

UPSC-CSE 2027/28

DAILY CURRENT AFFAIRS

 **ONE STOP SOLUTION**

By **Faiyaz Sir**



18
SEPTEMBER



**COMPLETE
COVERAGE**



**EXAM
FOCUSED**



**ANALYSIS
MADE EASY**



**STATIC + CURRENT
INTEGRATION**



**STAY AHEAD
STAY PREPARED**



कलम को बना ले तू
अपनी सबसे बड़ी ताकत,
किस्मत भी झुक जाएगी
देखकर तेरा समर्पण।



Dr. Faiyaz sir



आज क्या पढ़ेंगे?

- Stem Cell Therapy
- UCC
- महत्वपूर्ण तथ्य ✓

581
↳ Biotechnology
UCC
↳ Policy and -

Stem cell therapy for autism only in approved clinical trials: Centre

Bindu Shajan Perappadan
NEW DELHI



should not be provided as routine, standard or commercial clinical services,

↳ stem cell
↳ Biotech

YouTube Homework

- Stem Cell Therapy

SCIT → Biotechnology
Stem cell Therapy
2010 Act
↳ Supra - 2016
↳ 16 Sep - Act

- 16 सितंबर 2026 को केन्द्रीय स्वास्थ्य एवं परिवार कल्याण मंत्रालय (Union Health Ministry) ने स्टेम सेल थेरेपी (Stem Cell Therapy) और विशेष रूप से ऑटिज्म स्पेक्ट्रम डिसऑर्डर (Autism Spectrum Disorder - ASD) के इलाज को लेकर सभी राज्यों और केंद्र शासित प्रदेशों के लिए एक स्पष्ट एडवाइजरी (दिशा-निर्देश) जारी की है।

ASD

मुख्य निर्देश और दिशा-निर्देश: ✓

- **रूटीन/कमर्शियल इलाज पर सख्त पाबंदी:** केंद्र सरकार ने साफ किया है कि ऑटिज्म के इलाज के लिए स्टेम सेल थेरेपी का सामान्य (Routine) या कमर्शियल इस्तेमाल पूरी तरह से प्रतिबंधित है।
- **केवल अप्रूव्ड क्लिनिकल ट्रायल की इजाजत:** ऑटिज्म के लिए स्टेम सेल थेरेपी का उपयोग केवल वही अस्पताल या संस्थान कर सकते हैं, जिनके पास विधिवत स्वीकृत (Duly approved) **क्लिनिकल ट्रायल (Clinical Trials)** की अनुमति है।

✓

- **सुरक्षा और प्रमाणिकता (Safety & Efficacy):** सरकार का कहना है कि ऑटिज्म के इलाज में स्टेम सेल थेरेपी के प्रभाव और सुरक्षा को लेकर अभी पर्याप्त वैज्ञानिक सबूत (Scientific Evidence) नहीं हैं।
- **अस्पतालों और क्लिनिकों पर निगरानी:** राज्यों को निर्देश दिया गया है कि वे बिना अनुमति ऑटिज्म या अन्य गैर-स्वीकृत बीमारियों के लिए स्टेम सेल थेरेपी का दावा करने वाले और इलाज करने वाले निजी अस्पतालों व क्लिनिकों पर सख्त निगरानी रखें और कार्रवाई करें।

- केंद्र सरकार द्वारा 16 सितंबर 2026 को जारी की गई यह एडवाइजरी **सुप्रीम कोर्ट** के ऐतिहासिक फैसले का ही सीधा परिणाम है।

सुप्रीम कोर्ट का निर्णय (30-31 जनवरी 2026)

- यह फैसला 'यश चैरिटेबल ट्रस्ट एवं अन्य बनाम भारत संघ' (Yash Charitable Trust & Ors. v. Union of India) याचिका पर आया था। शीर्ष अदालत ने ऑटिज्म के लिए स्टेम सेल थेरेपी के व्यावसायिक उपयोग पर पूर्ण रोक लगाते हुए निम्नलिखित मुख्य निर्देश दिए थे:
- **अप्रमाणित इलाज सेवा नहीं:** सुप्रीम कोर्ट ने माना कि वैज्ञानिक और चिकित्सकीय रूप से सिद्ध हुए बिना ऑटिज्म जैसी स्थिति के लिए स्टेम सेल थेरेपी को रूटीन 'क्लीनिकल सर्विस' (इलाज) के रूप में नहीं बेचा जा सकता।
- **Standard of Care का उल्लंघन:** बिना पुख्ता सुरक्षा और असर के मरीजों/बच्चों पर अप्रमाणित थेरेपी का इस्तेमाल करना डॉक्टरी नैतिकता (Medical Ethics) और 'Standard of Care' का सीधा उल्लंघन है।
- **सख्त कार्रवाई के आदेश:** कोर्ट ने कहा कि जो डॉक्टर या अस्पताल ऐसा करेंगे, उन पर **Medical Misconduct** (पेशेवर लापरवाही/कदाचार) के तहत कार्रवाई होगी और उनका लाइसेंस रद्द किया जा सकता है।

सरकार ने यह निर्देश क्यों दिए?

- सरकार द्वारा राज्यों को कड़े कदम उठाने का निर्देश देने के पीछे मुख्य कारण हैं:
 - ☐ मरीजों का शोषण रोकना
 - ☐ वैज्ञानिक प्रमाण की कमी
 - ☐ स्वास्थ्य सुरक्षा और साइड-इफेक्ट्स
 - ☐ क्लीनिकल एस्टेब्लिशमेंट एक्ट लागू करना

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- **अप्रमाणित इलाज सेवा नहीं:** सुप्रीम कोर्ट ने माना कि वैज्ञानिक और चिकित्सकीय रूप से सिद्ध हुए बिना ऑटिज्म जैसी स्थिति के लिए स्टेम सेल थेरेपी को रूटीन 'क्लीनिकल सर्विस' (इलाज) के रूप में नहीं बेचा जा सकता।
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- **क्लीनिकल एस्टैब्लिशमेंट (रजिस्ट्रेशन एंड रेगुलेशन) एक्ट, 2010** भारत सरकार द्वारा देश में सभी चिकित्सा संस्थानों और क्लीनिकों को पंजीकृत करने, उनके नियमन (Regulation) और न्यूनतम मानक (Minimum Standards) तय करने के लिए लागू किया गया एक केंद्रीय कानून है।

प्रमुख उद्देश्य

- **न्यूनतम मानक (Minimum Standards):** अस्पतालों और क्लीनिकों में इंफ्रास्ट्रक्चर, स्टाफ, उपकरण और सुविधाओं के लिए न्यूनतम मानक तय करना।
- **फर्जी डॉक्टरों/क्लीनिकों पर लगाम:** बिना योग्यता के इलाज करने वाले लोगों (Quacks) और अवैध क्लीनिकों को बंद करना।
- **पारदर्शिता:** स्वास्थ्य सेवाओं की दरें (Rates) और मिलने वाली सुविधाओं की जानकारी सार्वजनिक करना।

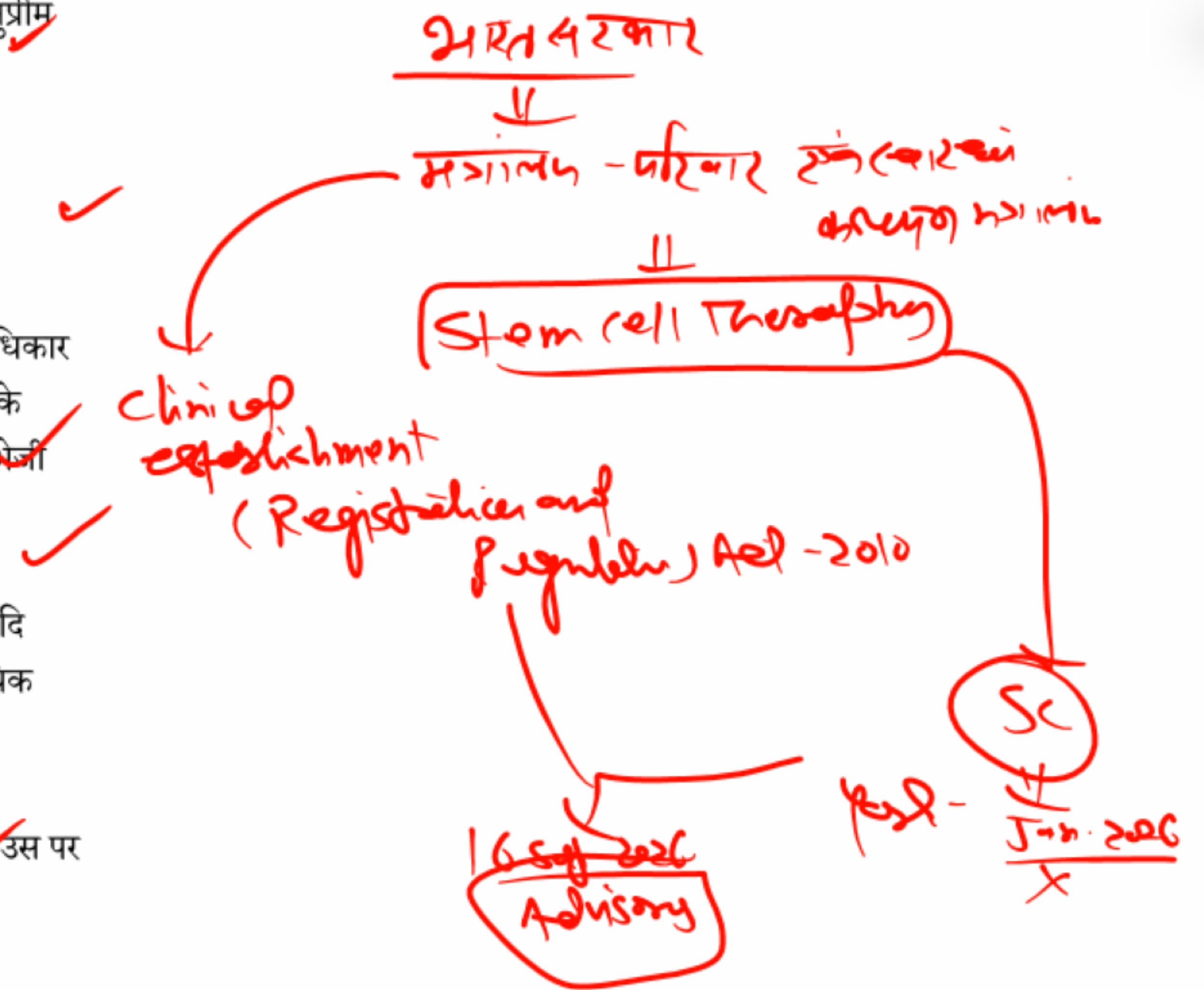
- क्लीनिकल एस्टैब्लिशमेंट एक्ट, 2010 ही वह मुख्य कानूनी हथियार (Legal Tool) है जिसके जरिए केंद्र सरकार की 16 सितंबर 2026 की एडवाइजरी और सुप्रीम कोर्ट के फैसले को जमीनी स्तर पर लागू कराया जा रहा है।
- इन दोनों के बीच का सीधा संबंध निम्नलिखित बिंदुओं से समझा जा सकता है:

1. कानूनी अधिकार और कार्यान्वयन (Legal Basis for Implementation)

- केंद्र सरकार (स्वास्थ्य मंत्रालय) केवल नीतियां और निर्देश बना सकती है। लेकिन अस्पतालों और क्लीनिकों को जमीनी स्तर पर नियंत्रित करने या बंद करने का अधिकार राज्यों की **District Registering Authority** के पास होता है, जो इस एक्ट के तहत बनी है। सरकार की 16 सितंबर की एडवाइजरी सीधे उन्हीं राज्यों/UTs को भेजी गई है जिन्होंने यह एक्ट अपनाया है।

2. रजिस्ट्रेशन रद्द करने का प्रावधान (Cancellation of Registration)

- सुप्रीम कोर्ट (30 जनवरी 2026) और केंद्रीय स्वास्थ्य मंत्रालय के निर्देशानुसार, यदि कोई अस्पताल या क्लीनिक ऑटिज्म के इलाज के लिए अनधिकृत या व्यावसायिक रूप से स्टेम सेल थेरेपी बेचता पाया जाता है, तो इस एक्ट की धारा 32 और 40 (Sections 32 & 40) का उपयोग किया जाएगा।
- कार्रवाई: उस क्लीनिक का अस्पताल रजिस्ट्रेशन तुरंत रद्द कर दिया जाएगा और उस पर भारी जुर्माना (Penalty) लगाया जाएगा।



प्रारंभिक परीक्षा (Prelims) प्रश्न

प्रश्न 1. स्टेम सेल (Stem Cells) और भारत में इसके नियमन के संदर्भ में निम्नलिखित कथनों पर विचार कीजिए:

1. ☒ भारत में नेशनल गाइडलाइंस फॉर स्टेम सेल रिसर्च (NGSCR) के तहत ऑटिज्म स्पेक्ट्रम डिसऑर्डर (ASD) के लिए स्टेम सेल थेरेपी को एक मानक उपचार (Standard Treatment) के रूप में मंजूरी दी गई है।
2. ☒ क्लिनिकल एस्टैब्लिशमेंट (रजिस्ट्रेशन एंड रेगुलेशन) एक्ट, 2010 केवल सरकारी क्षेत्र के अस्पतालों पर लागू होता है, निजी अस्पतालों पर नहीं।
3. ☒ स्टेम सेल थेरेपी का उपयोग केवल वही संस्थान ऑटिज्म के लिए कर सकते हैं जिनके पास स्वीकृत क्लिनिकल ट्रायल की अनुमति है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- A. केवल 1 और 2
- ☒ B. केवल 3
- C. केवल 2 और 3
- D. 1, 2 और 3

मुख्य परीक्षा (Mains) प्रश्न

- "भारत में चिकित्सा प्रौद्योगिकियों (जैसे स्टेम सेल थेरेपी) के त्वरित विकास और उनके व्यावसायिक दुरुपयोग के बीच संतुलन बनाना एक बड़ी चुनौती बन गया है। हाल ही में सुप्रीम कोर्ट के निर्णयों और केंद्र सरकार के निर्देशों के आलोक में, क्लिनिकल एस्टैब्लिशमेंट एक्ट, 2010 की भूमिका का समालोचनात्मक मूल्यांकन कीजिए।"
- (15 अंक / 250 शब्द)

यहाँ
YouTube Comment Box

What is the Uniform Civil Code debate?

How are personal laws governed today? What does the Constitution say about a UCC? What are the arguments in favour of a UCC? What are the arguments against? How could a UCC guarantee equal women's rights? What alternative has been proposed?

EXPLAINER

Rangarajan R.

The story so far:

Union Home Minister Amit Shah has indicated that the Uniform Civil Code (UCC) would be implemented in all 21 NDA-ruled States by 2029. Uttarakhand has had a UCC in force since January 2025, while UCC bills passed by the legislatures of Assam, Gujarat and Madhya Pradesh are awaiting Presidential assent.



minorities, is discriminatory.

What can be the way forward?

The most important reason to reform civil laws is to ensure equal rights for women in matters of marriage, divorce, maintenance, and inheritance. The right to religion under Article 25 is subject to constitutional morality and other fundamental rights, including equality. In Section 6A of the Citizenship Act, 1955 (2024) case, the Supreme Court held that practices such as casteism and gender discrimination, which run against the spirit of the Constitution, would not receive protection under Article 29. Thus,

THE GIST

▼
The Uniform Civil Code (UCC) would replace religion-based personal laws governing matters such as marriage, divorce and inheritance with a common set of secular laws

▼
Supporters argue that it would promote secularism, national integration and gender justice, while critics point to possible

Palim
↳ No to
↳ OPSP
↳ 3412
↳ UCC
↳ Updoh

समान नागरिक संहिता (Uniform Civil Code - UCC) विवाद

यहाँ में क्यों

1. अब तक की स्थिति (The Story So Far)

- केंद्रीय गृह मंत्री अमित शाह ने संकेत दिया है कि 2029 तक सभी 21 एनडीए-शासित राज्यों में UCC लागू कर दिया जाएगा।
- उत्तराखंड में जनवरी 2025 से UCC लागू है। वहीं असम, गुजरात और मध्य प्रदेश की विधानसभाओं द्वारा पारित UCC बिल राष्ट्रपति की सहमति (Presidential Assent) का इंतजार कर रहे हैं।

2. वर्तमान में व्यक्तिगत मामले कैसे संचालित होते हैं?

- संविधान का अनुच्छेद 44: यह प्रावधान करता है कि राज्य पूरे भारत में नागरिकों के लिए एक समान नागरिक संहिता (UCC) सुनिश्चित करने का प्रयास करेगा।
- फौजदारी बनाम नागरिक कानून: भारत में आपराधिक कानून (Criminal Laws) और कराधान (Taxation), अनुबंध (Contracts) जैसे दीवानी कानून सभी नागरिकों के लिए समान हैं।

- व्यक्तिगत कानून (Personal Laws):** विवाह, तलाक, गोद लेने और संपत्ति के उत्तराधिकार जैसे मामलों में धर्म के आधार पर अलग-अलग व्यक्तिगत कानून लागू होते हैं।
- हिंदू, बौद्ध, जैन और सिख:** हिंदू विवाह अधिनियम (1955) और हिंदू उत्तराधिकार अधिनियम (1956) द्वारा संचालित होते हैं।
- मुस्लिम:** मुस्लिम पर्सनल लॉ (शरीयत) एप्लीकेशन एक्ट (1937) द्वारा संचालित होते हैं।
- ईसाई और पारसी:** इनके अपने अलग पर्सनल लॉ हैं।
- अल्पसंख्यक/जनजाति:** कई आदिवासी समुदाय संवैधानिक छूटों के तहत अपने प्रथागत पारिवारिक कानूनों (Customary Laws) का पालन करते हैं।

यहाँ में क्यों

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3. UCC के पक्ष और विपक्ष में तर्क (Pros and Cons)

पक्ष में तर्क (Arguments in Favour):

- **सच्ची धर्मनिरपेक्षता (True Secularism):** सभी नागरिकों को एक ही नागरिक कानून के तहत लाकर भारत को सही मायने में धर्मनिरपेक्ष बनाएगा।
- **लैंगिक न्याय (Gender Justice):** पर्सनल लॉ में महिलाओं के साथ होने वाले भेदभाव को समाप्त कर विवाह, तलाक, रखरखाव (Maintenance) और उत्तराधिकार में महिलाओं को समान अधिकार प्रदान करेगा।

विपक्ष में तर्क (Arguments Against):

- **मौलिक अधिकारों से टकराव:** यह संविधान के अनुच्छेद 25 (धार्मिक स्वतंत्रता का अधिकार) और अनुच्छेद 29 (विशिष्ट संस्कृति और परंपराओं को बनाए रखने का अधिकार) का उल्लंघन कर सकता है।
- **जनजातीय संस्कृति पर असर:** UCC लागू करने वाले 4 राज्यों ने अपनी आदिवासी आबादी को इसके दायरे से बाहर रखा है, ताकि उनकी सांस्कृतिक परंपराओं की रक्षा की जा सके।
- **अल्पसंख्यकों में असुरक्षा:** धार्मिक अल्पसंख्यकों का मानना है कि केवल एक वर्ग को छूट देना और बाकी पर इसे बाध्यकारी बनाना भेदभावपूर्ण है।

4. आगे का रास्ता क्या हो सकता है?

