

UPSC-CSE 2027/28

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By **Faiyaz Sir**



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“अंधेरों से मत डरो,
सितारे अंधेरे में ही
चमकते हैं।”

Better
Than
Yesterday
😊

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- ☐ Practice
- ☐ Improve
- ☐ Success

Small Steps
Big Dreams

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DREAM
BIG

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GEOGRAPHY

ENVIRONMENT

आज क्या पढ़ेंगे?

- Gandhi ji
- Bankers Books Evidence Act 2026 - *Economy*
UPSI
Banking
- महत्वपूर्ण तथ्य -

भारत की राष्ट्रपति की गांधी जयंती की पूर्व संध्या पर शुभकामनाएं

प्रतिष्ठित तिथि: 01 OCT 2026 7:01PM by PIB Delhi

भारत की राष्ट्रपति, श्रीमती द्रौपदी मुर्मू ने गांधी जयंती की पूर्व संध्या पर अपने संदेश में कहा है:-

“राष्ट्रपिता महात्मा गांधी की 157वीं जयंती के अवसर पर, मैं सभी देशवासियों की ओर से उन्हें सादर श्रद्धांजलि अर्पित करती हूँ।

विश्व समुदाय द्वारा गांधीजी के जीवन और आदर्शों को बहुत सम्मान दिया जाता है। आज विश्व के अनेक क्षेत्रों में अशांति और युद्ध का वातावरण है तथा सभी देशों पर इसका प्रभाव पड़ रहा है। ऐसी स्थितियों में महात्मा गांधी की शान्ति और अहिंसा के संदेश और अधिक प्रासंगिक हो जाते हैं।

वर्ष 2047 तक विकसित राष्ट्र बनने के राष्ट्रीय लक्ष्य की ओर हमारा देश आगे बढ़ रहा है। विकास की इस यात्रा में संवेदनशीलता और समावेश के मूल्यों को प्राथमिकता दी जा रही है, ताकि कोई भी देशवासी विकास के लाभ से वंचित न रहे। यह महात्मा गांधी के ‘सर्वोदय’ के आदर्श के अनुरूप है, जिसमें सभी के कल्याण और उत्थान का भावना निहित है।

आइए, गांधी जयंती के शुभ अवसर पर हम यह संकल्प लें कि अपने नैतिक आवरण तथा सक्रिय भागीदारी द्वारा आमनिर्भर, सशक्त और विकसित भारत के निर्माण में हम पूरी निष्ठा से अपना योगदान देंगे।”

Gandhiji's many ways of understanding 'genius'

This column is not about Gandhi as a genius (which, with a laugh, he would say he certainly was not) or about the spectacularly original man I believe him to have been. It is about the place of the word 'genius' in Gandhi's thought and in his writings.

Why should that common word be picked up for special attention? Because his use of that evaluational word tells us a great deal about his assessment of persons and situations – a matter of interest in itself. And also because we can apply (or not apply) his yardsticks for evaluating persons and happenings in our contemporary times.

There is another non-Gandhi reason as well. Most users of the word do not know that 'genius' is a Latin word. Not just a word of Latin origin but a Latin word in its totality – in the way it is spelt, pronounced and meant. English has borrowed 'genius' from the language of Virgil, Horace, Ovid without any change whatsoever, somewhat like how C.V. Raman describes the journey of the diamond from its womb under the earth to human hands: "...absolutely fresh...perfect from nature's crucible." And so, reflecting on the word, one might also ponder its travel from one language register to another, admitting some variations in its action.

Here are representative examples culled by Gandhi researcher Martana Gandhi from *The Collected Works of Mahatma Gandhi* (CWMG).

Pronounced in both Latin and English identically, as *jee-ne-us*, its meaning in classical Latin is 'divine inner power'. In modern English, when used as a noun, for example 'the genius S. Ramanujan...', it denotes a person with exceptional intellectual or creative ability. When used as an adjective, for example, 'the genius of India...', it refers to a singular or unique characteristic.

The first encounter

Gandhi uses the word in both senses. His first recorded use of it is as in a skill, a vision, an act of sheer dare. He talks about it as an achievement, not as the description of a person. The reference goes back to 1888, when he was 29 years old and when his English was unpolished. Travelling by the liner S.S. Clyde from Bombay to England to start his law studies, he was taken up by the sight of the Suez Canal. Cutting the slender isthmus of the Suez between Asia and Africa to save on journey time by several days, it was a marvel to behold.

He writes in what is now known as his London Diary: "The construction of the Suez Canal I am



Gopalkrishna Gandhi

A teacher who has held administrative, diplomatic and constitutional positions

not able to understand. It is indeed marvellous. I cannot think of the genius of a man who invented it. I don't know how he would have done it." (CWMG, Vol.10, p.11). The 'man who invented it' is, of course, Ferdinand de Lesseps (1805-1894), a French diplomat and entrepreneur, who thought of and made the Canal with the help

of two engineers – the Austrian Alois Negrelli and fellow Frenchman Louis de Beliefond.

In this year, 2026, which marks the 70th anniversary of the 1946 Anglo-French-Israeli bombardment of Egypt which aimed to take over the Suez Canal – which Egypt's President Gamal Abdel Nasser had nationalised, – Israel is using more lethal bombs with prodigal abandon in Palestine and Gaza and, with the United States joining the fire-play over Iran, causing the death, among others, of the Supreme Leader of the Iranian state, no less. So, today, we can reflect on Gandhi's marvelling at the genius that went into the making of that oceanic passageway only with anxiety for the future of the area around that marvel.

The dark side

This brings one to a phrase which is twinned to 'genius': 'evil genius' (or malignant genius). The earliest known use of that phrase as a concept is in French philosopher René Descartes' use of it in his 1641 opus *Meditations on First Philosophy*. He posits in it the existence of a power that is the very opposite of the divine power that actuates 'genius' – 'evil genius, a malignant God or evil power'.

By 1893, Barrister M.K. Gandhi was in South Africa and soon became the spokesman and leader of the Indian community there in its writings for the recognition of its rights and its dignity. Strug by the discriminations and humiliations that Indian South Africans were subjected to, particularly at the hands of the Asiatic Department, we see him use the word not just in its simple sense of a compliment but in its contrary avatar: "There seems to be somewhere in the Asiatic Department of the government an evil genius working through it." (CWMG, Vol.04, p.26, 23. The *Assassins in The Transvaal*).

"Evil genius" occurs in Gandhi's vocabulary again when he is back in India, where he uses it in the context of the Jallianwala Bagh massacre (April 13, 1919) but very pointedly for an individual: "General Dyer has been haltingly blamed, and his evil genius, Sir Michael O'Dwyer, entirely exonerated..." (CWMG, Vol.19, p.339). Just stopping short of using the phrase 'evil genius', he invokes the word witheringly with sarcasm, to

describe the British Raj's policy of 'Divide and Rule': "But just now I am speaking of the genius of the Government. It has not hesitated to divide Hindus from Muslims in order to be able to retain its hold on us." (CWMG, Vol.19, p.398, Speech at Narkana Sahib – March 3, 1931).

