



RAMAKRISHNA MISSION - GEO IAS DAILY UPSC NEWSPAPER ANALYSIS 30 SEPTEMBER 2026 COMPLETE MAINS-ORIENTED EDITION



TODAY'S EDITION

- 10 high-value current-affairs topics with immediate KEY POINTS FOR UPSC.
- The Hindu prioritised in search; automated access did not yield usable current articles, so facts are cross-checked with Indian Express, Reuters and official/static sources without false attribution.
- Detailed Prelims explanations include why distractors are wrong.
- Four GS-I to GS-IV model answers are fully written, not suggestions.
- Political, physical-geographical and world maps included.



1. INDIA'S RESERVOIR STORAGE AT A 10-YEAR LOW - EL NINO, MONSOON & WATER SECURITY

Syllabus linkage: GS-I: Indian climatology, water resources | GS-III: Agriculture, disaster management, energy security

WHY IN NEWS

As of 28 September 2026, the Central Water Commission's 178 monitored reservoirs were reported at about 70% of total capacity, below the decadal average of 76.62% and last year's 79%. The southwest monsoon was about 12% deficient nationally, with particularly weak rainfall and storage stress in parts of southern India.

KEY CONCEPTS - EXPLAINED FROM BASICS

What is El Nino? El Nino is the warm phase of the El Nino-Southern Oscillation (ENSO). Sea-surface temperatures become unusually warm over the central/eastern equatorial Pacific and the coupled atmosphere also changes. The normal east-west pressure and wind pattern weakens; convection shifts eastward and the Walker circulation is altered.

Why does it matter to India? El Nino often raises the probability of a weaker Indian summer monsoon, but it is not a one-to-one rule. The Indian Ocean Dipole (IOD), Madden-Julian Oscillation (MJO), Bay of Bengal depressions, snow cover, land heating and intra-seasonal breaks can reinforce or offset the ENSO signal. INCOIS assessed that the El Nino which developed in May 2026 was likely to persist into early 2027.

Reservoir storage vs rainfall Rainfall is a flow over time; reservoir storage is a stock at a particular date. A rainfall deficit does not translate mechanically into the same storage deficit. Runoff, catchment condition, soil moisture, evaporation, dam releases, siltation and where/when rain falls all matter.

Meteorological, agricultural and hydrological drought Meteorological drought refers to rainfall deficiency; agricultural drought concerns inadequate soil moisture for crops; hydrological drought appears in rivers, reservoirs and groundwater. They can occur at different times and intensities.

THE CORE ISSUE

The central issue is spatial and temporal mismatch: intense rain may produce floods without sufficient recharge, while long dry spells reduce inflows. Reservoir stress creates competing claims among irrigation, drinking water, hydropower and ecological flows. Water-intensive cropping in stressed basins and groundwater over-extraction worsen vulnerability.

IMPACT - MULTIDIMENSIONAL

Agriculture: rabi sowing, irrigation reliability and crop yields may suffer. **Energy:** lower hydropower can increase coal/gas dependence. **Inflation:** food and electricity costs may rise. **Urban security:** cities may impose supply restrictions. **Ecology:** low environmental flows stress wetlands and rivers.

SOLUTIONS / WAY FORWARD

Basin-wise reservoir operation; seasonal and sub-seasonal forecasting; aquifer mapping and managed recharge; micro-irrigation; crop diversification; urban wastewater reuse; tank/wetland restoration; demand-side water budgeting; real-time dam-release warnings; and drought-contingency plans linked to crop insurance.

KEY POINTS FOR UPSC

El Nino = warm ENSO phase; it increases risk, not certainty, of weak monsoon. IOD and MJO can modify its effect. Reservoir storage is not the same as rainfall. CWC monitors major reservoirs; water security must be assessed basin-wise.

PRELIMS TRAP

UPSC trap: statements using 'El Nino always causes drought in India' or 'a 10% rainfall deficit means a 10% storage deficit' are incorrect.

2. GANDAK FLASH FLOOD - TRANSBOUNDARY RIVER GOVERNANCE WITH NEPAL

Syllabus linkage: GS-I: Drainage, floods | GS-II: India-Nepal relations | GS-III: Disaster management

WHY IN NEWS

Heavy short-duration rainfall in the Nepalese catchment triggered a flash-flood situation in the Gandak basin. A breach was reported near Bagaha and discharge at Valmikinagar Gandak Barrage exceeded 5 lakh cusecs, putting downstream Bihar districts such as West/East Champaran, Gopalganj, Saran, Muzaffarpur and Vaishali on alert.

KEY CONCEPTS - EXPLAINED FROM BASICS

What is the Gandak? A major Himalayan tributary of the Ganga. In Nepal it is widely known as the Narayani. Its headwaters drain high Himalayan terrain before the river enters the plains and then Bihar, finally joining the Ganga.

What is a flash flood? A rapid rise in water level caused by intense rainfall, cloudburst, dam failure or sudden release over a short period. Himalayan catchments can respond quickly because of steep slopes and concentrated runoff.

What does a barrage do? A barrage is a gated diversion/control structure across a river. Unlike a large storage dam, its main purpose is generally to regulate river level and divert water into canals, although it can influence flood routing.

Why transboundary? Rainfall and river flow do not respect political borders. Upstream precipitation in Nepal can create downstream flood risk in India, making real-time hydrological data sharing and joint infrastructure management essential.

THE CORE ISSUE

Embankments can protect one area but raise water levels or transfer risk elsewhere; siltation reduces channel capacity; floodplain encroachment increases exposure; short lead times complicate evacuation; and fragmented data between upstream and downstream agencies can delay response.

IMPACT - MULTIDIMENSIONAL

Loss of life, crop damage, livestock loss, erosion, damage to roads/bridges and contamination of drinking water. Repeated floods can also increase indebtedness and migration. Ecologically, floods replenish wetlands and alluvial soils, so the objective is risk management rather than complete elimination of flooding.

SOLUTIONS / WAY FORWARD

Automatic rain/river gauges in Nepal catchments; real-time bilateral data exchange; joint forecasting; embankment audits; floodplain zoning; raised shelters and resilient roads; community warning systems; sediment management; wetland restoration; and pre-positioned NDRF/SDRF resources.