- **संवैधानिक नैतिकता और लैंगिक समानता:** अनुच्छेद 25 के तहत धार्मिक स्वतंत्रता संवैधानिक नैतिकता और समानता के अधिकार के अधीन है। सुप्रीम कोर्ट के फैसलों (जैसे धारा 6A नागरिकता अधिनियम केस, 2024) के अनुसार, जातिवाद या लैंगिक भेदभाव जैसी प्रथाओं को संरक्षण नहीं मिल सकता।
- **डॉ. बी.आर. अंबेडकर का दृष्टिकोण:** संविधान सभा में डॉ. अंबेडकर ने UCC की वकालत की थी, लेकिन सुझाव दिया था कि इसे शुरुआत में **स्वैच्छिक (Voluntary)** रखा जा सकता है, यानी जो नागरिक इसमें शामिल होना चाहें, वही इसके लिए बाध्य हों।
- **विधि आयोग (Law Commission) का सुझाव (2018):**
 - 2018 के परामर्श पत्र में विधि आयोग ने कहा था कि इस चरण पर UCC "न तो आवश्यक है और न ही वांछनीय"।
 - आयोग ने सभी पर्सनल लॉज में से **भेदभावपूर्ण प्रावधानों को सुधारने** पर जोर दिया था, ताकि विभिन्न समुदायों के बीच समानता (Equality between communities) की जगह समुदायों के भीतर लैंगिक समानता (Equality within communities) हासिल की जा सके।

प्रारंभिक परीक्षा (Prelims) प्रश्न

प्रश्न 1. समान नागरिक संहिता (UCC) और भारतीय संविधान के संदर्भ में निम्नलिखित कथनों पर विचार कीजिए:

- भारत के संविधान का अनुच्छेद 44 राज्य के नीति निर्देशक तत्वों (DPSP) के तहत यह प्रावधान करता है कि राज्य पूरे भारत में नागरिकों के लिए एक समान नागरिक संहिता सुनिश्चित करने का प्रयास करेगा।
- संविधान के भाग III के तहत guaranteed मौलिक अधिकार पूरी तरह से निरपेक्ष (Absolute) हैं और इन्हें लैंगिक समानता हेतु सुधारों के तहत सीमित नहीं किया जा सकता।
- 21वें विधि आयोग ने अपने 2018 के परामर्श पत्र में इस चरण पर UCC को "न तो आवश्यक और न ही वांछनीय" माना था।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (A) केवल 1 और 2
- (B) केवल 1 और 3 ✓
- (C) केवल 2 और 3
- (D) 1, 2 और 3

Handwritten notes in red ink:

- A bracket groups the first two statements, with a checkmark and the number 14 written next to it.
- A bracket groups the third statement, with a checkmark and the number 21 written next to it.
- A circle contains the numbers 25 and 29, with a checkmark and the number 25 written next to it.
- The text "41-40" is written below the circle.

मुख्य परीक्षा (Mains) प्रश्न

- "समान नागरिक संहिता (UCC) लागू करने की दिशा में मुख्य चुनौती 'विभिन्न समुदायों के बीच समानता' और 'समुदायों के भीतर लैंगिक न्याय' के मध्य संतुलन साधने की है। संवैधानिक प्रावधानों और विधि आयोग की सिफारिशों के आलोक में इस कथन का परीक्षण कीजिए।"

(15 अंक / 250 शब्द)

महत्वपूर्ण तथ्य



PM pitches India as a global destination for chipmaking

The country's success in the critical industry would strengthen supply chain of entire world, says Modi; 1 lakh technicians to be trained over five years for employment in factories, adds IT Minister

The Hindu Bureau
NEW DELHI

Prime Minister Narendra Modi pitched India as a "new and trustworthy location" for electronics manufacturing, urging global chipmakers to consider the country's potential to relieve electronics from the "weaponisation" of supply chains.

"This is not a sector where you set up a factory and the job is done," said Mr. Modi, who inaugurated Semicon India 2026. "Wherever semiconductor ecosystems have been built in the world, the entire ecosystem has come together only after decades of hard work. But India, with your cooperation, has worked simultaneously on chip design, manufacturing, equipment manufacturing, the materials ecosystem, testing capability, and has demonstrated success."

The Prime Minister's address came days after the India Semiconductor Mission's (ISM) second phase, which has an outlay of ₹1.27 lakh crore, was notified.

Describing India as the



High potential: Prime Minister Narendra Modi and Union Minister Ashwini Vaishnaw at SEMICON India 2026, New Delhi on Thursday. ANI

"mother of democracy", he said, "When such a country succeeds in a critical industry, it strengthens the supply chain of the entire world. And today, when supply chains are being weaponised, its importance becomes much greater. We should also look at this development taking place in India from this larger perspective."

Semicon India 2026 brought together semiconductor and electronics firms from India and other countries. Speaking at the event, IT Minister Ashwini Vaishnaw said the govern-

ment plans to train one lakh people who will be a "global pool of talent" and can "straightaway be employed in the factories which are coming up in India".

Mr. Vaishnaw said the government would target at least 200 start-ups and firms in ISM 2.0's chip design pillar, almost double of what was done for the first phase.

The Minister added that the government was committed to training more than one lakh technicians over the coming five years for different electronics

manufacturing duties.

Global industry body SEMI's CEO Ajit Manocha estimated that the semiconductor industry would cross \$1.3 trillion this year, and \$2 trillion by 2030.

Leaders from the semiconductor industry expressed hope in India's trajectory and its role in their global plans. Applied Materials committed to invest \$5 billion over the coming five years to expand its R&D centre and supply chain.

"Earlier this year, we began commercial production at Sanand," Micron CEO Sanjay Mehrotra said. "Our current production capacity already exceeds the memory required for India's entire laptop market ... The India Semiconductor Mission, and now ISM 2.0, gave this industry a foundation it did not have before."

Infineon CEO Jochen Haenebeck called India a "market of tremendous importance", praising the "pace of progress across the Indian ecosystem". Pointing to his firm increasing hiring in India by 28%, he said that there was great potential for India in the "new



भारत सरकार

पत्र सूचना कार्यालय



हमारे बारे में - प्रेस विज्ञापित - गैलरी - अनुसंधान इकाई - मीडिया सुविधाएं - आर्काइव - तथ्यों की जांच - Q उन्नत खोज

होम / सभी प्रिन्सिपल / Explainer Details

Technology

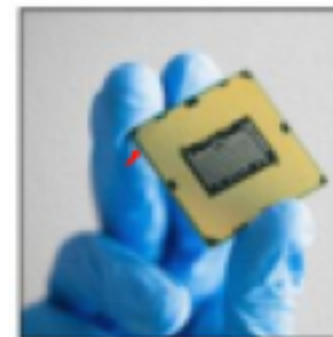
भारत सेमीकंडक्टर के भविष्य का निर्माण कर रहा है डिज़ाइन, विनिर्माण, पैकेजिंग, सामग्री और प्रतिभा के क्षेत्र में उभरती क्षमताएँ

Posted On: 17 SEP 2025 12:17PM

सेमीकंडक्टर 1.0 के तहत कार्यान्वयन को ध्यान में रखते हुए, केन्द्रीय मंत्रिमंडल ने 1.27 लाख करोड़ रुपये के निवेश के साथ सेमीकंडक्टर 2.0 को मंजूरी दी। पहले चरण में भारत में सेमीकंडक्टर विनिर्माण इकोसिस्टम की नींव रखी, वहीं सेमीकंडक्टर 2.0 तहत रणनीतिक क्षमताओं को आगे बढ़ाने के लिए निवेश को आगे बढ़ा रहा है। इनमें अनुसंधान एवं विकास, चिप डिज़ाइन, मशीनरी एवं सामग्री, अधिक फैब की स्थापना, प्रतिभा विकास तथा एपीएमपी-ओएसएटी उद्योग को और मजबूत करना शामिल है। यह भारत को एक विश्वस्तरीय वैश्विक सेमीकंडक्टर केंद्र के रूप में स्थापित करने तथा विकसित भारत की कल्पना को आगे बढ़ाने में महत्वपूर्ण भूमिका निभाएगा।

पारदर्शक निष्कर्ष

सेमीकंडक्टर आधुनिक प्रौद्योगिकी के आधारभूत घटक और आर्थिक शक्ति की नींव हैं। वे आर्टिफिशियल इंटेलिजेंस (एआई), दूरसंचार, इलेक्ट्रिक मोबिलिटी, रक्षा और उन्नत विनिर्माण को शक्ति प्रदान करते हैं। इंटरनेट ऑफ थिंग्स (आईओटी), 5जी 6जी, डेटा सेंटर और स्वायत्त वाहनों जैसी प्रौद्योगिकियाँ भी चिप की मांग को लगातार बढ़ा रही हैं। इनकी उपलब्धता और तकनीकी क्षमताएँ नवाचार, प्रतिस्पर्धात्मकता और राष्ट्रीय तकनीकी सामर्थ्य बढ़ाएंगी।



Semicon

महत्वपूर्ण तथ्य



- **SEMICON India 2026** भारत का सबसे प्रमुख सेमीकंडक्टर सम्मेलन और प्रदर्शनी है। यह भारत के सेमीकंडक्टर इकोसिस्टम को बढ़ावा देने और वैश्विक स्तर पर भारत को एक प्रमुख सेमीकंडक्टर हब के रूप में स्थापित करने के उद्देश्य से आयोजित किया जा रहा है।

प्रमुख विवरण (Key Highlights)

- **तारीख और स्थान:** 17 से 19 सितंबर 2026 तक, **यशोभूमि (Yashobhoomi)**, द्वारका, नई दिल्ली।
- **उद्घाटन:** 17 सितंबर 2026 को **प्रधानमंत्री नरेंद्र मोदी** द्वारा इसका उद्घाटन किया गया।
- **थीम (Theme):** *"Silicon to Systems: Building the Ecosystem"*
- **आयोजक:** इंडिया सेमीकंडक्टर मिशन (ISM), इलेक्ट्रॉनिक्स और आईटी मंत्रालय (MeitY) और वैश्विक उद्योग निकाय SEMI।

मुख्य विशेषताएं

- ✓ **अंतरराष्ट्रीय भागीदारी:** 52 से अधिक देशों के प्रतिनिधि, 600 से अधिक प्रदर्शनकारी कंपनियां और 300 से अधिक विदेशी प्रतिनिधी भाग ले रहे हैं।
- ✓ **कंट्री पवेलियन:** जापान, दक्षिण कोरिया, मलेशिया, नीदरलैंड, सिंगापुर और स्वीडन के विशेष देश-पवेलियन (Country Pavilions) शामिल हैं।
- ✓ **सेमीकॉन 2.0 (Semicon 2.0):** सम्मेलन में ₹1.27 लाख करोड़ के परिव्यय वाले सेमीकंडक्टर मिशन के दूसरे चरण पर चर्चा की जा रही है, जिसका मुख्य ध्यान चिप डिजाइनिंग, उपकरण विनिर्माण और टैलेंट डेवलपमेंट (Workforce Development) पर है।
- ✓ **प्रगति का प्रदर्शन:** सम्मेलन में बताया गया कि अब तक 6 राज्यों में ₹1.6 लाख करोड़ के निवेश के साथ 10 सेमीकंडक्टर प्रोजेक्ट्स मंजूर किए जा चुके हैं (जैसे टाटा, माइक्रोन, केन्स टेक्नोलॉजी आदि), जिनमें से कुछ संयंत्रों में व्यावसायिक उत्पादन (Commercial Production) शुरू हो चुका है।

महत्वपूर्ण तथ्य



Declared dead, 2,500 Odisha workers return for ration

Satyasundar Barik
BHUBANESWAR

In a bid to hoodwink Odisha's welfare machinery, almost 2,500 construction workers appear to have defied the rules of mortality – they died on paper, collected death benefits, and then came back to life to authenticate their Aadhaar and collect their monthly ration.