As a term of praise

The earliest recorded reference by him of a person as a genius is a wholly complimentary sense, is for Lokamanya Bal Gangadhar Tilak who, in 1906, in the town of Belgium, famously declared (in Marathi) "Swaraj is my birthright and I shall have it." The 'Father of Indian Uprising' had been dead four years but addressing the Indian National Congress' session in the same town of Belgium in December 1924 as Congress President, Gandhi could not but refer to him and said (in English): He was the genius of swaraj (CWMG, Vol.25, p.508, Concluding Speech at Belgaum Congress, December 27, 1924). Gandhi is doing something very interesting here. He is terming Tilak as a genius of and in something very singular, very specific – swaraj. He is using the term very precisely, very contentually, like he would be if he were to describe Einstein as a genius of the Theory of Relativity.

The next most notable use by him of the word as a personal tribute is for Rabindranath Tagore. Speaking on him in 1931, Gandhi says: "In common with thousands of his countrymen I owe much to one who by his poetic genius and singular purity of life has raised India in the estimation of the world." (CWMG, Vol.45, p.125, Tribute to Rabindranath Tagore – January 26, 1931).

He was to use the word for him again but again, not as a direct adjective but with a value added: "His creative genius has also given us Sanjivanan, Sriniketan and Visvabharati" (CWMG, Vol.84, p.124, Speech at Prayer Meeting, May 8, 1946).

There is one person for whom Gandhi uses the word 'genius' without any niche that encases 'genius'. It is for his friend and almost precursor, the young Bombay-based jeweller, poet, Jain ascetic Rajchandra or Rajchandrabhai as Gandhi called him: "Kavi Rajchandra was born in a place called Varanasi in Kathiawar... His schooling was quite elementary. But he was a genius. He knew Sanskrit, Magadhi and, I believe, Fuli" (CWMG, Vol.43, p.98, A Great Seer – March 18, 1908).

Genius can do marvels and do evil. Remembering Gandhi's awareness of that truth is today not a matter of language alone but of life and death.

The Mahatma's unfinished work on the world stage

Writing about Gandhi's death on his birthday may not be an entirely odd thing, given how he died and how that conflicted with what he stood for. In popular perception, Gandhi was a tired, old man whose life's work was over when he was assassinated.

In any case, the people he sought to train and transform into compassionate human beings had turned bigoted murderers or condoned bigotry and mass murder during Partition. The last eccentric, going against the grain act they allowed him was fasting in favour of Pakistan. Revisionist history of today seeks to downgrade his role in India's freedom by counterpoising Netaji.

But it can be argued that Gandhi's best years were yet to come even if India had failed him then and now. At 78, Gandhi was healthy enough to have gone on a village-to-village walk in Noakhali, fanned for three days in Calcutta to stop the rioting before the five-day Delhi fast, and talked about a fast unto-death to stop the killing of Muslims in Bihar. His health may well have facilitated his shining on the world stage for several more years.

The emergence of a global image

Gandhi had already ascended the world stage a few decades before in part due to the rapid growth of print media in the first half 20th century that sought out new and novel stories. Among a non-violent campaign's advantages were that it was carried out in the public domain, transparently – far easier to cover than a clandestine plot. A report on the Dharasana beatings ran in some 1,300 papers worldwide. And photos of Gandhi, with his dress, or the lack of it, quirks and eccentricities, looked great on newspaper.

Among the many influences Gandhi had solidified was the Black civil rights movement. In America, African-American newspapers were only eager to see parallels and seek inspiration. And it was not symbolic or philosophical but direct and tactical, too. A Harlem ashram and an Ohio ahimsa farm sprang up. Even the



M. Kalyanaraman

great-milkling transmuted to America.

Martin Luther King may have been the most famous of civil rights leaders' visits to India but there were many other organisers such as Bayard Rustin and James Lawson who had immersive sojourns in India. A report in *The Hindu* quotes Rustin – he was the organiser of the 1963 March on Washington, at which King delivered the "I Have a Dream" speech – as saying in 1948 that the "Indian non-violent revolution has much to teach us".

During the Montgomery Bus Boycott, described as the practical kick-off of the civil rights protests led by King, Rustin put his learnings to successful use. He insisted that Montgomery should only be one of many such sites. He kicked off King for having armed guards in his house, saying that Gandhi would not do that. In a move that caught the attention of many, but which Rustin owed to Gandhi's methods, he asked that the leaders should go and voluntarily surrender to the police, saying that, yes, they had broken the law, but that it was the right thing to do. Lawson set up a Satyagraha training school in Nashville.

Non-violence on a global scale

Gandhi did become a global icon, posthumously. For sure, his methods drew from the past. A peaceful march organised by a priest in St. Petersburg was violently put down by the Tsar although it triggered the 1905 revolution. But what was new was that Gandhi showed that they were duplicable on a mass scale in an organised manner. This was the novelty that caught the imagination of the world later.

Scholars have shown that in the latter half of 20th century, when asymmetries of power solidified, only non-violent campaigns could succeed and did so. East Timor was a sterling example.

Perhaps the best chance that the Palestinians had for Swaraj was in the initial stages of the Intifada. Though known more for the

stone-throwing, the initial protests were largely non-violent but forceful in a Gandhian way. More than all the bombings, assassinations and the plane hijacks engineered by the Palestinians, it could be argued that Intifada I forced the Israeli leadership to negotiate and at least on paper commit to a two-state solution eventually though subsequent events upended all that.

It would seem that Gandhi had planned on playing an active global role after India's Independence. A report in *The Hindu* on March 9, 1948, quotes Horace Alexander as saying that Gandhi, in England in 1931, had told his friends

that when India would be free, he would take part in a world movement for spreading the gospel of non-violence. Another report in August 1947 says that "discussions are now going on between Mahatma Gandhi and some of his American, Indian and European friends" for the world conference.

The conference was held in 1948, a year after his death. International participants discussed setting up an organisation. A.J. Muste warned to set up a training institute in India. But, without the man himself, Gandhi became only a soul force, not a physical presence, for non-violent activists across the world.

The Palestine issue

If idle speculation could be allowed, a living Gandhi would have electrified the world that had just gone through a monstrous war and the Holocaust. Instead of becoming just a memorial possibility and vague idealism, non-violence and compassion would have been far more rooted in global discourse.

The best test for Gandhi would have been Palestine.

If he could make an Englishman ashamed of himself, could he not have made Israeli Jews ashamed of inflicting on Palestinians the suffering Jews had endured for centuries?