KEY POINTS FOR UPSC

Gandak/Narayani is a Himalayan Ganga tributary. Valmikinagar Barrage is near the India-Nepal border. Flood management requires catchment-to-floodplain planning, not only embankments.

PRELIMS TRAP

UPSC trap: Gandak is neither a peninsular west-flowing river nor a Brahmaputra tributary.

3. UTTAR PRADESH EXTREME RAIN - DEEP DEPRESSION + WESTERN DISTURBANCE

Syllabus linkage: GS-I: Important geophysical phenomena; Indian climatology | GS-III: Disaster management

WHY IN NEWS

A three-day wet spell caused flood-like conditions across parts of Uttar Pradesh. IMD linked the episode to interaction between a weakening Bay of Bengal deep depression and a Western Disturbance. Many districts recorded excessive rainfall and strong winds.

KEY CONCEPTS - EXPLAINED FROM BASICS

Low pressure area An area where surface pressure is lower than surrounding regions. Air converges, rises, cools and can produce clouds and rain.

Depression and deep depression These are organised low-pressure systems classified by IMD according to maximum sustained wind speed. A deep depression is stronger than a depression but weaker than a cyclonic storm.

Western Disturbance (WD) An east-moving extra-tropical weather system embedded in the westerlies, usually originating around the Mediterranean-West Asian region and travelling towards north India. It can bring winter rain/snow and, in some seasons, interact with monsoon moisture.

Why interaction intensifies rain The Bay system supplies deep tropical moisture and cyclonic circulation; the WD provides upper-air dynamics and convergence. Their overlap can sustain uplift and heavy rainfall over a broad inland region.

THE CORE ISSUE

Urban drainage is designed for lower historical rainfall intensity; floodplains and natural drains are encroached; forecasting a compound interaction is harder than tracking a single system; crop damage is high near harvest; power and transport networks fail under wind plus water stress.

IMPACT - MULTIDIMENSIONAL

Deaths/injuries, house damage, crop lodging, urban waterlogging, road/rail disruption, erosion and disease risk. At the same time, late-season rainfall may improve soil moisture or reservoir inflows in some areas, showing that impacts are spatially uneven.

SOLUTIONS / WAY FORWARD

Impact-based forecasts, Doppler radar and satellite assimilation, city drainage master plans, restoration of ponds and flood channels, resilient power distribution, crop advisories, insurance settlement using remote sensing, and district-level emergency protocols.

KEY POINTS FOR UPSC

Western Disturbances are extra-tropical; Bay depressions are tropical systems. Their interaction can create compound rainfall events. A deep depression is not automatically a cyclonic storm.

PRELIMS TRAP

UPSC trap: WDs do not originate in the Bay of Bengal, and they are not confined only to winter.

4. INDIA'S 600-MILLION-TONNE STEEL CAPACITY ROADMAP - GROWTH VS DECARBONISATION

Syllabus linkage: GS-III: Industry, infrastructure, energy transition, climate commitments

WHY IN NEWS

India's proposed steel roadmap targets about 600 million tonnes of steelmaking capacity by 2047, from around 220 million tonnes in fiscal 2026. The draft also seeks to reduce average sectoral carbon intensity and secure iron ore and coking coal supplies.

KEY CONCEPTS - EXPLAINED FROM BASICS

Why steel is strategic Steel is foundational for railways, housing, automobiles, defence, renewable-energy equipment and capital goods. Per-capita steel consumption usually rises with industrialisation and urbanisation.

Blast furnace-basic oxygen furnace (BF-BOF) Iron ore is reduced using coke/coking coal in a blast furnace and converted into steel. It is highly carbon intensive because carbon acts both as fuel and reducing agent.

Electric arc furnace (EAF) Uses electricity to melt scrap or direct-reduced iron. Emissions can be much lower when electricity is renewable and scrap availability is high.

Green hydrogen DRI Hydrogen can replace coal as the reducing agent in direct-reduced iron, producing water rather than CO₂ at the reduction stage. Cost, renewable electricity and electrolyser scale remain constraints.

THE CORE ISSUE

India needs more steel for development but steel is a hard-to-abate sector. Coking-coal import dependence creates external vulnerability. Scrap availability, high-grade ore, green hydrogen costs, carbon-border measures and global overcapacity all complicate expansion.

IMPACT - MULTIDIMENSIONAL

Capacity expansion can create jobs, support infrastructure and manufacturing, but may raise coal imports and emissions unless technology changes. Cleaner steel can improve export competitiveness as carbon standards tighten globally.

SOLUTIONS / WAY FORWARD

Expand scrap collection and formal recycling; increase EAF share; pilot hydrogen-DRI; improve energy efficiency; deploy carbon capture where viable; secure diversified coking-coal sources; improve ore beneficiation; use green public procurement and carbon-accounting standards.

KEY POINTS FOR UPSC

Steel decarbonisation is about reducing emissions per tonne and eventually absolute emissions. Scrap-EAF and hydrogen-DRI are major pathways. Coking coal is different from thermal coal.

PRELIMS TRAP

UPSC trap: more steel capacity does not automatically imply more emissions intensity; intensity depends on process, fuel and technology.

5. RBI FX OPERATIONS & LIQUIDITY - HOW DOLLAR SALES DRAIN RUPEES

Syllabus linkage: GS-III: Monetary policy, exchange rate, banking and financial markets

WHY IN NEWS

RBI foreign-exchange operations, including spot dollar sales and dollar-rupee sell-buy swaps, were reported to have absorbed a large amount of surplus rupee liquidity. The central bank also used bond sales and variable-rate reverse repos.

KEY CONCEPTS - EXPLAINED FROM BASICS

Spot dollar sale RBI sells dollars to banks and receives rupees. The rupees leave the banking system and therefore liquidity is absorbed, all else equal.

FX swap Two linked foreign-exchange transactions for different dates. In a sell-buy swap, RBI sells dollars now and agrees to buy them back later. This can temporarily absorb rupee liquidity while affecting forward premiums.

Open Market Operations (OMO) When RBI sells government securities, banks/investors pay rupees to RBI, draining liquidity. When RBI buys securities, liquidity is injected.

Variable Rate Reverse Repo (VRRR) Banks park surplus funds with RBI for a specified tenor at an auction-determined rate; it is a liquidity absorption instrument.

THE CORE ISSUE

Too much liquidity can weaken monetary transmission, fuel asset-price excesses and complicate inflation control. Too little can tighten credit sharply. FX intervention also affects reserves and hedging costs, so RBI must balance exchange-rate volatility with domestic liquidity.