An audit has blown the lid off what appears to be a bizarre and massive fraud under the State's Nirman Shramik welfare scheme.

As many as 2,487 construction workers were declared dead and their nominees were paid death assistance, even though the workers continued to draw subsidised food grains under the National Food Security Act (NFSA) and State Food Security Scheme after their record-



ILLUSTRATION:
SOUMYADIP SINHA

ed deaths. The contradiction becomes even more startling in 753 cases.

The audit found that these beneficiaries authenticated their Aadhaar biometrically to obtain ration after they had officially been declared dead. Death assistance amounting to ₹15.10 crore was subsequently paid to their nominees.

In other words, the go-

vernment's records had buried the workers, while its ration system was still recognising their fingerprints.

Audit report

This damning indictment, found in the draft information system audit report on 'Implementation of PA-ReSHRAM and Nirman Shramik Portal in the State', is expected to be

part of the Comptroller and Auditor General's Audit report for the financial year 2024-2025.

"This implies the beneficiary was alive and authenticating her Aadhaar physically to avail ration indicating fraudulent disbursement of death benefit. Further, it also indicates that medical officers issued death certificates against alive persons," the draft report says.

Subu R., the Principal Accountant General (Audit-1) of Odisha, had sent the draft report to Chithra Arumugam, then Additional Chief Secretary to the Labour and ESI Department, soliciting her response on the massive anomalies indicating corruption in the implementation of the Nirman Shramik scheme. A copy of the draft report has been obtained by *The Hindu*.

Under the Nirman Shramik scheme, building and construction workers between ages of 18 and 60 who have completed at least 90 days of work in the preceding 12 months and are not enrolled in any other welfare fund are eligible for registration under the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996.

Various benefits

Once registered, workers are entitled to various welfare benefits including educational scholarships for their children, assistance for marriage, maternity, and funeral expenses, and death compensation. A nominee is entitled to ₹2 lakh as a death benefit and ₹5,000 as funeral assistance upon the death of an eligible registered worker.

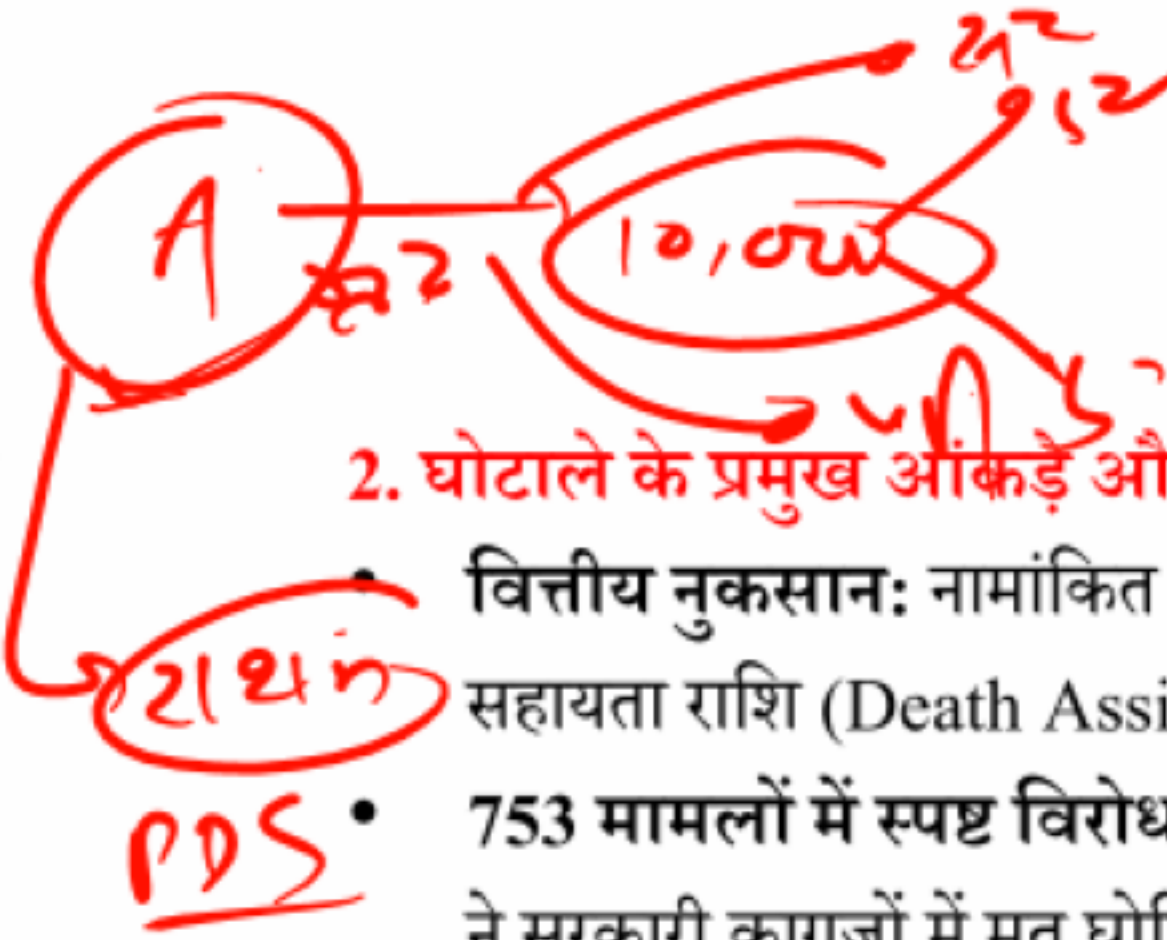
महत्वपूर्ण तथ्य



- ओडिशा में 'निर्माण श्रमिक योजना' (Nirman Shramik Scheme) के तहत हुए एक बड़े घोटाले और अनियमितता

1. मुख्य मामला क्या है?

- कागजों पर मौत और जीवित बायोमेट्रिक: लगभग 2,500 (सटीक संख्या 2,487) निर्माण श्रमिकों को सरकारी रिकॉर्ड में मृत (Declared Dead) घोषित कर दिया गया और उनके नामांकित व्यक्तियों (Nominees) को मृत्यु लाभ (Death Benefits) दे दिया गया।
- राशन लेना जारी रखा: मृत घोषित किए जाने के बाद भी, ये श्रमिक राष्ट्रीय खाद्य सुरक्षा अधिनियम (NFSA) और राज्य खाद्य सुरक्षा योजना के तहत अपने आधार (Aadhaar) का बायोमेट्रिक प्रमाणीकरण (Biometric Authentication) करके अपना मासिक राशन लेते रहे।
- CAG ऑडिट में खुलासा: नियंत्रक एवं महालेखा परीक्षक (CAG) की ड्राफ्ट ऑडिट रिपोर्ट (वित्त वर्ष 2024-2025) में इस घोटाले का खुलासा हुआ है।



2. घोटाले के प्रमुख आंकड़े और बिंदु

- वित्तीय नुकसान: नामांकित व्यक्तियों (Nominees) को ₹15.10 करोड़ की मृत्यु सहायता राशि (Death Assistance) का फर्जी भुगतान किया गया।
- 753 मामलों में स्पष्ट विरोधाभास: ऑडिट में पाया गया कि 753 मामलों में श्रमिकों ने सरकारी कागजों में मृत घोषित होने के बाद अपना बायोमेट्रिक देकर राशन लिया था।
- फर्जी मृत्यु प्रमाण पत्र: ऑडिट रिपोर्ट के अनुसार, डॉक्टरों/मेडिकल अधिकारियों ने जीवित व्यक्तियों के नाम पर फर्जी मृत्यु प्रमाण पत्र (Fake Death Certificates) जारी किए थे।

3. निर्माण श्रमिक योजना और नियम

- पात्रता: 18 से 60 वर्ष के भवन एवं अन्य निर्माण श्रमिक, जिन्होंने पिछले 12 महीनों में कम से कम 90 दिन काम किया हो, इस योजना (Building and Other Construction Workers Act, 1996) में पंजीकृत हो सकते हैं।
- लाभ: योजना के तहत बच्चों को छात्रवृत्ति, विवाह सहायता, मातृत्व लाभ, और श्रमिक की मृत्यु होने पर नॉमिनी को ₹2 लाख की मृत्यु सहायता + ₹5,000 अंतिम संस्कार सहायता प्रदान की जाती है। इसी ₹2 लाख के लाभ को हड़पने के लिए यह फर्जीवाड़ा किया गया।

महत्वपूर्ण तथ्य

PM releases Annapurna Yojana instalment, says no more 'cut money' in Bengal

Around 1.5 crore beneficiaries get ₹3,000 each. Modi says over 50 lakh families will be identified and given pucca houses in the state and BJP govt. is taking forward all stalled Central schemes

Shiv Sahay Singh
KOLKATA

Releasing the fourth instalment of Annapurna Yojana to women in West Bengal, Prime Minister Narendra Modi on Thursday said the culture of cut money in the State has ended. The PM said that the people of Bengal have been deprived of the benefits of many Central schemes for a long time.

"The BJP is taking forward all the stalled schemes," he said, adding that more than 50 lakh families will be identified and given pucca houses. "We will all build a new Bengal together," the Prime Minister added.

"The money [for Annapurna Yojana] is directly transferred to the bank accounts of the women without any intermediary. Now there is no cut-money in West Bengal," Mr. Modi said during a virtual address.

Cut money refers to commission charged by lo-



PM Narendra Modi sharing his message via videoconference on Annapurna Yojana payout, in New Delhi on Thursday. ANI

cal politicians to help citizens avail benefits of the government schemes and the Bharatiya Janata Party (BJP) leadership, including the PM, had promised to stop corruption if the BJP is elected to power in Bengal.