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महात्मा गांधी जी

1. जीवन-चरित (Lifesketch)

- **जन्म:** 2 अक्टूबर 1869, पोरबंदर, गुजरात।
- **माता-पिता:** पुतलीबाई (माता) एवं करमचंद गांधी (पिता, पोरबंदर के दीवान)।
- **शिक्षा:** राजकोट से प्रारंभिक शिक्षा के बाद 1888 में कानून (Bar-at-Law) की पढ़ाई के लिए इंग्लैंड (इनर टेपल, लंदन) गए। 1891 में भारत लौटकर वकालत शुरू की।
- **दक्षिण अफ्रीका प्रस्थान (1893):** दादा अब्दुल्ला के कानूनी मुकदमे के सिलसिले में दक्षिण अफ्रीका गए। वहाँ नस्लीय भेदभाव (जैसे पीटरमारिट्जबर्ग रेलवे स्टेशन की घटना) का सामना करने के बाद नागरिक अधिकारों के संघर्ष में शामिल हुए।
- **भारत वापसी:** 9 जनवरी 1915 (जिसकी याद में प्रतिवर्ष 'प्रवासी भारतीय दिवस' मनाया जाता है)।
- **राजनीतिक गुरु:** गोपाल कृष्ण गोखले (गांधी जी ने उनकी सलाह पर भारत भ्रमण कर देश की वास्तविक स्थिति को समझा)।
- **शहादत:** 30 जनवरी 1948 (नाथूराम गोडसे द्वारा हत्या; इस दिन को 'शहीद दिवस' के रूप में मनाया जाता है)।

2. प्रमुख पुस्तकें एवं प्रकाशन (Books & Publications)

प्रमुख पुस्तकें:

- सत्य के प्रयोग (*The Story of My Experiments with Truth*): गांधी जी की आत्मकथा (मूल रूप से गुजराती में लिखी गई)।
- हिंद स्वराज (*Hind Swaraj - 1909*): लंदन से दक्षिण अफ्रीका लौटते समय जहाज पर लिखी गई पुस्तक। इसमें आधुनिक सभ्यता, मशीनीकरण और संसदीय लोकतंत्र की आलोचना तथा 'स्वराज' की अवधारणा दी गई है।
- अनासक्ति योग (*Anasakti Yoga*): श्रीमद्भगवद्गीता पर गांधी जी का टीका/भाष्य।
- रचनात्मक कार्यक्रम (*Constructive Programme: Its Meaning and Place*): अहिंसक क्रांति और समाज निर्माण की रूपरेखा।

प्रमुख समाचार पत्र व पत्रिकाएं (Journals):

- *Indian Opinion* (1903): दक्षिण अफ्रीका में भारतीयों के अधिकारों की आवाज उठाने के लिए।
- *Young India* (1919–1931): अंग्रेजी में प्रकाशित; भारतीय राष्ट्रीय आंदोलन के विचारों का प्रसार।
- *Navajivan* (1919–1931): गुजराती/हिंदी में प्रकाशित।
- *Harijan* (1933–1948): सामाजिक सुधारों, विशेष रूप से अस्पृश्यता निवारण के लिए अंग्रेजी, हिंदी और गुजराती में प्रकाशित।

UPSC books

3. राजनीतिक करियर (Political Career: Phase-wise Evolution)

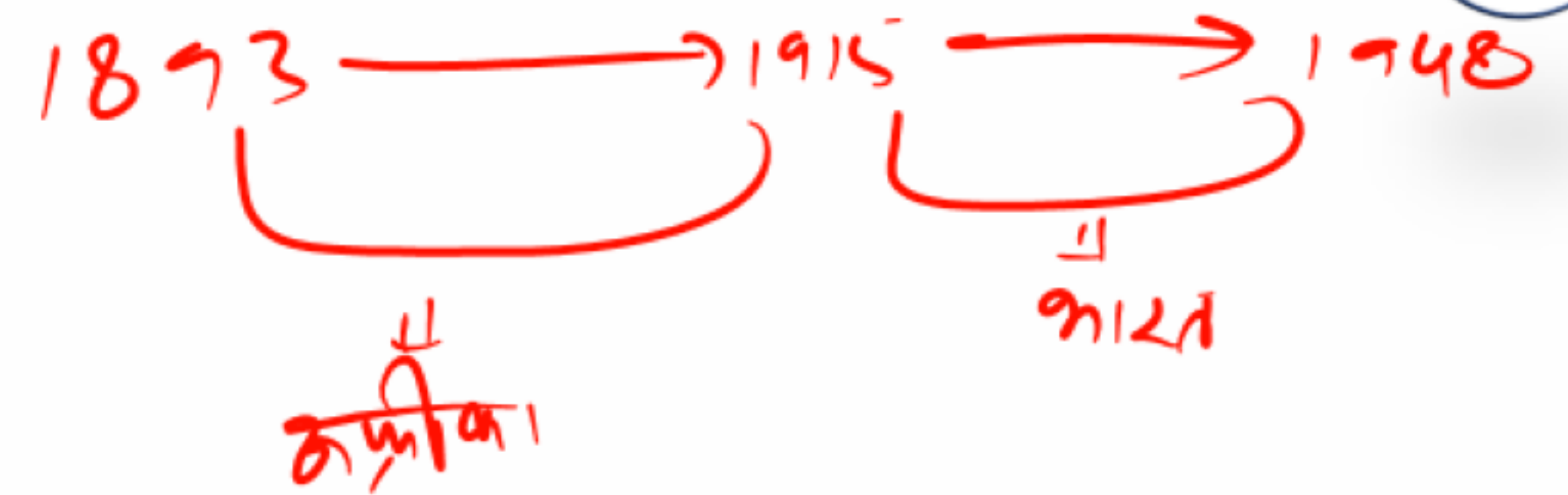
- गांधी जी के राजनीतिक करियर को मुख्य रूप से दो बड़े चरणों में विभाजित किया जा सकता है:

क) दक्षिण अफ्रीकी चरण (1893-1914):

- उदारवादी चरण (1894-1906): प्रार्थना पत्रों, याचिकाओं और नेटाल भारतीय कांग्रेस (Natal Indian Congress - 1894) की स्थापना के माध्यम से विरोध। ✓
- सत्याग्रह / निष्क्रिय प्रतिरोध चरण (1906-1914):
 - एशियन रजिस्ट्रेशन एक्ट (Black Act) और विवाह अमान्यता कानून के खिलाफ पहला सत्याग्रह।
 - आश्रमों की स्थापना: फिनिक्स सेटलमेंट (1904, डरबन) और टॉलस्टॉय फार्म (1910, जोहान्सबर्ग) जहाँ सत्याग्रहियों के परिवारों के रहने और आत्मनिर्भरता का प्रशिक्षण दिया गया।

ख) भारतीय चरण (1915-1947):

- प्रारंभिक स्थानीय सत्याग्रह (1917-1918):
 - चंपारण (1917): तिनकाठिया प्रथा के विरुद्ध पहला सविनय अवज्ञा आंदोलन।
 - अहमदाबाद मिल हड़ताल (1918): प्लेग बोनस के लिए पहली भूख हड़ताल।
 - खेड़ा (1918): अकाल राहत के लिए पहला असहयोग आंदोलन।
- राष्ट्रीय नेतृत्व का युग (1919-1947): रॉलेट एक्ट विरोध और जलियांवाला बाग हत्याकांड के बाद भारतीय राष्ट्रीय कांग्रेस के सर्वमान्य नेता के रूप में उभारा।