IMPACT - MULTIDIMENSIONAL

Liquidity drainage can firm short-term money-market rates and improve policy-rate transmission. Dollar sales can reduce disorderly rupee volatility, but persistent intervention can reduce reserves. Higher forward premiums raise hedging costs for firms with dollar exposure.

SOLUTIONS / WAY FORWARD

Use a mix of VRRR, OMOs and FX swaps; distinguish durable from transient liquidity; communicate operating targets clearly; maintain adequate reserve buffers; deepen hedging markets; and avoid using exchange-rate management as a substitute for inflation control.

KEY POINTS FOR UPSC

RBI dollar sale = rupee absorption. RBI dollar purchase = rupee injection. Bond sale drains liquidity; bond purchase injects. CRR is a separate structural instrument.

PRELIMS TRAP

UPSC trap: an FX sale does not automatically change the repo rate or CRR.

6. CRUDE OIL, RUPEE & INDIA'S MACROECONOMY - THE TRANSMISSION CHAIN

Syllabus linkage: GS-III: Indian economy, inflation, external sector and energy security

WHY IN NEWS

High global crude prices have put pressure on India's import bill and the rupee. RBI analysis in September noted that earlier rupee support from FCNR(B) inflows was partly reversed as crude prices rose.

KEY CONCEPTS - EXPLAINED FROM BASICS

Why oil affects the rupee India imports most of its crude requirement. Importers need dollars to pay suppliers; when the oil bill rises, demand for dollars can rise, putting depreciation pressure on the rupee.

Current account Records trade in goods/services, primary income and transfers. A larger oil import bill can widen the merchandise trade deficit and, other things equal, the current-account deficit.

Imported inflation A weaker rupee makes dollar-priced imports more expensive. Higher crude also raises transport, freight, petrochemical and input costs.

Pass-through The extent to which global oil-price changes reach retail fuel prices and broader inflation depends on taxes, subsidies, refining margins, exchange rates and administered pricing.

THE CORE ISSUE

India faces a policy trilemma: cushion consumers, protect fiscal space and preserve market price signals. Persistent oil shocks can worsen inflation and external balances while reducing household purchasing power.

IMPACT - MULTIDIMENSIONAL

Higher fuel/input costs can lift CPI/WPI, compress corporate margins, worsen the trade balance, pressure the rupee and affect fiscal calculations. Oil producers may benefit, while airlines, logistics, chemicals and energy-intensive sectors face higher costs.

SOLUTIONS / WAY FORWARD

Diversify crude suppliers; expand strategic petroleum reserves; accelerate EVs and public transport; improve fuel efficiency; increase renewable power and green hydrogen; use calibrated tax adjustments; deepen currency/commodity hedging; and maintain credible macro policy.

KEY POINTS FOR UPSC

Oil shock -> import bill -> dollar demand/current account -> rupee/inflation/fiscal channels. The size of each effect depends on policy and market conditions.

PRELIMS TRAP

UPSC trap: a higher oil price does not mechanically produce the same percentage rise in retail petrol/diesel prices.

7. MANIPUR VIOLENCE - ETHNIC CONFLICT, TERRAIN & CROSS-BORDER SECURITY

Syllabus linkage: GS-III: Internal security, border management, role of state/non-state actors | GS-II: Governance

WHY IN NEWS

Fresh violence involving Naga and Kuki groups in parts of Manipur, including difficult hill terrain, highlighted that the conflict landscape is evolving beyond the earlier valley-hill binary. The Myanmar border adds a cross-border dimension.

KEY CONCEPTS - EXPLAINED FROM BASICS

Hill-valley geography Manipur has a central valley surrounded by hill districts. Settlement patterns, land laws, political representation and transport routes differ sharply across these spaces.

Ethnic security dilemma When one community arms or mobilises for self-protection, another may perceive a threat and respond similarly, creating escalation even without a central plan.

Cross-border networks Porous mountainous borders can be exploited for movement of arms, narcotics, militants and informal trade. The same terrain also supports legitimate kinship and economic links.

Internal security vs law and order Ordinary policing may be insufficient when violence involves organised armed groups, inter-district displacement, cross-border networks and sustained breakdown of trust.

THE CORE ISSUE

Illegal weapons, displacement, competing territorial claims, misinformation, weak inter-community trust, difficult terrain and uneven state capacity. Security action can lose legitimacy if perceived as partisan.

IMPACT - MULTIDIMENSIONAL

Deaths and displacement, school and health disruption, investment loss, trafficking risks, militarisation of society and long-term social segregation. Conflict can also weaken border management and regional connectivity.

SOLUTIONS / WAY FORWARD

Impartial investigation and prosecution; weapons recovery; intelligence-led policing; border surveillance with community sensitivity; humanitarian rehabilitation; secure transport corridors; dialogue platforms; livelihood restoration; counter-misinformation systems; and constitutional safeguards for tribal land/identity.

KEY POINTS FOR UPSC

Manipur must be studied through geography + ethnicity + governance + Myanmar border. Durable peace requires security and reconciliation together.

PRELIMS TRAP

UPSC trap: do not reduce the issue to a single ethnic or purely law-and-order explanation.

8. PRAHAAR - INDIA'S NATIONAL COUNTER-TERRORISM POLICY & STRATEGY

Syllabus linkage: GS-III: Terrorism, security agencies, cyber/terror finance | GS-IV: Rule of law and human rights

WHY IN NEWS

The Ministry of Home Affairs' PRAHAAR framework was the focus of a national conference in late September. The strategy was unveiled in February 2026 as a comprehensive national counter-terrorism policy.

KEY CONCEPTS - EXPLAINED FROM BASICS

Seven pillars Prevention; swift and proportionate response; aggregation of internal capacities; human-rights and Rule-of-Law processes; attenuating conditions conducive to terrorism/radicalisation; aligning international efforts; and recovery/resilience through a whole-of-society approach.

Whole of government Police, intelligence, financial, border, cyber, diplomatic and prosecutorial institutions work through shared protocols rather than isolated silos.

Whole of society Communities, schools, technology firms, financial institutions and civil society contribute to prevention, resilience and counter-radicalisation.