'None to be left out'

Mr. Modi said the government believes in "speaking less and working more". The Prime Minister, on his birthday, also said that no eligible women will be deprived of the benefits of Annapurna Yojana in West

Bengal. Mr. Modi released the fourth instalment of the scheme of ₹3,000 to around 1.5 crore women beneficiaries in the State.

"Within a few days of forming our government in Bengal, work began on the Annapurna Yojana. Today, many women receive financial assistance directly into their bank accounts... Our government aims to ensure that not a single eligible woman is deprived of the benefits of Annapurna Yojana," he said.

Mr. Modi said that the

Annapurna Yojana is an important effort to strengthen the confidence of Bengal's women and added that he believes that the women of the State should have both the power to take decisions and the courage to move forward.

Party's poll promise

The BJP had promised this initiative during the West Bengal Assembly poll campaign. The promise was to counter Trinamool Congress government's Lakshmir Bhandar scheme where over 2.2 crore were getting ₹1,500 per month.

Assuming power in May 2026, the BJP government started verifying beneficiaries, something the Opposition criticised as a diversion from what the BJP had promised. The Lakshmir Bhandar was a universal scheme, whereas Annapurna Bhandar has an eligibility criterion.

There have been some protests with women claiming they were denied the scheme's benefits despite being eligible.

YouTube Homework

• UCT Schemes

Unconditional Cash Transfer

कम

काम-काम-ले
रुपय

अन्नपूर्णा योजना

महत्वपूर्ण तथ्य

Navodaya case: SC tells T.N. to change 'anti-Hindi' mindset

Court says 'individual States cannot act like individual countries'; gives govt. 3 months to identify land for Navodaya schools in each district; TVK govt. says choice of language is fundamental right

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Thursday said Tamil Nadu has to change the "mindset" that Hindi cannot be taught on the soil of the State, cautioning that "individual States cannot act like individual countries". The oral observations from Justice B.V. Nagarathna came in a hearing on the adoption of the Navodaya Vidyalaya Scheme in Tamil Nadu.

The top court gave the State three months to comply with a December 15, 2025, order to identify the requisite land for Navodaya schools in each district. It said the direction would be subject to final orders passed later on. In the interregnum, the State and Central representatives were asked to discuss the policy of establishing Navodaya schools in Tamil Nadu. "Chennai should not



Education is a constant. It does not depend on the whims of any government. Today it is Navodaya, but if the same precedent is taken up in other areas of governance, what will happen to our country?

JUSTICE B.V. NAGARATHNA
Supreme Court

alienate Delhi, and vice versa, too," Justice Nagarathna, heading a Bench including Justice A.G. Masih, addressed both governments.

The Tamil Nadu government has opposed the scheme as "fundamentally incompatible" with the State's two-language policy. The previous Dravida Munnetra Kazhagam (DMK) government, in an affidavit filed in March this year, had said the Navodaya scheme, based on the three-language formula,

deviated from the mandate of the Tamil Nadu Tamil Learning Act, 2006. The affidavit had alleged that the scheme was only a "backdoor" ploy to make Hindi compulsory.

On Thursday, the ruling Tamilaga Vettri Kazhagam (TVK) dispensation equally objected to the scheme, saying the choice of language is a fundamental right.

Senior advocate Jaideep Gupta and Tamil Nadu Additional Advocate-General Haripriya Padmanabhan,

for the State, said the scheme cannot be forced upon the State against its own policies and laws.

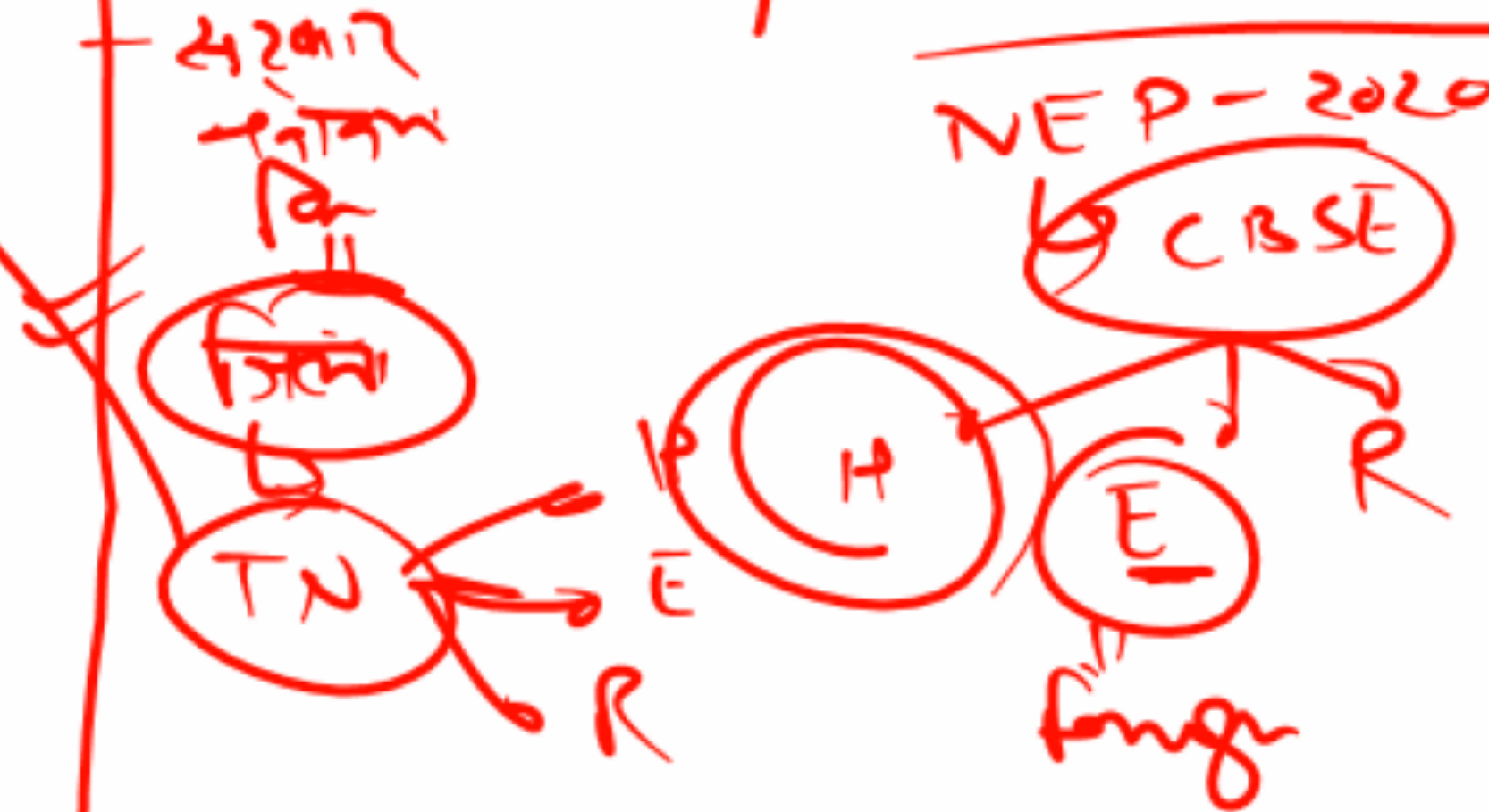
Mr. Gupta said 'education' was a subject in the Concurrent List.

"Navodaya is an optional policy... If the Supreme Court now issues a mandamus to the State to adopt that optional policy of the Centre, then My Lords, what you are doing is upsetting 75 years of decision-making by this court," Mr. Gupta submitted.

"Change of government changes nothing. Education is a constant. It does not depend on the whims of any government. Today it is Navodaya, but if the same precedent is taken up in other areas of governance, what will happen to our country? You cannot say 'I will not allow the national industrial policy or the national financial policy'," Justice Nagarathna said.

YouTube Homework

- Three Language Formula



महत्वपूर्ण तथ्य

Why patient safety needs more than hospital checklists

Patient safety begins even before treatment: it encompasses the right diagnosis, accurate, timely care, safe hospital environments, protected data and an understanding from all stakeholders to put the patient first, say doctors; the WHO's theme for World Patient Safety Day 2026 is 'safe care for non-communicable diseases'

Siddharth Kumar Singh

A patient enters an operating theatre for a procedure on the right knee. The limb is marked, the scans are available and the surgical team has checked the records. Just before the operation begins, the team stops. A nurse reads out the patient's identity, the procedure planned, the side of the body to be operated on and the type of anaesthesia. The surgeon, anaesthetist and other members of the team confirm the details. This brief pause, known as 'time-out', may take only a few minutes. But it is one of several layers of checks designed to prevent a potentially devastating mistake.

This exercise was an example of what Syed Mohammed Ghouse, consultant robotic and transplant surgeon, Asian Institute of Nephrology and Urology, described as the 'Swiss cheese mechanism', in which several layers of checks are put in place so that if one safety barrier fails, another can detect the error before it reaches the patient.

The need for such multiple safeguards was at the heart of World Patient Safety Day, observed on September 17. The World Health Organization's theme for 2026 was 'Safe care for non-communicable diseases'.

Doctors say patient safety has to be viewed much more broadly than preventing an obvious surgical or medication error. Ranga Reddy Burri, president, Infection Control Academy of India, said the understanding of patient safety has now expanded considerably: the responsibility cannot rest only with doctors and nurses. Policymakers, accreditation agencies, patients, caregivers, families, communities and even housekeeping staff have roles to play. "A hospital just having an accreditation doesn't actually guarantee the kind of safety that is required," Dr. Burri said, stressing the need to train all stakeholders involved in a patient's journey.

Patient safety begins even before treatment starts, noted Dr. Burri. The availability of sophisticated diagnostic equipment has not necessarily solved the problem of ensuring an accurate diagnosis. "The diagnosis quality has actually gone down over a period of time," he said. He attributed part of the problem to doctors moving away from basic clinical examination, including auscultation, percussion, palpation and physical examination. He described the emerging situation as 'no touch' healthcare, where doctors can sometimes begin looking at a computer even before adequately engaging with the patient.



Safety first Hospital staff conducted a mock drill on mass-casualty management earlier this year at the Government General Hospital in Ongole. Experts say all stakeholders should have training in patient safety, not just doctors.

Hospitals, Hyderabad, also pointed to the importance of ensuring quality of medical education as the number of medical colleges and seats increases. "If we don't ensure quality services, then it will worsen the patient's safety because diagnosis may be missed; treatment may not be perfect," he said.