4. राष्ट्रीय आंदोलन में योगदान (Contribution to Nation Movement)

- गांधी जी ने भारतीय स्वतंत्रता संग्राम को कुछ विशिष्ट रणनीतियों और जनांदोलनों के माध्यम से एक नया मोड़ दिया:

क) प्रमुख जनांदोलन (Mass Movements):

- असहयोग आंदोलन (Non-Cooperation Movement - 1920-22):
 - खिलाफत आंदोलन के साथ मिलाकर हिंदू-मुस्लिम एकता पर बला।
 - सरकारी उपाधियों, स्कूलों, अदालतों और विदेशी कपड़ों का बहिष्कार; स्वदेशी (खादी) को बढ़ावा।
 - चौरी-चौरा कांड (1922) में हिंसा होने पर आंदोलन वापस लिया (अहिंसा के प्रति दृढ़ता)।
- सविनय अवज्ञा आंदोलन (Civil Disobedience Movement - 1930-34):
 - दांडी यात्रा (12 मार्च – 6 अप्रैल 1930): साबरमती से दांडी तक 240 मील पैदल यात्रा कर नमक कानून तोड़ा।
 - कानून उल्लंघन, कर न देने और सरकारी नियमों की अवज्ञा का राष्ट्रव्यापी आह्वान।
 - गांधी-इरविन समझौता (1931) और द्वितीय गोलमेज सम्मेलन में कांग्रेस का प्रतिनिधित्व।
- भारत छोड़ो आंदोलन (Quit India Movement - 1942):
 - 8 अगस्त 1942 को बॉम्बे के गवालिया टैंक मैदान से "करो या मरो" (Do or Die) का ऐतिहासिक नारा दिया।
 - शीर्ष नेताओं की गिरफ्तारी के बावजूद यह भारत का सबसे बड़ा स्वतःस्फूर्त जनक्रांति आंदोलन बना जिसने ब्रिटिश शासन की नींव हिला दी।

ख) सामाजिक और वैचारिक योगदान:

- आंदोलन का जनसाधारण में विस्तार (Mass Mobilization):
 - स्वतंत्रता संग्राम को केवल बुद्धिजीवियों और वकीलों के दायरे से निकालकर किसानों, मजदूरों, महिलाओं और छात्रों तक पहुँचाया।
- रचनात्मक कार्य (Constructive Work):
 - अस्पृश्यता उन्मूलन: 1932 में यरवदा जेल में पूना पैक्ट के बाद 'हरिजन सेवक संघ' की स्थापना की।
 - चरखा और खादी: आर्थिक आत्मनिर्भरता और ग्रामीण अर्थव्यवस्था के पुनरुद्धार का प्रतीक।
 - बुनियादी शिक्षा (वर्धा योजना - 1937): हस्तशिल्प आधारित मातृभाषा में प्राथमिक शिक्षा पर बला।
- रणनीति - 'संघर्ष-विराम-संघर्ष' (Struggle-Truce-Struggle):
 - आंदोलनों के बीच में विराम काल का उपयोग जनशक्ति को पुनः संगठित करने और सामाजिक-आर्थिक सुधार कार्यों में लगाने की रणनीति अपनाई।

प्रश्न. प्रारंभिक परीक्षा प्रश्न (Prelims Practice Questions)

गांधी जी द्वारा भारत में चलाए गए प्रारंभिक आंदोलनों के संदर्भ में निम्नलिखित कथनों पर विचार कीजिए:

1. चंपारण सत्याग्रह भारत में गांधी जी द्वारा किया गया पहला सविनय अवज्ञा (Civil Disobedience) आंदोलन था।
2. अहमदाबाद मिल हड़ताल में गांधी जी ने भारत में पहली बार भूख हड़ताल (Hunger Strike) का प्रयोग किया था।
3. खेड़ा सत्याग्रह का मुख्य कारण मील मालिकों और मजदूरों के बीच बोनस को लेकर हुआ विवाद था।

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

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

प्रश्न : गांधी जी से संबंधित निम्नलिखित घटनाओं को कालानुक्रमिक क्रम (Chronological Order) में व्यवस्थित कीजिए:

1. यरवदा जेल में पूना पैक्ट (Poona Pact)
2. दांडी यात्रा की शुरुआत
3. चंपारण सत्याग्रह
4. 'करो या मरो' का आह्वान

सही कूट का चयन कीजिए:

- (A) 3 - 2 - 1 - 4
- (B) 2 - 3 - 1 - 4
- (C) 3 - 1 - 2 - 4
- (D) 2 - 1 - 3 - 4

Mains Practice Questions

- प्रश्न 1 (150 शब्द / 10 अंक):
- "गांधी जी ने भारतीय राष्ट्रीय आंदोलन को एलीट (उच्च वर्ग) के राजनीतिक मंच से निकालकर एक व्यापक जनांदोलन (Mass Movement) में बदल दिया।" इस कथन के आलोक में राष्ट्रीय आंदोलन में गांधी जी के योगदान का विश्लेषण कीजिए।



भारत सरकार
Ministry of Information and Broadcasting

पत्र सूचना कार्यालय

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हमारे बारे में

प्रेस विज्ञप्ति

गैलरी

अनुसंधान इकाई

मीडिया सुविधाएं

आर्काइव

तथ्यों की जांच

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बैंकर बुक्स साक्ष्य कानून, 2026

प्रविष्टि तिथि: 30 SEP 2026 17:34 PM

- बैंकर बुक्स साक्ष्य कानून, 2026 भारत की कानूनी व्यवस्था में बैंकिंग रिकॉर्डों को साक्ष्य के रूप में स्वीकार करने से संबंधित प्रावधानों का आधुनिकीकरण करता है।
- यह कानून 1 अक्टूबर 2026 से लागू होगा और बैंकर बुक्स साक्ष्य कानून 1891 का स्थान लेगा।
- यह कानून भौतिक, इलेक्ट्रॉनिक और डिजिटल अभिलेखों को शामिल करते हुए एक प्रौद्योगिकी-तटस्थ ढांचा प्रस्तुत करता है तथा उनके प्रमाणीकरण और प्रमाणन के लिए मानकीकृत प्रावधान करता है।
- यह बैंकर बुक्स को न्यायिक कार्यवाही में प्रस्तुत करने से संबंधित प्रक्रियात्मक सुरक्षा उपायों को भी मजबूत करता है।
- यह कानून बैंक अधिकारियों को उन मामलों में नियमित रूप से कार्यवाही में उपस्थित होने से संरक्षण प्रदान करता है, जहां बैंक स्वयं किसी कार्यवाही में पक्षकार नहीं है और अधिकारी की उपस्थिति केवल बैंक के अभिलेख को प्रमाणित करने या उसके संबंध में गवाही देने के उद्देश्य से अपेक्षित है।
- यह कानून इसके प्रावधानों को निर्दिष्ट वित्तीय क्षेत्र की संस्थाओं तक विस्तारित करने में भी सक्षम बनाता है, जिससे तेजी से विकसित हो रहे और अधिकाधिक डिजिटल होते वित्तीय इकोसिस्टम को समर्थन मिलता है।