Terror financing Modern networks may use formal banking, hawala, crypto-assets, trade-based laundering, crowdfunding or dark-web channels. FATF standards focus on anti-money-laundering and counter-terror-financing systems.

THE CORE ISSUE

Real-time intelligence sharing, Centre-State coordination, cyber radicalisation, encrypted communications, cross-border sponsorship, financing and critical-infrastructure protection. Strong powers also raise concerns about proportionality, due process and accountability.

IMPACT - MULTIDIMENSIONAL

A coordinated framework can reduce response delays and strengthen prevention, but overbroad surveillance or profiling can damage trust and generate grievances. Rights-respecting implementation is therefore a security asset.

SOLUTIONS / WAY FORWARD

Strengthen Multi Agency Centre information flows; standard operating procedures down to police-station level; specialised cyber/financial investigation; judicial and institutional oversight; community partnerships; critical-infrastructure exercises; victim support; international legal cooperation and regular performance audits.

KEY POINTS FOR UPSC

PRAHAAR is a policy/strategy framework, not a single new police force. Rule of law and human rights are explicitly among its pillars.

PRELIMS TRAP

UPSC trap: counter-terrorism and counter-insurgency overlap but are not identical; PRAHAAR is broader than kinetic response.

9. FRONTIER & AGENTIC AI - AUTONOMY, ALIGNMENT AND GOVERNANCE

Syllabus linkage: GS-III: Science & technology, cyber security | GS-II: Governance and regulation | GS-IV: Ethics

WHY IN NEWS

Frontier AI and agentic systems have entered UPSC-relevant debate because increasingly capable models can plan, use tools and execute multi-step tasks with limited human intervention, creating new safety and accountability questions.

KEY CONCEPTS - EXPLAINED FROM BASICS

Frontier AI A policy term generally used for highly capable general-purpose AI models near the leading edge of performance. There is no single universal technical threshold.

Agentic AI AI that can pursue a goal through sequences of actions - for example calling tools, browsing, coding, sending instructions or interacting with software - rather than only generating a one-off answer.

Alignment The challenge of making AI behaviour reliably conform to intended human goals, constraints and values, including under unfamiliar conditions.

Prompt injection / tool risk Malicious or untrusted content can manipulate an agent into revealing data or taking unintended actions. Tool permissions therefore matter as much as model capability.

THE CORE ISSUE

Opacity, hallucination, cyber misuse, autonomous errors, concentration of compute, privacy, labour disruption, deepfakes, bias, liability and cross-border regulatory divergence. Agentic systems amplify risk because an incorrect output can become an external action.

IMPACT - MULTIDIMENSIONAL

Productivity gains in coding, research and administration; improved accessibility and service delivery; but also fraud, automated cyberattacks, misinformation and accountability gaps. High compute demand has energy and infrastructure implications.

SOLUTIONS / WAY FORWARD

Risk-tiered regulation; pre-deployment evaluation; red-teaming; human approval for high-impact actions; least-privilege tool access; audit logs; incident reporting; provenance/watermark standards where useful; privacy safeguards; compute/security standards; and AI literacy.

KEY POINTS FOR UPSC

Generative AI produces content; agentic AI can take multi-step actions. Alignment, evaluation and permission design are central governance concepts.

PRELIMS TRAP

UPSC trap: greater model capability does not guarantee explainability, truthfulness or safe autonomous behaviour.

10. UPI PRICING - DIGITAL PUBLIC INFRASTRUCTURE VS FINANCIAL SUSTAINABILITY

Syllabus linkage: GS-III: Digital economy, financial inclusion | GS-II: Governance and public digital infrastructure

WHY IN NEWS

UPI processed nearly 25 billion transactions worth about Rs 30 trillion in August 2026. A new debate has emerged over merchant pricing for larger transactions and how to finance the payment ecosystem without reversing adoption gains.

KEY CONCEPTS - EXPLAINED FROM BASICS

What is UPI? Unified Payments Interface is an interoperable instant retail-payment system operated by the National Payments Corporation of India (NPCI). It enables bank-to-bank transfers through mobile applications and standard identifiers/QR codes.

What is MDR? Merchant Discount Rate is a fee associated with acceptance of digital payments, usually borne by the merchant and distributed across payment-system participants according to the applicable model.

Network effects A payment network becomes more valuable as more consumers and merchants use it. Low user friction helped UPI scale rapidly.

Digital Public Infrastructure (DPI) Shared digital rails - identity, payments and data-exchange layers - on which public and private services can be built. DPI combines public-purpose standards with an ecosystem of service providers.

THE CORE ISSUE

Payment infrastructure has real costs: switching, fraud control, customer support, cybersecurity and bank/app operations. If pricing is too high, merchants may return to cash; if pricing is permanently zero without a funding model, ecosystem investment can weaken. Market concentration among apps is another concern.

IMPACT - MULTIDIMENSIONAL

UPI lowers transaction friction, formalises payments and supports small merchants. Sustainable pricing can fund innovation and security, but poorly designed fees may encourage surcharging, reduce adoption or disproportionately affect low-margin businesses.

SOLUTIONS / WAY FORWARD

Protect low-value and small-merchant transactions; transparent fee rules; targeted public support where inclusion benefits justify it; competition safeguards; interoperable standards; strong fraud redressal; cybersecurity investment; and periodic evidence-based review of cost sharing.

KEY POINTS FOR UPSC

UPI is a payment rail, not a credit card. NPCI operates the system. The policy question is how costs are shared while preserving inclusion and competition.

