobilisation



GS II: HEALTH

→ Wealth and Rising Cardiovascular Disease in India

- » A study published in the American Journal of Preventive Medicine (2026), based on 65,364 Indians aged 45 and above, found that consistently wealthy individuals had 1.8 times higher odds of heart failure and 1.7 times

higher odds of heart attack compared to the consistently poor.



GS II: JUDICIAL ACTIVITY

→ Balancing Religious Freedom and Public Health

- » On October 12, 2026, the Supreme Court, led by CJI Surya Kant, emphasised balancing religious sentiments under Article 25 with the right to health and a clean environment under Article 21 while regulating firecrackers in Delhi-NCR. The Court cautioned against blanket restrictions that are difficult to enforce, advocating a pragmatic approach based on public awareness and voluntary restraint.



GS III: ENERGY

→ Rising EV Adoption Highlights Gaps in Charging Infrastructure in India

- » EVs and hybrid vehicles accounted for 12.7% of India's vehicle registrations during April–August 2026, highlighting growing adoption.
- » However, charging infrastructure remains unevenly distributed, with one charging location per 997 EVs in Assam compared to 144 in Karnataka. Nearly two-thirds of Karnataka's charging locations are concentrated around Bengaluru, reflecting urban-rural disparities.
- » The PM E-DRIVE Scheme, with ₹2,000 crore allocated for public charging infrastructure, aims to reduce range anxiety and promote sustainable mobility.



GS III: ENERGY SECURITY

→ Critical Coal Stocks and India's Energy Security (2026)

- » According to **Central Electricity Authority (CEA)** data, 84 out of 191 thermal power plants (nearly 44%) had critically low coal stocks as of September 30, 2026. India's electricity demand increased by 10% in 2026, the highest growth in a decade, driven by rising temperatures and cooling requirements.

- » El Niño-related monsoon weakness and reduced hydropower generation further increased dependence on coal.
- » Despite renewable energy expansion, coal accounted for nearly 79% of India's electricity generation in 2024–25, highlighting the need for diversified energy sources, improved coal logistics, battery storage and grid resilience.



GS III: FOOD SECURITY

→ Innovation for Food and Nutritional Security

- » According to **FAO**, around 645 million people face hunger globally, while nearly one-third of the world's population cannot afford a healthy diet. The World Food Day 2026 theme, "Innovate Today, Nourish Tomorrow," highlights the role of technology, climate-resilient agriculture and sustainable food systems in achieving SDG 2 – Zero Hunger.



GS III: CLIMATE CHANGE

→ El Niño Threatens Kerala's Forests and Wildlife

- » The developing El Niño conditions could intensify ecological stress in Kerala's Western Ghats, through reduced rainfall, rising temperatures and prolonged dry spells.
- » In the Nilgiri Biosphere Reserve, early drying of streams in Mudumalai has raised concerns over water scarcity, declining fodder availability and increased elephant movement towards Wayanad, potentially aggravating human-wildlife conflict.
- » According to the **Hume Centre for Ecology and Wildlife Biology**, Wayanad recorded an average temperature of 29.2°C during September 1–17, 2026, compared with 27.3°C during the same period in 2023. These developments highlight the need for climate-resilient forest management, wildlife corridor protection, water conservation and early-warning systems to safeguard biodiversity.



GS III: CLIMATE CHANGE

→ Warming Himalayas Demand Climate-Resilient Development (2026)

- » According to the IPCC and World Meteorological Organization (WMO), Asia's high mountains are warming at approximately 0.3°C per decade, nearly twice the global average, accelerating glacier retreat, permafrost thaw and landslides



GS III: ENVIRONMENT

→ Kerala Launches India's First Ecosystem Red List Assessment (2026)

- » The Kerala State Biodiversity Board (KSBB) has launched India's first State-level Red List Assessment of Ecosystems (RLE), based on the IUCN framework, to assess ecosystem collapse risks across all 14 districts.
- » The initiative follows an alarming 83% decline in tropical riparian evergreen forests in the southern Western Ghats over the past century, driven by dams, invasive plantations and climate extremes.

CHERRYPICKS OF THE WEEK

CLIMATE TIPPING POINT:

- A critical threshold beyond which a small additional climatic change can trigger major, potentially irreversible changes in Earth's systems.

FLASH DROUGHT:

- A drought that develops rapidly over days to weeks due to rainfall deficits and unusually high atmospheric demand for moisture.

ATLANTIC MERIDIONAL OVERTURNING CIRCULATION (AMOC):

- A system of Atlantic Ocean currents that transports warm surface water northward and cold, deep water southward, regulating global climate

ISOSTATIC REBOUND:

- The gradual uplift of Earth's crust following the removal of heavy loads such as glaciers or ice sheets.

FERROPTOSIS:

- A regulated form of cell death driven by iron-dependent lipid peroxidation, studied in cancer and neurodegenerative diseases.