बैंकिंग अभिलेखों के लिए एक आधुनिक कानूनी ढांचा

- सरकार ने भारत के बैंकिंग और वित्तीय क्षेत्र को मजबूत करने तथा कारोबार करने में सुगमता बढ़ाने के लिए सुधार किए हैं। इन प्रयासों में अर्थव्यवस्था की बदलती आवश्यकताओं के अनुरूप कानूनों और विनियमों का आधुनिकीकरण भी शामिल है।
- बैंकर बुक्स साक्ष्य कानून, 2026, 1 अक्टूबर 2026 से लागू होगा और यह बैंकर बुक्स साक्ष्य कानून, 1891 का स्थान लेगा।
- यह कानून कानूनी कार्यवाही में बैंक अभिलेखों को साक्ष्य के रूप में स्वीकार किए जाने के लिए स्पष्ट और अद्यतन नियम प्रदान करता है। यह अदालत के उन मामलों, जांचों, मध्यस्थता कार्यवाहियों और तहकीकातों पर लागू होता है, जिनमें बैंकिंग अभिलेखों को साक्ष्य के रूप में प्रस्तुत करने की आवश्यकता हो सकती है।

बैंकर बुक्स साक्ष्य कानून, 2026 को सरलता से समझें

- बैंकर बुक्स साक्ष्य कानून, 2026 समकालीन डिजिटल बैंकिंग कार्य प्रणालियों के अनुरूप बैंकिंग रिकॉर्डों को साक्ष्य के रूप में स्वीकार किए जाने के लिए एक आधुनिक ढांचा प्रदान करता है। यह कानून किसी भी कानूनी कार्यवाही, मध्यस्थता तथा भारतीय नागरिक सुरक्षा संहिता, 2023 या उस समय लागू किसी अन्य कानून के तहत की जाने वाली किसी जांच या पूछताछ में लागू होगा, जिसमें साक्ष्य लिया जाता है या लिया जा सकता है।
- **“बैंक”** और **“बैंकर”** से आशय बैंकिंग का कारोबार करने वाली किसी कंपनी या निगम, वित्तीय क्षेत्र में कार्यरत ऐसी किसी संस्था या संस्थाओं के वर्ग (जिनके अभिलेखों पर इस कानून के प्रावधान लागू किए गए हैं), किसी डाकघर बचत बैंक या मनीऑर्डर कार्यालय से है।
- **“बैंकर बुक्स”** में लेजर, डे-बुक, कैश-बुक, खाता-बही तथा बैंक के कारोबार के सामान्य क्रम में उपयोग किए जाने वाले अन्य सभी रिकॉर्ड शामिल हैं। इन्हें लिखित या भौतिक रूप में रखा जा सकता है अथवा किसी भी प्रकार के डेटा भंडारण तंत्र में संग्रहीत किया जा सकता है।

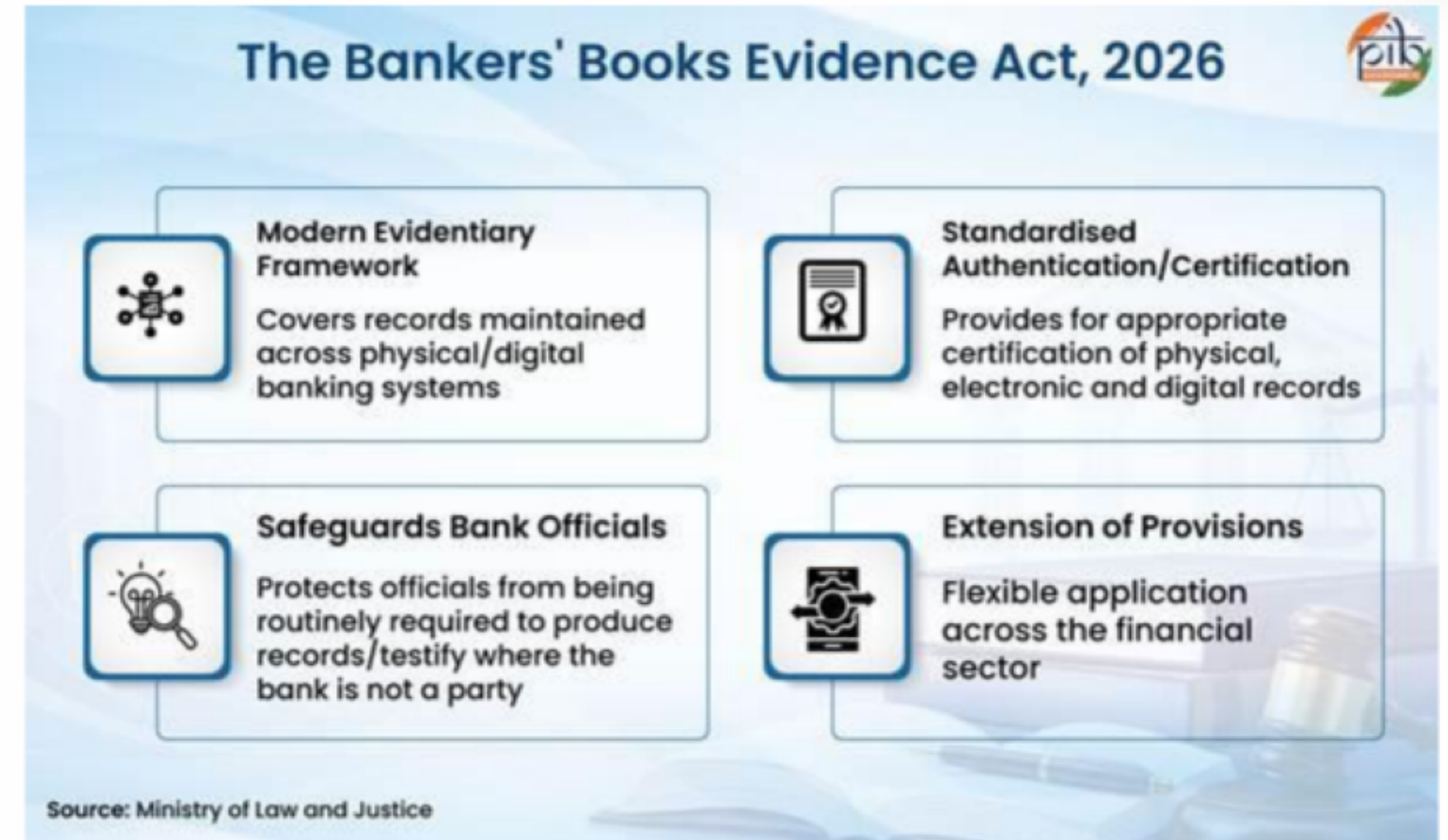
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कानून की आवश्यकता