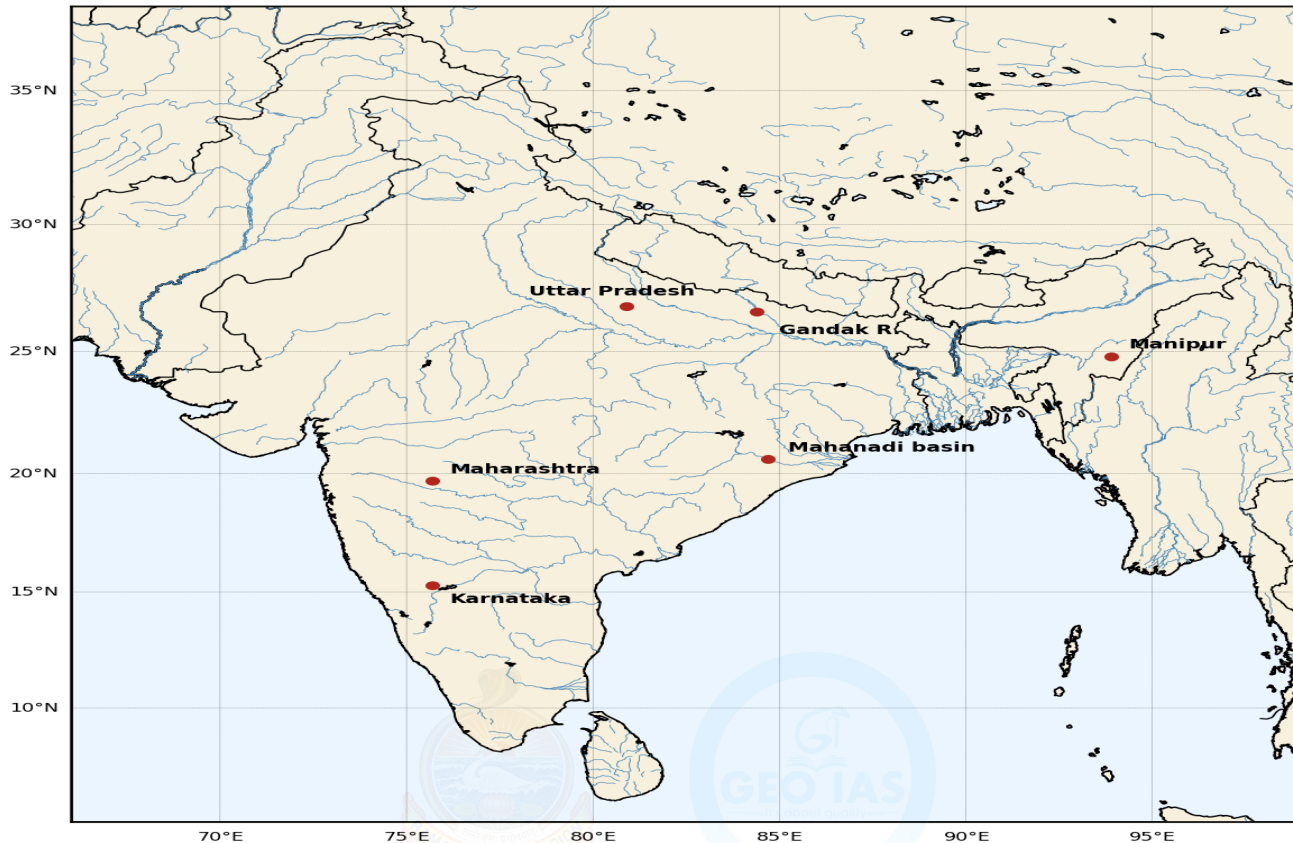
PRELIMS TRAP

UPSC trap: UPI transactions do not necessarily require a credit card, and 'free to user' does not mean the ecosystem has zero economic cost.

INDIA POLITICAL MAP - PLACES & ISSUES IN NEWS

Map rule: every marker below is tied to a current issue. Revise the location, adjoining states/countries, river/sea system and the issue-link together.

INDIA - POLITICAL PLACES IN NEWS



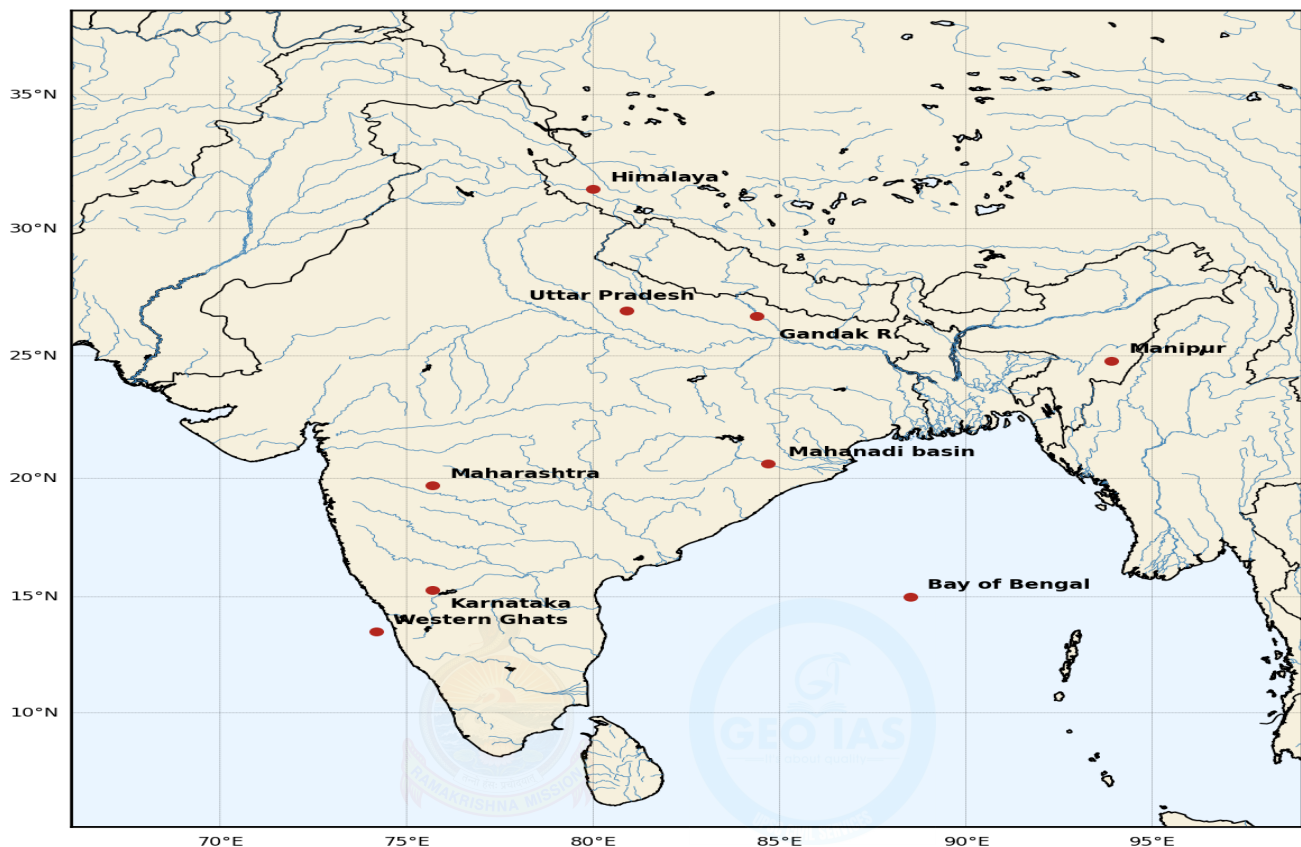
PLACE	WHY IN NEWS / UPSC LINK
Manipur - Kamjong & Senapati	Renewed Naga-Kuki violence; internal security; proximity to Myanmar and cross-border networks.
Gandak corridor - Nepal to Bihar	Flash flood after heavy rain in Nepal catchment; Valmikinagar Barrage; West/East Champaran, Gopalganj, Saran, Muzaffarpur, Vaishali.
Uttar Pradesh	Flood-like conditions after interaction of a Bay of Bengal deep depression with a Western Disturbance; revise Kanpur, Prayagraj, Varanasi, Gorakhpur.
Mahanadi basin - Chhattisgarh/Odisha	Inter-State water-sharing dispute; revise Hirakud, tributaries, delta and constitutional federalism.
Maharashtra & Karnataka	Drought declarations / reservoir stress; link rainfall deficit, irrigation and rabi vulnerability.