Medication problems

Medication safety remains another major area of concern. Dr. Kumar said spurious and fake medicines continue to pose a patient-safety risk despite the existence of drug inspectors and regulatory checks.

Dr. Ghouse pointed to another problem of look-alike and sound-alike medicines. With a large number of pharmaceutical companies and medicines available, drugs with similar names can create opportunities for errors, particularly when medicines are handled by someone who is distracted or not sufficiently alert.

He said hospitals use measures such as separate labelling and storing look-alike and sound-alike medicines away from each other, along with other quality-control measures.

Technology has reduced some types of prescription errors, but doctors say it has not eliminated them. Dr. Ghouse said typed and printed prescriptions are still not universal, especially at small clinics. Dr. Kumar said prescription errors can also occur when different doctors

brand names or when medicines from the same group are inadvertently duplicated. "For example, a patient may end up taking the same medicine twice because different brand names make it difficult to recognise that the drugs are essentially the same."

Within hospitals

Some patient-safety risks are less dramatic but can still have serious consequences, particularly among older patients. Dr. Burri said falls in hospitals, including falls while patients are going to the bathroom or getting out of bed, can result in major injuries. "Hospitals need to ensure that their physical environments are designed to prevent slipping and other hazards."

Patient safety also extends beyond just their wards or rooms. Dr. Kumar pointed to hospital fires, electrical problems and other infrastructure-related hazards as areas that require greater attention. He said while the number of hospitals was increasing, some facilities are decades old, raising questions about who regularly audits their wiring and electrical connections.

For Dr. Burri, infection prevention and antimicrobial resistance (AMR) remain central to the patient-safety conversation. Unnecessary antibiotic administration, delayed diagnosis, unhygienic environments and non-adherence to infection-prevention and control

problem, he said.

These risks can become particularly important for patients with chronic diseases, who may require repeated interactions with healthcare facilities. Dr. Burri said patients with conditions such as chronic kidney disease, lung diseases and cancer may have vulnerabilities that make infection prevention an important component of safe care. "Healthcare workers and administrators therefore have a central role in ensuring that infection-control practices are followed," he added.

Data and AI

As healthcare becomes increasingly digital, patient safety is also becoming connected to data privacy. Dr. Kumar said medical information is private, but increasing digitisation has created new risks around cybersecurity and access to medical records.

Artificial intelligence is increasingly entering healthcare, but Dr. Kumar said it should remain a tool rather than become a substitute for clinical reasoning.

For all the technology, protocols and checklists being introduced in hospitals, the doctors point to one element that cannot be removed from the equation, the patient. Dr. Burri said patients, families, caregivers and communities must understand their own role in ensuring safety.

THE GIST

Doctors say patient safety has to be viewed much more broadly than preventing an obvious surgical or medication error. Policymakers, accreditation agencies, patients, caregivers, families, communities and even housekeeping staff have roles to play in patient safety.

Doctors also attribute part of the problem to doctors moving away from basic clinical examination, including auscultation, percussion, palpation and physical examination. They describe the emerging situation as 'no touch' healthcare, where doctors can sometimes begin looking at a computer even before adequately engaging with the patient.

For all the technology, protocols and checklists being introduced in hospitals, the doctors point to one element that cannot be removed from the equation, the patient. Dr. Burri said patients, families, caregivers and communities must understand their own role in ensuring safety.

YouTube Homework

- HFSS ??
- UPF

मरीज की भा

संज्ञा

प्रवाप

महत्वपूर्ण तथ्य

मेलेनोमा (Melanoma) क्या है?

- मेलेनोमा स्किन कैंसर (त्वचा के कैंसर) का सबसे खतरनाक और गंभीर प्रकार है। यह त्वचा में मौजूद मेलेनोसाइट्स (Melanocytes) कोशिकाओं (Cells) में शुरू होता है, जो हमारी त्वचा का रंग (Melanin) बनाने के लिए जिम्मेदार होती हैं। जब ये कोशिकाएं अनियंत्रित रूप से बढ़ने लगती हैं, तो मेलेनोमा बनता है। इसका मुख्य कारण सूरज की हानिकारक पराबैंगनी (UV) किरणें या टैनिंग बेड हैं।

खोज (Discovery)

- प्राचीन साक्ष्य:** ऐतिहासिक रूप से, प्राचीन मिस्र की ममी (Mummies) और बेबीलोन के अवशेषों में मेलेनोमा जैसे ट्यूमर के लक्षण पाए गए हैं।
- आधुनिक चिकित्सीय पहचान:** फ्रांसीसी चिकित्सक फ्रैंकोइस रेने लेनेक (François René Laennec) ने 1806 में इसे एक अलग बीमारी के रूप में पहचाना। उन्होंने सबसे पहले इसके लिए "Melanosis" शब्द का इस्तेमाल किया था, जो बाद में "Melanoma" बना।

वैश्विक स्थिति (Global Condition)

- मामलों की दर:** दुनिया भर में मेलेनोमा त्वचा के कैंसर के सबसे तेजी से बढ़ने वाले मामलों में से एक है।
- सर्वाधिक प्रभावित क्षेत्र:** ऑस्ट्रेलिया और न्यूजीलैंड में इसके मामले दुनिया में सबसे ज्यादा हैं। इसका मुख्य कारण वहां के निवासियों की गोरी त्वचा और सूरज की तेज UV किरणें हैं। इसके अलावा उत्तरी अमेरिका और यूरोप में भी इसकी दर काफी अधिक है।

- मृत्यु दर:** हालांकि कुल त्वचा कैंसर के मामलों में मेलेनोमा का हिस्सा केवल 1% से 2% होता है, लेकिन स्किन कैंसर से होने वाली अधिकांश मौतें इसी के कारण होती हैं, क्योंकि यह शरीर के अन्य अंगों (जैसे फेफड़े या दिमाग) में तेजी से फैलता है।

भारत में स्थिति (India Condition)

- कम दर:** पश्चिमी देशों की तुलना में भारत में मेलेनोमा की दर काफी कम है। इसका मुख्य कारण भारतीय त्वचा में मेलानिन (Melanin) की अधिक मात्रा होना है, जो प्राकृतिक रूप से UV किरणों से सुरक्षा प्रदान करती है।
- मुख्य प्रकार (Acral Lentiginous Melanoma):** भारत में पाया जाने वाला मेलेनोमा अक्सर Acral Lentiginous Melanoma (ALM) प्रकार का होता है। यह धूप के संपर्क में आने वाली त्वचा के बजाय हथेलियों, पैरों के तलवों या नाखूनों के नीचे विकसित होता है।
- देर से पहचान:** भारत में जागरूकता की कमी और शुरुआती लक्षणों को मामूली चोट या तिल समझने के कारण इसकी पहचान अंतिम चरणों (Advanced Stages) में होती है, जिससे इसका इलाज चुनौतीपूर्ण हो जाता है।

महत्वपूर्ण तथ्य

EXPLAINER



Merchant Discount Rate is a fee for using UPI that will be paid by merchants to payment processors and banks, sources

Who has to pay MDR on UPI and who stands to gain the most?

Merchant Discount Rate will apply to certain P2M transactions above ₹2,000, while P2P transactions and merchant payments up to ₹2,000 will remain free; the charge will be shared among banks and UPI apps, with exemptions and caps limiting the transactions and amount that attract MDR

T.G.A. Sharad Raghavan

The story so far:
After much speculation and debate, the National Payments Corporation of India (NPCI) has finally released its circular about the additional charges it will allow to be levied on certain UPI payments from October 15. While the Opposition has argued that this charge will increase prices for consumers, the government has argued that this will not happen, and that even the impact on merchants will be minimal.

Who will have to pay the MDR charge?

Merchant Discount Rate (MDR) is a fee for using UPI that will be paid by merchants to payment processors and banks. Consumers will not have to directly pay the MDR.

In its press release relating to the NPCI's announcement, the Ministry of Finance on September 15 emphasised that banks have been advised to ensure that merchants do not pass MDR charges on to customers and that UPI application providers are expressly prohibited from imposing platform fees or hidden charges on users.

The MDR will have to be paid by mid- to large-sized merchants who receive UPI payments in excess of ₹2,000 per transaction. These merchants will have to pay a charge of 0.4%. For transactions of ₹75,000 and above, the MDR will be capped at ₹500 per transaction.

However, the rules change when it comes to essential sectors. Transactions of ₹2,000 or more in essential and their margin sectors, such as railways, telecommunications, insurance, fuel, and agricultural inputs, will attract a flat MDR of ₹5 per transaction.

According to the government, this flat charge will provide cost certainty for critical public services and businesses operating on narrow margins.

Further, capital market transactions such as payments to mutual funds, stockbrokers, dealers, and for equities will attract an MDR of 0.02%, capped at ₹500 per transaction. This lower rate, the government has argued, is aimed at supporting retail participation in formal financial markets.

One way to ascertain how widespread the charge will be is to look at the volumes of UPI transactions. An analysis by The Hindu of data provided by the NPCI shows that person-to-merchant (P2M) transactions above ₹2,000 make up just 2.8% of all UPI transactions by volume.

Who will not have to pay?

All Person-to-Person (P2P) transactions will remain free of charge, regardless of the amount being transferred. The government has specified that "no transaction fee, platform fee or other charge may be imposed on individuals for sending or receiving money through UPI". This is a significant exemption because P2P UPI transactions make up about 37% of the total UPI transaction volume.

Further, payments to merchants up to ₹2,000 will remain free of MDR. This makes up another 60.3% of all UPI transactions by volume. That means, in total, 97.5% of all UPI transactions will remain free.

In addition, the NPCI has mandated that small merchants, including street vendors receiving up to ₹1 lakh per month through UPI QR codes under the Person-to-Merchant (P2M) category, will also be exempt from MDR.

This means that the proportion of UPI payments that will attract a charge is actually even smaller than 2.8%.

Who stands to gain the most?

The government has said that the MDR will be shared among payment ecosystem participants, including banks, payment service providers, and UPI application providers.

The analysis of the NPCI data shows that the P2M transactions above ₹2,000 make up 20% of all UPI transactions by value.