- बैंकर बुक्स साक्ष्य कानून 1891 के औपनिवेशिक काल में बनाया गया था, जब बैंकिंग प्रणालियां पूरी तरह कागज-आधारित थीं। वर्तमान समय में भारत अपनी अर्थव्यवस्था के डिजिटलीकरण की दिशा में निरंतर प्रगति कर रहा है। बैंकिंग और वित्तीय लेन-देन बड़े पैमाने पर डिजिटल प्लेटफॉर्म के माध्यम से संचालित होते हैं, जिन तक अक्सर मोबाइल फोन पर एक साधारण क्लिक के माध्यम से पहुंचा जा सकता है। ऐसे परिदृश्य में यह आवश्यक है कि भारत की कानूनी व्यवस्था इन प्रगतियों के अनुरूप स्वयं को विकसित करे।

प्रमुख विशेषताएं

- यह कानून बैंकिंग रिकॉर्डों के लिए एक समकालीन साक्ष्य ढांचा स्थापित करता है, जिसमें भौतिक और डिजिटल बैंकिंग प्रणालियों में रखे जाने वाले रिकॉर्ड शामिल हैं।
- यह बैंकर बुक्स के मानकीकृत प्रमाणीकरण और प्रमाणन को सक्षम बनाता है तथा भौतिक और इलेक्ट्रॉनिक रिकॉर्डों के उचित प्रमाणन का प्रावधान करता है।
- यह कानून बैंकर बुक्स को प्रस्तुत करने की प्रक्रिया में स्पष्टता और प्रक्रियात्मक सुरक्षा उपायों को मजबूत करता है। साथ ही, यह बैंक अधिकारियों को उन कार्यवाहियों में नियमित रूप से रिकॉर्ड प्रस्तुत करने या गवाही देने के लिए बाध्य किए जाने से संरक्षण प्रदान करता है, जहां बैंक स्वयं किसी कार्यवाही में पक्षकार नहीं है।
- यह कानून वित्तीय क्षेत्र में कानून के विस्तार के लिए एक लचीला ढांचा प्रदान करता है, क्योंकि भारत में यह क्षेत्र निरंतर विकसित हो रहा है।
- कानूनी कार्यवाही में इलेक्ट्रॉनिक रिकॉर्डों को साक्ष्य के रूप में स्वीकार किए जाने की पूर्वशर्त के रूप में यह कानून उनके सुरक्षित रखरखाव और सत्यापन के लिए कड़े एवं समकालीन सुरक्षा उपायों का प्रावधान करता है।



- 1891 → 2026

बैंकर बुक्स साक्ष्य कानून, 2026 के तहत प्रमुख बदलाव

- वर्ष 2026 का कानून रिकॉर्डों की प्रमाणित प्रतियों के माध्यम से बैंकिंग रिकॉर्डों को साबित करने के लिए 1891 के कानून के मूल साक्ष्य ढांचे को बरकरार रखता है। यह मौजूदा ढांचे का आधुनिकीकरण और सुदृढ़ीकरण करते हुए प्रौद्योगिकी-तटस्थ व्यवस्था प्रस्तुत करता है, जिसमें इलेक्ट्रॉनिक और डिजिटल बैंकिंग रिकॉर्ड शामिल हैं।

इलेक्ट्रॉनिक अभिलेखों को साक्ष्य के रूप में मान्यता :

- नए कानून के अनुसार, बैंकर बुक के इलेक्ट्रॉनिक या डिजिटल रिकॉर्ड को साक्ष्य के रूप में स्वीकार्य, वैध और कानूनी रूप से प्रवर्तनीय माना जाएगा, बशर्ते कि कुछ निर्धारित शर्तें पूरी की जाएं, जिनमें शामिल हैं:
 - (i) उक्त प्रति ऐसी प्रविष्टि या सूचना की सही प्रति हो तथा ऐसे रिकॉर्डों का सही प्रतिनिधित्व करती हो या उनसे उचित रूप से प्राप्त की गई हो।
 - (ii) डेटा में कोई अनधिकृत परिवर्तन नहीं पाया गया हो।
 - (iii) प्रणाली की अखंडता और सटीकता को प्रभावित करने वाली किसी तरह की कोई छेड़छाड़ या अन्य घटना पाई नहीं गई हो।
- यह बदलाव प्रमाणन प्रक्रिया को मानकीकृत करता है तथा मैनुअल, डिजिटल और इलेक्ट्रॉनिक हस्ताक्षरों के माध्यम से प्रमाणीकरण की अनुमति देता है।

बैंकर बुक्स प्रस्तुत करने के लिए बाध्य करना:

- यह कानून प्रावधान करता है कि कानूनी कार्यवाही में किसी बैंकर बुक की विषय-वस्तु को मूल बैंकर बुक प्रस्तुत किए बिना प्रमाणित प्रति के माध्यम से सिद्ध किया जा सकता है।
- तदनुसार, किसी बैंक अधिकारी को सामान्यतः बैंकर बुक प्रस्तुत करने या रिकॉर्डों को सिद्ध करने के लिए साक्षी के रूप में उपस्थित होने के लिए बाध्य नहीं किया जा सकता, विशेष रूप से तब, जब बैंक स्वयं उस कार्यवाही में पक्षकार न हो।
- हालांकि, कानून में प्रावधान है कि किसी बैंक अधिकारी को साक्षी के रूप में उपस्थित होने या बैंकर बुक प्रस्तुत करने के लिए केवल न्यायालय के लिखित आदेश के तहत ही बाध्य किया जा सकता है, जिसमें विशेष कारण दर्ज किया गया हो। कानून में उन परिस्थितियों को भी निर्दिष्ट किया गया है, जो विशेष कारण की श्रेणी में आती हैं, जहां—
 - (i) प्रविष्टि या सूचना की **सटीकता या प्रामाणिकता संदिग्ध हो**।
 - (ii) किसी घटना के कारण अभिलेखों को नियमित या सामान्य रूप से रखे जाने की प्रक्रिया बाधित हो गई हो।
 - (iii) बैंक द्वारा बैंकर बुक्स की प्रमाणित प्रति के **निरीक्षण या प्रस्तुतीकरण** से संबंधित न्यायालय के किसी पूर्व आदेश का अनुपालन न किया गया हो।

अन्य वित्तीय क्षेत्र की संस्थाओं तक विस्तार:

- 1891 का कानून बैंकिंग कारोबार में संलग्न संस्थाओं तथा किसी डाक घर बचत बैंक या मनीऑर्डर कार्यालय पर लागू होता है। 2026 का कानून भी इस प्रावधान को बरकरार रखता है। ✓
- हालांकि, यह आगे सरकार को अधिसूचना के माध्यम से वित्तीय क्षेत्र में कार्यरत किसी संस्था या संस्थाओं के किसी वर्ग तक इसके प्रावधानों का विस्तार करने की अनुमति देता है। सरकार अधिसूचना में शर्तों, अपवादों या संशोधनों को निर्दिष्ट कर सकती है।

1. प्रारंभिक परीक्षा प्रश्न (Prelims Practice Questions)

प्रश्न :- 'बैंकर बुक्स साक्ष्य कानून, 2026' (Bankers' Books Evidence Act, 2026) के संदर्भ में निम्नलिखित कथनों पर विचार कीजिए:

1. यह कानून औपनिवेशिक काल के 'बैंकर बुक्स साक्ष्य कानून, 1891' का स्थान लेता है।
2. यह कानून केवल भौतिक (Physical) बैंकिंग अभिलेखों को कानूनी साक्ष्य के रूप में स्वीकार करने तक सीमित है।
3. यह कानून उन मामलों में बैंक अधिकारियों को अदालती कार्यवाही में नियमित रूप से उपस्थित होने से छूट/संरक्षण प्रदान करता है, जहाँ बैंक स्वयं कार्यवाही में पक्षकार (party) नहीं है।

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

मुख्य परीक्षा प्रश्न (Mains Practice Questions)

- "बैंकर बुक्स साक्ष्य कानून, 2026 भारत की न्यायिक और वित्तीय प्रणाली को तेजी से विकसित हो रहे डिजिटल इकोसिस्टम के अनुकूल बनाने की दिशा में एक महत्वपूर्ण कदम है।" इस कानून के मुख्य प्रावधानों एवं इसके संभावित प्रभावों का विश्लेषण कीजिए।

प्रश्न 1 (150 शब्द / 10 अंक):

UAE probes 'terrorist' link to flight incident

Israeli PM credits the Indian flydubai pilot for averting a tragedy after co-pilot stabbed him

Netanyahu said he expected the UAE to take the lead in the investigation and Israel will join later

Trump says there might be an 'Iran link' to the attack; White House is working on it, he adds

Agence France-Presse
DUBAI

The UAE announced on Thursday it was probing a possible "terrorist" link to an apparent attack by a pilot on board a flight from Dubai to Tel Aviv that saw passengers reroute the plane to stop it from crashing.

The dramatic events on Wednesday ended with passengers being given a hero's welcome by Israel Prime Minister Benjamin Netanyahu back home in Israel as they arrived from Saudi Arabia, where the plane made an emergency landing earlier.

Mr. Netanyahu credited the flydubai pilot, Indian national Smit Machchhar, as well as passengers with averting catastrophe, after a co-pilot allegedly stabbed him and tried to crash the plane. Passengers described rushing to the cockpit after the plane sud-

denly plummeted, losing around 17,000 feet of altitude in the span of a minute, according to the FlightRadar24 website.

Israeli officials have called the incident "an attempted terrorist attack". Mr. Netanyahu said that the co-pilot had undergone "Islamist radical indoctrination... The attacker, he calls out to the aircrew, 'Kill me, kill me,' making it 'clear he was suicidal'".

U.S. President Donald Trump said there might be an "Iran link" to the co-pilot.

The UAE's chief prosecutor said an investigation had been launched into the incident, including the possibility of "terrorist activity or intent".

Mr. Netanyahu said he expected the UAE to take the lead in the investigation, but that Israel would join. "He'll be, I assume, moved very quickly to Du-



Survivor's account: Israeli Prime Minister Benjamin Netanyahu interacts with Yaniv Hayun, a passenger who was aboard the flydubai airline, on Thursday. REUTERS

bai," Mr. Netanyahu said about the alleged attacker, who was being questioned in Saudi Arabia.

Israel's far-right National Security Minister, Itamar Ben Gvir, called it a "jihadist" attack, while Defence Minister Israel Katz also described the incident as

"an attempted jihadist terror attack".

Mr. Trump was asked by presspersons at the White House whether he had been briefed about any links between the pilot behind the attack and Tehran. He responded, "I would say the answer,

based on what I'm hearing, is yes, but we're working on it right now," Mr. Trump said. He did not offer details. Asked if the U.S. would retaliate against Tehran if it was behind the attack, Mr. Trump said, "Oh they'll be hit, very hard, don't worry."

Machchhar's kin and friends await news of recovery

MUMBAI
Pride over Captain Smit Machchhar's bravery aboard flydubai flight FZ1073 was tempered by an anxious wait for news of his recovery on Thursday, as childhood friends, neighbours and residents in Mumbai prayed for his safe return home. The pilot was seriously injured during the attack inside the cockpit of the Dubai-Tel Aviv flight on Wednesday. **» PAGE 4**

and apparently tried to crash the plane with everyone on board," Mr. Netanyahu said in a video message.

He later hailed the wounded pilot, Mr. Machchhar, "for his extraordinary bravery", saying he prevented a "catastrophic mid-air disaster".

Indian embassy in Saudi Arabia said Mr. Machchhar was being treated at a hospital in the country.

Passenger Miryam Shira Ohayon described the plane as being "pretty much out of control" as the incident unfolded over Jordan.

"The co-pilot tried to murder the pilot and basically carry out a suicide attack on the plane," she told presspersons by speakerphone at Ben Gurion Airport. (With inputs from AP)

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» PAGE 4

YouTube Homework

➤ 1971 – Ganga Hijack

➤ 1999 – Kandahar Hijack

FZ1073

Shivakumar protests; EC orders probe into Form 7 fraud charge

Rishita Khanna
BENGALURU

The Election Commission (EC) on Thursday ordered a probe into the filing of Form 7s in bulk seeking deletions of names from final electoral rolls following a five-hour protest by Karnataka Chief Minister D.K. Shivakumar and his Cabinet colleagues.

Chief Electoral Officer (CEO), Karnataka, V. Anbu Kumar, directed all Electoral Registration Officers (EROs) to take action against applicants who "knowingly" make false statements or declarations while filing claims or objections in Forms 6, 6A, 7, and 8.

Mr. Shivakumar withdrew the protest after the announcement.

Earlier in the day, he alleged that "pre-filled" Form 7s were filed in bulk across the State by the Opposition BJP and Janata Dal (Secular) workers, targeting Muslims, and members of the Scheduled Castes, Scheduled Tribes, and Other Backward Classes, claiming they had either "shifted" or were "absent".

'False or forged'

He said many Form 7s were either false or forged.

In at least two instances, in Belagavi and Vijayapura, BJP workers who filed Form 7s in bulk withdrew those after being warned of punitive action if the claims were found to be false. In a written declaration, they said they had made a mistake.