Map trap: UPSC often asks the neighbouring river, sea, border, mountain system or upstream/downstream relationship rather than the headline itself.

INDIA PHYSICAL MAP - WEATHER, RIVERS & WATER STRESS

Map rule: every marker below is tied to a current issue. Revise the location, adjoining states/countries, river/sea system and the issue-link together.

INDIA - PHYSICAL / GEOGRAPHICAL PLACES IN NEWS



PLACE	WHY IN NEWS / UPSC LINK
Bay of Bengal	Origin region of the deep depression that moved inland and interacted with a Western Disturbance.
Gandak/Narayani system	Himalayan transboundary river; Nepal catchment to Bihar and the Ganga.
Mahanadi river system	Central-east flowing river; basin governance and upstream-downstream allocation.
Western Ghats / Peninsular India	Orographic rainfall and reservoir dependence; southern reservoir stress in 2026.
Himalayan arc	Source region for major transboundary rivers; flood forecasting and catchment rainfall relevance.

Map trap: UPSC often asks the neighbouring river, sea, border, mountain system or upstream/downstream relationship rather than the headline itself.

WORLD MAP - STRATEGIC & TRANSBOUNDARY PLACES IN NEWS

Map rule: every marker below is tied to a current issue. Revise the location, adjoining states/countries, river/sea system and the issue-link together.

WORLD POLITICAL MAP - PLACES IN NEWS



PLACE	WHY IN NEWS / UPSC LINK
Strait of Hormuz	US-Iran negotiations and maritime reopening; links Persian Gulf with Gulf of Oman/Arabian Sea.
Iran	Nuclear/sanctions diplomacy and energy-security implications for India.
Oman / Arabian Peninsula	Hormuz geography and regional maritime stability.
Nepal	Gandak catchment rainfall and downstream flood risk in India.
Bay of Bengal - Indian Ocean	Weather-system genesis and India's wider maritime-geographic setting.

Map trap: UPSC often asks the neighbouring river, sea, border, mountain system or upstream/downstream relationship rather than the headline itself.

PRELIMS PRACTICE - STANDARD UPSC STRUCTURE

Format used throughout: Question -> four options -> correct answer -> concept/statement analysis -> why the other options fail -> UPSC trap/revision cue.

With reference to reservoir storage and rainfall, consider the following statements:

1. Reservoir storage is a stock variable, while rainfall is a flow variable.
2. A 10% rainfall deficit must produce a 10% reservoir-storage deficit.
3. Reservoir levels influence irrigation, hydropower and drinking-water security.

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

Correct Answer: (b)

Concept & reasoning: Statement 1 is correct. Storage is measured at a point in time; rainfall accumulates over a period. Statement 2 is incorrect: storage depends on the spatial and temporal distribution of rainfall, catchment runoff, antecedent soil moisture, evaporation, releases and reservoir operations. Statement 3 is correct because major reservoirs are multipurpose assets.

Why the other options fail: A is wrong because statement 2 is false. C is wrong because it excludes correct statement 1 and includes false statement 2. D is wrong because it includes statement 2.

UPSC trap / revision cue: Do not equate meteorological drought with hydrological drought. National rainfall totals can coexist with severe basin-level storage stress.

Consider the following statements about El Nino:

1. It involves anomalous warming of the central/eastern equatorial Pacific.
2. It invariably causes drought in every part of India.
3. It can modify the Walker circulation and influence the Indian monsoon.

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

Correct Answer: (b)

Concept & reasoning: Statements 1 and 3 are correct. El Nino changes tropical Pacific convection and can weaken the normal Walker circulation, affecting monsoon teleconnections. Statement 2 is false because Indian rainfall also depends on the Indian Ocean Dipole, MJO, monsoon depressions, snow/land conditions and intra-seasonal variability.

Why the other options fail: A omits correct statement 3. C and D include the absolute and incorrect statement 2.

UPSC trap / revision cue: Words such as 'always', 'invariably' and 'uniformly' are common UPSC traps in climatology.

The Gandak River is best described as:

- (a) A west-flowing peninsular river
- (b) A Himalayan tributary of the Ganga with a transboundary Nepal-India basin
- (c) A tributary of the Brahmaputra originating in Arunachal Pradesh
- (d) A distributary of the Mahanadi

Correct Answer: (b)

Concept & reasoning: The Gandak, known as Narayani in Nepal, drains Himalayan catchments, enters India in Bihar and ultimately joins the Ganga. Its transboundary character makes catchment rainfall, barrages, embankments and flood

forecasting important for India-Nepal cooperation.

Why the other options fail: A places it in the wrong drainage regime. C confuses it with the Brahmaputra system. D confuses a Himalayan Ganga tributary with the Mahanadi delta system.

UPSC trap / revision cue: Revise Gandak together with Kosi, Ghaghara and other Nepal-origin Ganga tributaries.



Which of the following can directly reduce the emissions intensity of steel production?