That is, while ₹28.8 lakh crore was transacted over UPI in August 2026, P2M transactions above ₹2,000 were ₹5.99 lakh crore. This means that the absolute maximum that banks and payment processors can earn from MDR is about ₹2,400 crore a month (0.4% of ₹5.99 lakh crore) or ₹28,000 crore a year. However, since there are multiple caps, exemptions, flat rates, and caps imposed, the total amount receivable will be lower than this.

The way MDR works is that the bulk of

the charge (about 60% of what is collected) goes to the payer's bank since it holds the customer's bank account and bears the core authentication, security, and settlement costs of the transaction.

Here, Yes Bank is the undisputed gallop, since it is the payer bank in more than 50% of all UPI transactions. The second largest is ICICI Bank at 18.3%.

Of the MDR collected, the merchant's bank or receiving bank receives 30%. This is because they manage the merchant's relationship, handle the QR code deployment, and process merchant settlements.

Here, too, Yes Bank is the pacer in about 55% of all UPI transactions and so stands to earn the most from the MDR, followed by Axis Bank at about 19%.

Another 20% of the MDR goes to the UPI app or Third Party Application Provider (TPAP). PhonePe and Google Pay stand to benefit from this, since PhonePe accounts for about 46% of UPI transactions by volume and Google Pay another 32%.

The final 10% of the MDR goes to the Payment Service Provider that connects the technology partner bank that connects the UPI application to the central network switches.

The government has also said that a dedicated fund will be established to promote UPI adoption among small merchants, with an amount equivalent to 5% of total MDR collections contributed to this fund. It does not specify from which of the payment system players this 5% will be taken.

YouTube Homework

Payment & Settlement Act 2007

• NPCI

• UPI

• MDR

Digital Payment

2008

2016

2016

Digital

Paytm

BHIM

Google Pay

Bank

Tax

5000

4%

4%

2000

4%

4%

4%

4%

4%

4%

4%

4%

4%

4%

महत्वपूर्ण तथ्य



Why was ex-Kosovo President convicted by The Hague?

What was Thaci's role in the Kosovo Liberation Army? How has the verdict been received?

Joan Sony Cherian

The story so far:

Hashim Thaci, the former President of Kosovo, has been sentenced to 25 years in prison after being found guilty of war crimes by a special European Union-backed court at The Hague. The trial found him guilty of war crimes including murder, arbitrary detention, illegal arrests, torture, etc during the Kosovo war in the late 1990s as a senior commandant of the Kosovo Liberation Army (KLA). Three other former KLA commanders were also sentenced for several different charges.

What happened?

Thaci was a former commandant of the KLA, a militant ethnic Albanian force, formed in the early 1990s, which strove for the independence of Kosovo, composed primarily of ethnic Albanians, from Yugoslavia and Serbia.

Kosovo was once part of the erstwhile Republic of Yugoslavia. After the Second World War, the Kingdom of Yugoslavia

was reconstituted as the Socialist Federal Republic of Yugoslavia under the leadership of Josip Broz Tito. While Tito was able to unify the multiple republics, including Croatia, Montenegro, Serbia, Slovenia, Bosnia and Herzegovina, and Macedonia, and the autonomous provinces of Kosovo and Vojvodina, under a centralised government, the system came under pressure after his death. Multiple factors, including divisions between the republics, rising nationalist movements, economic pressures, and the disintegration of the Soviet Union, contributed to Yugoslavia's eventual dissolution in 2003.

One of the primary nationalist trends that spearheaded Yugoslavian dissolution was the Serbian nationalist movement led by Slobodan Milošević in the late 1980s. Riding on Serbian nationalist tendencies, Milošević pushed through policies that stripped other republics and provinces, such as Kosovo, of their autonomy. He also brought in policies that were discriminatory in nature against Albanians.

The KLA was formed in this

atmosphere to fight for the independence of ethnic Albanians in Kosovo, then a province within Serbia. The KLA led an insurgency against the Yugoslav state, attacking Serbian government buildings and police stations. This eventually led to an all-out war in 1998-1999, with the Serbian-controlled federal republic brutally cracking down on the KLA. The war led to the displacement of thousands of people and the death of nearly 13,000 people, mostly ethnic Albanians. The war finally ended with the intervention of NATO (the North Atlantic Treaty Organization), which carried out air raids and bombardments against Serbian targets, which forced the federal republic to end hostilities and move out of Kosovo. NATO subsequently deployed peacekeeping forces to the region.

Milošević eventually stood trial for his crimes against humanity, genocide, and war crimes committed during the Yugoslav Wars of the 1990s, in The Hague in 2002. However, he died in prison before a judgment was reached.

In 2008, Kosovo declared independence from Serbia and was

recognised by the U.S. and several other European nations. However, Serbia does not recognise Kosovo as an independent nation and still considers it a part of itself even though it has no administrative control over it. It is still not a member state of the UN. India also does not recognise Kosovo as an independent nation.

What was the trial for?

The trial was heard by the European Union-backed Kosovo Specialist Chambers, a special tribunal court constituted in The Hague in 2016, to hear the crimes committed by the KLA during the period of insurgency and subsequent war of the 1990s. The need for such a tribunal arose after Swiss politician Dick Marty authored a Council of Europe report, known as the Marty report, in 2010, which alleged that the KLA placed many Serbians in secret detention centres where they were subjected to inhuman and degrading treatment, before ultimately "disappearing". Of particular note was the allegation that the KLA had harvested the organs of such prisoners to sell them in the international market.

The report, in effect, coloured the larger imagination of the KLA and the Kosovo independence movement. The narrative changed from the KLA being seen as a champion of self-determination to an inhumane militia which had committed human rights abuses against Serbian nationals.

At least 15 people have been charged by the Chambers, with Thaci being the most senior figure. Charges were brought

against him in 2020, when he was President of Kosovo, following which he had to resign and stand trial as an ordinary citizen. The central question before the court was to understand the extent of the commandants' control over the KLA and whether the crimes amounted to a pattern of abuse. Finally, presiding judge Charles Smith stated that Thaci had "actively participated in and encouraged crimes," adding that "the scale and nature of the crimes committed were very serious". However, the judge insisted that the trial was "not about the legitimacy of the Kosovo Liberation Army" or its ultimate goal of securing independence for Kosovo.

What has been the reaction?

The verdict is a significant fall for Thaci, who was once regarded by Western powers as central to Kosovo's post-war future. In Kosovo, where Thaci is still seen as a revolutionary figure, the verdict was met with outrage and tears. Kosovo's Prime Minister Albin Kurti said the verdict was "a travesty of justice". People who had poured into the streets of Pristina, the capital of Kosovo, to hear the verdict were shocked and shouted slogans in support of the KLA and Thaci.

However, the Serbian side has welcomed the judgement. Serbia's Deputy Prime Minister Ivica Dacic called the verdicts a "warning" to Pristina "that a fake state cannot be built on mass graves of murdered Serbs".

Thaci and the three other commandants have the right to appeal the decision.

महत्वपूर्ण तथ्य



- कोसोवो के पूर्व राष्ट्रपति **हाशिम थाची (Hashim Thaci)** को द हेग (The Hague) स्थित विशेष अदालत द्वारा युद्ध अपराधों के लिए दी गई सजा
- ✓ **सजा की घोषणा:** द हेग की यूरोपीय संघ समर्थित विशेष अदालत ने कोसोवो के पूर्व राष्ट्रपति हाशिम थाची को 1990 के दशक के कोसोवो युद्ध के दौरान युद्ध अपराधों (हत्या, प्रताड़ना, अवैध गिरफ्तारी आदि) का दोषी पाते हुए **25 साल जेल** की सजा सुनाई है। थाची के साथ तीन अन्य पूर्व कमान्डरों को भी सजा दी गई है।
- **थाची की पृष्ठभूमि:** थाची 1990 के दशक में कोसोवो लिबरेशन आर्मी (KLA) के वरिष्ठ कमांडर थे, जिसने सर्बिया से कोसोवो की आजादी के लिए लड़ाई लड़ी थी।
- **मुकदमे का आधार:** यह ट्रिब्यूनल 2010 की 'मार्टी रिपोर्ट' के आधार पर 2016 में गठित किया गया था। रिपोर्ट में आरोप लगाया गया था कि KLA ने सर्बियाई नागरिकों को अवैध रूप से हिरासत में रखा, उन्हें प्रताड़ित किया और गायब कर दिया।
- **अंतरराष्ट्रीय स्थिति:** कोसोवो ने 2008 में सर्बिया से स्वतंत्रता की घोषणा की थी, जिसे अमेरिका और कई यूरोपीय देशों ने मान्यता दी, लेकिन सर्बिया, भारत और संयुक्त राष्ट्र (UN) इसे एक स्वतंत्र राष्ट्र के रूप में स्वीकार नहीं करते हैं।

महत्वपूर्ण तथ्य



UN experts cite possible U.S. war crimes in Iran hits

Associated Press
GENEVA

Human rights experts commissioned by the UN's top human rights body say they have found "reasonable grounds" to believe the United States committed war crimes in two strikes in Iran, including on a school in the southern city of Minab. They also accuse Iran's theocratic government of carrying out crimes against humanity against its own people in a report published on Thursday.

The report, while not binding, adds to international evidence gathered about crimes in the war in Iran, and could eventually be used in efforts to reach justice in international courts.

The experts were ex-



The Minab school in Iran which was struck on February 28. REUTERS

pected to present their findings on Monday to the council, which is made up of 47 UN member countries.

At the start of the U.S.-Israeli war against Iran in February, at least one U.S. missile hit the Shajareh Tayyebah school in Minab. There has been no final accounting of what happened.

Iranian state media have

said 168 people were killed in the strike, most of them children.

In their report, the experts concluded that "the building of the school was the intended point of impact" and the resulting damage wasn't the result of an errant strike or collateral damage from an attack on a compound of Iran's Revolutionary Guard next to the school.

UN Human Rights
USA-Iran
War Crimes
Minab
Iran

YouTube Homework

- USA-Iran War

Carney pushes 'new alliance' with EU despite Trump threats

Agence France-Presse
BRUSSELS

Canada's Prime Minister Mark Carney shrugged off a threat of U.S. retaliation on Thursday as he pitched a "new alliance" with Europe as a bulwark against outside pressures, in a closely watched speech to the European Parliament.

His speech came after EU chief Ursula von der Leyen suggested Canada could become the 27-nation bloc's first "associate member" in her annual "State of the European Union" address on Wednesday.