1. Greater scrap use in electric-arc furnaces
2. Green-hydrogen-based direct reduced iron
3. Greater dependence on unabated coking coal
4. Material efficiency and recycling

- (a) 1 and 2 only
(b) 1, 2 and 4 only
(c) 3 and 4 only
(d) 1, 2, 3 and 4

Correct Answer: (b)

Concept & reasoning: 1, 2 and 4 can lower emissions intensity by reducing virgin coal-intensive production or replacing fossil reductants. Statement 3 moves in the opposite direction when coking coal is unabated.

Why the other options fail: A misses material efficiency/recycling. C includes unabated coking coal and omits two low-carbon routes. D includes statement 3.

UPSC trap / revision cue: Capacity expansion and decarbonisation are separate questions; a larger steel sector is not automatically a cleaner one.

When the RBI sells foreign currency in the spot market, all else equal, the immediate effect on domestic rupee liquidity is:

- (a) Liquidity injection
(b) Liquidity absorption
(c) Automatic reduction in CRR
(d) Automatic increase in fiscal deficit

Correct Answer: (b)

Concept & reasoning: Buyers pay rupees to the RBI in exchange for foreign currency. Those rupees move out of the banking system, so spot FX sales absorb domestic liquidity. The RBI may later offset this through separate liquidity operations.

Why the other options fail: A reverses the cash flow. C is wrong because CRR changes only through a separate policy decision. D confuses a central-bank balance-sheet operation with the government's fiscal balance.

UPSC trap / revision cue: Separate exchange-rate intervention from repo-rate decisions, CRR changes and fiscal policy.

A sharp rise in global crude-oil prices can affect India through which channels?

1. Current account
2. Inflation
3. Fiscal position
4. Exchange rate

- (a) 1 and 2 only
(b) 1, 2 and 4 only
(c) 1, 2, 3 and 4
(d) 3 only

Correct Answer: (c)

Concept & reasoning: India imports most of its crude requirement. Higher prices can widen the oil import bill, transmit into transport/input inflation, affect taxes/subsidies or support to oil-marketing companies, and increase demand for foreign currency, putting pressure on the rupee.

Why the other options fail: A and B omit valid channels. D ignores the external and inflation channels.



UPSC trap / revision cue: A transmission channel can exist even when policy, hedging or product exports moderate its final magnitude.



In Indian digital regulation, 'intermediary liability' most closely concerns:

- (a) Responsibility of digital platforms for third-party content under specified legal conditions
- (b) Liability of States in inter-State river disputes
- (c) Parliamentary privilege
- (d) Military command responsibility only

Correct Answer: (a)

Concept & reasoning: An intermediary hosts, transmits or provides access to third-party information. Indian law provides conditional safe-harbour protection subject to statutory due diligence and other requirements.

Why the other options fail: B, C and D concern unrelated constitutional or legal doctrines.

UPSC trap / revision cue: Safe harbour is neither blanket immunity nor automatic liability for every user-generated post.

Which statement best distinguishes 'law and order', 'public order' and 'security of the State'?

- (a) They are identical constitutional expressions
- (b) They indicate progressively wider or graver effects, though application depends on facts
- (c) Public order is always a Union List subject
- (d) Security of the State concerns only external war

Correct Answer: (b)

Concept & reasoning: Constitutional jurisprudence treats these as related but distinct circles of gravity and reach. An ordinary offence may affect law and order; a disturbance affecting community life may implicate public order; graver threats may concern security of the State.

Why the other options fail: A erases an important constitutional distinction. C is wrong because public order and police are primarily State List subjects. D is too narrow because serious internal threats may also engage State security.

UPSC trap / revision cue: Not every crime or protest justifies extraordinary public-order or national-security powers.

With reference to frontier/agentic AI, which risk is most specifically linked to greater autonomy?

- (a) Only higher electricity use
- (b) Multi-step actions through tools with limited human intervention
- (c) Elimination of cybersecurity risk
- (d) Guaranteed explainability

Correct Answer: (b)

Concept & reasoning: Agentic systems can plan and execute sequences through browsers, code, APIs or other tools. This creates risks around permissions, prompt injection, unintended actions, auditability and human oversight.

Why the other options fail: A may be relevant to AI generally but is not autonomy-specific. C and D state the opposite of real governance concerns.

UPSC trap / revision cue: Distinguish generative capability from agency: agency is about taking actions, not merely producing content.

Regarding UPI, consider the following statements:

1. UPI is an instant payment system operated by NPCI.
2. Every UPI transaction necessarily requires a credit card.
3. Pricing policy can involve trade-offs among adoption, merchant incentives and ecosystem sustainability.

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

(d) 1, 2 and 3

Correct Answer: (b)

Concept & reasoning: Statements 1 and 3 are correct. UPI enables interoperable instant payments and does not require a credit card for every transaction; bank accounts and supported funding sources can be used. Pricing debates concern who bears infrastructure and acceptance costs while preserving inclusion and network effects.

Why the other options fail: A omits correct statement 3. C and D include false statement 2.

UPSC trap / revision cue: Do not confuse the payment rail/interface with a specific funding instrument.



GS-I MODEL ANSWER

Syllabus/PYQ linkage: GS-I Geography: climatology, water resources, monsoon variability. PYQ linkage: drought/flood vulnerability and water-resource management.

Question: “India’s water crisis is increasingly a problem of variability and management, not merely annual rainfall totals.” Discuss.

Introduction. India receives most of its annual precipitation during the southwest monsoon, but an all-India seasonal total can hide long dry spells, cloudbursts, basin-level deficits and unequal reservoir recharge. The 2026 reservoir stress therefore illustrates a shift from a simple “how much rain?” question to “where, when and how effectively is water stored and used?”

Physical-geographical dimension. Monsoon trough shifts, Bay of Bengal depressions, Western Disturbances, ENSO, the Indian Ocean Dipole and orography generate strong spatial variation. A short spell of intense rain may produce runoff and floods without proportionate groundwater recharge. Peninsular hard-rock aquifers also store water differently from the alluvial aquifers of the Indo-Gangetic plain.

Agriculture and food security. Low live storage and soil moisture constrain rabi sowing and increase irrigation demand. Water-intensive crops in stressed basins amplify scarcity, while farmers dependent on tanks and canals face higher production risk.

Urban, energy and ecological dimensions. Reservoir stress creates competition among drinking water, irrigation, industry and hydropower. Excessive extraction lowers groundwater tables, while encroached wetlands and floodplains reduce natural buffering capacity.

Critical analysis. India can simultaneously experience flood conditions in one basin and drought in another. Thus “normal monsoon” does not equal water security. Supply augmentation alone also fails if cropping patterns, leakage and groundwater incentives remain unchanged.

Way forward. Basin-scale reservoir operation, forecast-based releases, aquifer mapping and recharge, micro-irrigation, crop diversification, urban wastewater reuse, wetland restoration and district water budgets should be integrated. Real-time hydrometeorological data must connect dam operation with downstream flood warnings.

Conclusion. Climate resilience requires moving from rainfall accounting to integrated water accounting. India must optimise the economic, social and ecological value obtained from every unit of dependable basin water.

GS-II MODEL ANSWER

Syllabus/PYQ linkage: GS-II: Federalism, inter-State relations, governance. PYQ linkage: inter-State water disputes and cooperative federalism.

Question: Inter-State river disputes test both constitutional federalism and ecological governance. Examine with reference to the Mahanadi.

Introduction. A river is an ecological unit but Indian federalism divides authority territorially. The Mahanadi dispute between Chhattisgarh and Odisha therefore concerns not only allocation of water but also upstream storage, downstream ecology, data credibility and federal trust.

Constitutional framework. Entry 17 of the State List covers water subject to Entry 56 of the Union List, under which Parliament may regulate inter-State rivers in the public interest. Article 262 authorises Parliament to provide for adjudication of inter-State water disputes, operationalised through the Inter-State River Water Disputes Act, 1956.

Why conflict persists. Upstream barrages can change the timing of lean-season flows; downstream regions fear effects on irrigation, drinking water, wetlands and delta ecology. States may disagree on dependable yield, project data, historical use and future demand. Climate variability further weakens assumptions based solely on past flow series.

Governance problem. Tribunals are episodic, whereas rivers require continuous joint management. Irrigation, groundwater, pollution, ecology and disaster-management institutions often operate in silos. Political mobilisation can harden technical disagreements.

Critical analysis. A purely legal allocation may settle a share but not produce basin resilience. Ecological flows, sediment, drought years and changing rainfall need adaptive rules rather than a permanently fixed arithmetic formula.

Way forward. Establish trusted common hydrological datasets, real-time telemetry, joint reservoir-operation protocols, ecological-flow norms and a permanent basin institution with Union facilitation. Negotiation and mediation should precede adversarial escalation, while tribunal awards must be time-bound and enforceable.

Conclusion. Cooperative federalism becomes meaningful when States treat the river as a shared basin rather than a divisible political asset. Data transparency and ecological planning are therefore as important as adjudication.

GS-III MODEL ANSWER

Syllabus/PYQ linkage: GS-III: Internal security, border management, role of state/non-state actors. PYQ linkage: insurgency and peace in North-East India.

Question: Recent violence in Manipur shows how ethnic conflict can intersect with geography and cross-border security. Analyse.

Introduction. Manipur's security challenge is shaped by ethnic identities, hill-valley geography, historical insurgencies and an international border with Myanmar. Recent Naga-Kuki violence in areas such as Kamjong and Senapati demonstrates that conflict patterns can shift even after earlier communities become geographically separated.

Ethnic and historical factors. Competing claims over land, political representation, customary institutions and identity create durable grievances. Cycles of retaliatory violence can turn local incidents into group-level insecurity.

Geographical dimension. The Imphal valley and surrounding hill districts have different settlement patterns. Forested and mountainous terrain complicates policing, while proximity to Myanmar creates routes that may be exploited by armed groups and trafficking networks.

Governance and humanitarian dimension. Displacement, mistrust in institutions, weapons proliferation and weak inter-community communication reduce the effectiveness of normal policing. Security measures that are not accompanied by justice and rehabilitation can freeze rather than resolve conflict.

Critical analysis. Treating every episode only as a law-and-order problem misses the political economy of land, representation and cross-border networks. Conversely, dialogue without credible policing cannot protect civilians or deter armed actors.

Way forward. Strengthen intelligence-led policing and border coordination; recover illegal weapons; protect vulnerable villages and transport corridors; prosecute serious crimes impartially; expand relief, rehabilitation and livelihood support; create structured inter-community dialogue; and pursue development that is sensitive to tribal land and constitutional safeguards.

Conclusion. Durable peace in Manipur requires a calibrated combination of security, justice, federal coordination and reconciliation. The objective should be not merely to manage violence but to rebuild legitimate institutions and inter-community trust.

GS-IV MODEL ANSWER

Syllabus/PYQ linkage: GS-IV: Ethics in public administration; accountability, proportionality, human rights and public trust.

Question: A counter-terrorism strategy must reconcile effectiveness with constitutional morality. Discuss the ethical principles that should guide implementation.

Introduction. The State has a moral duty to protect life and public order, but counter-terrorism also involves coercive powers that can affect liberty, privacy and equality. Ethical governance therefore requires both effectiveness and restraint.

Public safety and duty. Administrators must act decisively against credible threats. Failure to prevent avoidable violence can itself be an ethical failure because the State owes citizens security and continuity of essential institutions.

Rule of law and proportionality. Surveillance, detention and use of force should have clear legal authority, necessity and proportionality. Collective punishment, profiling or indefinite exceptionalism erodes constitutional morality and may deepen alienation.

Human rights and dignity. Suspects, victims and affected communities retain human dignity. Due process, humane treatment, access to legal remedies and protection of innocent civilians are not obstacles to security; they strengthen legitimacy.

Accountability and transparency. Sensitive operations cannot be fully public, yet secrecy must not become impunity. Independent oversight, audit trails, judicial review and legislative scrutiny help prevent abuse while protecting operational information.

Ethics of prevention. A whole-of-society strategy should address recruitment drivers, online radicalisation, financing and community resilience without stigmatising an entire religion, ethnicity or region. Trust is a security asset.

Way forward. Train agencies in rights-based investigation; use intelligence according to necessity and data minimisation; create clear responsibility for errors; compensate victims of wrongful action; strengthen inter-agency coordination; and evaluate policy by both attacks prevented and rights violations avoided.

Conclusion. Constitutional democracy is tested most severely when confronting violence. A credible counter-terrorism policy succeeds not only when it neutralises threats, but when it preserves legality, dignity and public trust while doing so.