"Europe and Canada are stronger together," Mr. Carney said, in a speech that drew a standing ovation, saying his country welcomed the EU proposal and wanted deeper cooperation on issues from artificial intelligence to defence and energy.

The Canadian leader



Mark Carney

pushed back afterwards at U.S. President Donald Trump's threat to cut trade ties with the EU should the plan go ahead – telling presspersons: "No one is going to dictate our culture, or with whom we can strike agreements internationally."

Mr. Carney has been pursuing closer ties with the Europe, as his country gets drawn ever deeper into a trade war with the U.S.

EU-U.S. relations have also been strained by tariffs and territorial threats.

Ms. Von der Leyen's

proposal drew an irritated rebuke from Mr. Trump, who slammed it as "laughable" and told presspersons he could impose "very serious tariffs" or "stop trading with Europe" should it go ahead.

The contours of the "associate member" pitch were not immediately clear as EU treaties do not envisage such a possibility – but Mr. Carney said Canada "welcomes this ambition".

Ms. Von der Leyen had emphasised the partnership was "not against anyone else, but for our common strength," and Mr. Carney likewise sought to reassure Washington the alliance would not be antagonistic but a "positive" initiative.

"We do not seek power to dominate others," he said – while suggesting the alliance could "create a beacon for other democracies".

YouTube Homework

- EU

This map illustrates the Black Sea region, including surrounding countries and major geographical features. The Black Sea is centrally located, with the Crimean Peninsula and Crimean Mountains (CRIMEAN MTS.) situated within it. The Sea of Azov is to the northeast, connected by the Kerch Strait. The Bosphorus and Dardanelles straits connect the Black Sea to the Aegean Sea. Major cities shown include Istanbul, Ankara, Moscow, and Kyiv. The map also depicts the Caucasus Mountains, Crimean Peninsula, and various islands and peninsulas. A scale bar indicates distances in miles and kilometers. The map is credited to Encyclopædia Britannica, Inc. © 2014.

महत्वपूर्ण तथ्य



- Black Sea Click to open side panel for more information (काला सागर) पूर्वी यूरोप और पश्चिमी एशिया के बीच स्थित एक प्रमुख जलनिकाय (Inland Sea) है। यह रणनीतिक, भू-राजनीतिक और व्यापारिक दृष्टिकोण से दुनिया के सबसे महत्वपूर्ण क्षेत्रों में से एक है।

भौगोलिक स्थिति और सीमावर्ती देश (Location & Bordering Countries)

- ब्लैक सी छह देशों से घिरा हुआ है। इन्हें याद रखने के लिए एक प्रसिद्ध ट्रिक "BURGAT" या "GURTUB" का उपयोग किया जाता है:
- तुर्की (Turkey) – दक्षिण में
- बुल्गारिया (Bulgaria) – पश्चिम में
- रोमानिया (Romania) – पश्चिम में
- यूक्रेन (Ukraine) – उत्तर में
- रूस (Russia) – उत्तर-पूर्व में
- जॉर्जिया (Georgia) – पूर्व में

प्रमुख जलसंधियाँ और जुड़ाव (Connecting Straits)

- एज़ोव सागर (Sea of Azov): उत्तर में केर्च जलसंधि (Kerch Strait) के माध्यम से ब्लैक सी से जुड़ा है।
- भूमध्य सागर (Mediterranean Sea): दक्षिण-पश्चिम में यह बोस्फोरस जलसंधि (Bosphorus Strait), मर्मरा सागर (Sea of Marmara), और डार्डनेल्स जलसंधि (Dardanelles Strait) के माध्यम से भूमध्य सागर से जुड़ता है।

महत्वपूर्ण तथ्य



Contrasting fortunes: Gukesh was held while Nihal won. FIDE

Nihal saves the day for India; women cruise

CHESS OLYMPIAD

Sports Bureau

Nihal Sarin saved the blushes for India on day two of the Chess Olympiad at Samarkand. His win on the second board was the reason why India, the defending champion, could beat a much lower-rated Indonesia 2.5-1.5 in the Open section on Thursday.

Nihal, though, was in considerable trouble in his game against Arif Abdul Hafiz before he won in 37 moves. R. Praggnanandhaa, the in-form player who was making his first appearance in this edition, World champion D. Gukesh and Vidit Gujrathi were all held to draws.

Praggnanandhaa did try his best to stretch his opponent Susanto Megaranto, who, however, played solidly to ensure that the rook-pawn endgame was indeed drawn, after 79 moves.

The Indian women, also the reigning champions, were more convincing than the men, just as they were in the opening round.

They beat Finland 3.5-0.5.

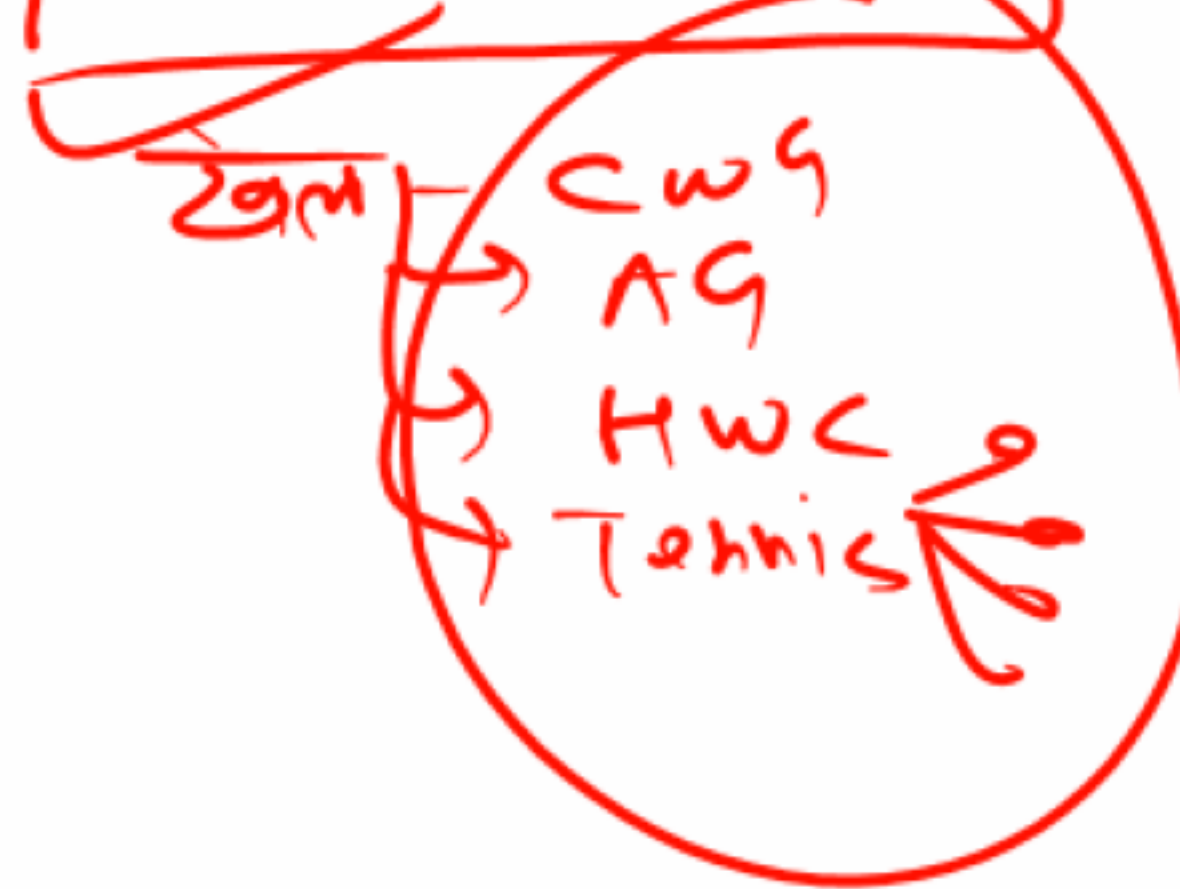
There were wins for Divya Deshmukh, Vantika Agrawal and B. Savitha Shri, but on the top board, R. Vaishali had to settle for a draw with Anastasia Keinanen in 88 moves. So the top-seeded Indian women could not quite score the full points, which they had against Dominican Republic.

The results (second round):

Open: India bt Indonesia 2.5-1.5 (R. Praggnanandhaa drew with Susanto Megaranto; Nihal Sarin bt Arif Abdul Hafiz; D. Gukesh drew with Satriya Cahaya; Vidit Gujrathi drew with Nayaka Budhidharma)
Uzbekistan bt Peru 3.5-0.5; USA bt Mongolia 2.5-1.5; China bt Chile 3-1; Germany bt Uzbekistan-3 3.5-0.5; Azerbaijan bt The Philippines 3-1.

Women: India bt Finland 3.5-0.5 (R. Vaishali drew with Anastasia Keinanen; Divya Deshmukh bt Johanna Paasikangas; Vantika Agrawal bt Sara-Olivia Sippola; B. Savitha Shri bt Heja Lehtinen).
Uzbekistan bt Ecuador 4-0; Kazakhstan bt Bosnia & Herzegovina 3-1; USA bt Belgium 4-0; Georgia drew with Montenegro 2-2; Ukraine bt Lithuania 4-0; Netherlands bt Luxembourg 4-0; China bt Colombia 3.5-0.5; Azerbaijan bt Denmark 4-0.

46वाँ शतरंज ओलंपियाड (46th Chess Olympiad 2026) का आयोजन समरकंद, उज्बेकिस्तान (Samarkand, Uzbekistan) में हो रहा है। यह टूर्नामेंट 15 सितंबर से 27 सितंबर 2026 तक खेला जा रहा है।



Home Assignment

Youtube Homework



विश्व मरीज सुरक्षा दिवस (World Patient Safety Day) हर साल कब मनाया जाता है?

- (A) 15 सितंबर
- (B) 17 सितंबर
- (C) 20 सितंबर
- (D) 25 सितंबर

Overview

- Stem Cell Therapy — SC / Guideline
- UCC ✓
- Semicon India 2026
- Odisha Corruption
- Annapurna Scheme
- Navodaya Case Tamilnadu
- Melanoma
- UPI – MDR
- KOSOVO
- Canada & EU
- Russia Ukrain & Turkey
- Chess Olympiad ✓

Thank You
Result Mitra

Thanks For Watching

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