The Karnataka Police registered five FIRs on Thursday over bulk Form 7s invoking the Bharatiya Nyaya Samhita, 2023, and not the Representation of the People Act, 1951, as only EC officials can lodge complaints under the latter, Mr. Shivakumar demanded that poll body must take suo motu action and lodge criminal complaints.



D.K. Shivakumar stages a protest outside the EC office in Bengaluru. J. ALLEN/PTI

Mr. Anbu Kumar noted that there were instances of bulk filing of Form 7 applications before the EROs and that some of the forms were "alleged to be not genuine" and directed the EROs to take action under Section 31 of the Representation of the People Act, 1950, "against applicants found to have knowingly made false statements or declarations."

"However, such action shall be preceded by an inquiry under Rule 20 of the Registration of Electors Rules, 1960," he said.

Earlier in the day, Leader of the Opposition in the Lok Sabha, Rahul Gandhi, took to social media citing *The Hindu's* report on how Form 7 applications were being filed against Muslim names in Belagavi and other districts in bulk, and said it was yet another proof of "vote theft".

PARLEY
» PAGE 9
RELATED REPORTS ON
» PAGE 5

Who ordered changes to Form 6, asks Rahul Gandhi

Sreeparna Chakrabarty
NEW DELHI

Leader of the Opposition in the Lok Sabha Rahul Gandhi on Thursday alleged that the online Form 6, which is used for fresh voter registration, was changed "illegally" and asked who at the Election Commission ordered Tata Consultancy Services (TCS) to make that change.

Congress general secretary (communications) Jairam Ramesh claimed that the change in Form 6 was orchestrated by "the PM-HM duo" to remove Gen Z voters from the voter list. Quoting an interview given to *The Hindu* by former Chief Election Commissioner O.P. Rawat, Mr. Ramesh said the chorus of voices against the capture of the electoral system is getting louder.

ERONet application

According to the 2024-25 annual report of the Tata Consultancy Services (TCS), the EC collaborated with technology firm and developed flagship web-based application "ERONet 2.0".

Earlier, ERONet was managed by the Centre for Development of Advanced Computing (C-DAC), which comes under the Ministry



Rahul Gandhi

of Electronics and Information Technology.

"ERONet 2.0 application has a centralised database that serves as the single source of truth for the election body. A standout feature is the executive dashboard, which is updated daily and offers a 360-degree view of the lifecycle of electors," the company said in its customer stories section.

"The ERO Net 2.0 suite of applications includes BLO mobile application which plays a critical role for all elections in the country. As the primary technology partner, TCS helped the election body give a digital makeover to electoral roll management. The application that TCS developed was rolled out nationwide within seven months of launch, with complete functionalities and data migration. It al-

lows over 1.05 million nationwide officials to handle elector registrations, updates, and deletions efficiently," it further said.

In January 2026, the Election Commission (EC) integrated ERONet (Electoral Registration Officers Network) into a comprehensive umbrella platform, known as ECINet.

Mr. Gandhi, in a post on X, alleged: "The online Form 6 was changed illegally - as the EC's own Commissioners have recorded. Who at the ECI ordered Tata Consultancy Services to make that change? He also questioned whether TCS was 'pressured' into doing it?"

According to contribution reports of various electoral trusts for 2024-25, which are available on the Election Commission's website, the Bharatiya Janata Party (BJP) received ₹959 crore as political donations from various electoral trusts in 2024-25, out of which nearly ₹757 crore, which is 83% of the total donations to the party, came from Tata Group-controlled Progressive Electoral Trust (PET).

Tagging an interview by Mr. Rawat, Mr. Ramesh said: "Citizens will no longer tolerate vote chori (theft) in any form."

YouTube Homework

- ECI - 15 - 324-329
- CEC
- ECs
- SIR - मतदाता
- Form - 6,7,8

07
ECINet
ERONet

324
325
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Govt. hikes commercial LPG cylinder price by ₹65

Saptaparno Ghosh
NEW DELHI

The price of commercial LPG cylinders was increased by around ₹65 on Thursday. The hike, for the second consecutive month, has come just ahead of the festive season.

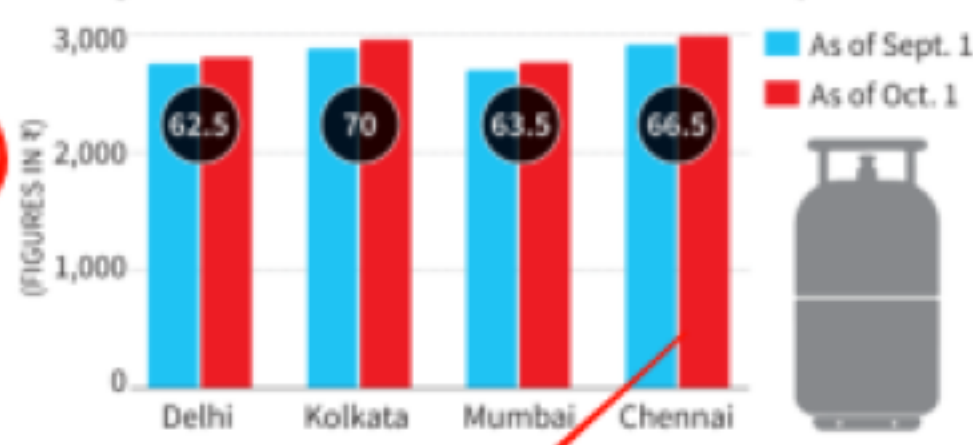
Cumulatively, the price of the 19-kg cylinder has been increased by about ₹75 per refill since September across two tranches.

The price of the 5-kg free-trade LPG cylinder refills was hiked by ₹15 per cylinder on Thursday even as the price of domestic LPG remained unchanged. The price of aviation turbine fuel was increased by about ₹16 to ₹137 per litre.

The latest increase in the price of commercial LPG cylinders follows the

Price surge

In the chart, the bars show the latest prices per commercial LPG cylinder while the circle shows the difference in prices



price cuts in July and August. In July and August, the price was cumulatively slashed by ₹380 per cylinder. The reduction followed a hike of about ₹1,345 in four tranches since March 7.

Among the four metros, Kolkata saw the steepest hike. While a cylinder costs

₹2,810 in Delhi following a ₹62.5 upward revision, in Kolkata, it now costs ₹2,954 after a ₹70 jump.

In Mumbai, a cylinder costs ₹2,764.50 after a hike of ₹63.50, and in Chennai ₹2,983 following an increase of ₹66.50.

Speaking to *The Hindu*, Manpreet Singh, treasurer

of the National Restaurants Association of India, said costlier LPG cylinders could prompt restaurateurs to increase the price of food items. "LPG is an important input for restaurateurs. Further, the latest hike coincides with food inflation, and increasing costs of labour, among other things," he said. Mr. Singh apprehended that the pressure on restaurants could escalate as U.S. President Donald Trump has said that there will be no peace deal with Iran until the mid-term elections in early-November.

Prashant Vashisht, senior vice-president and co-group head of corporate sector ratings at ICRA, said the latest hike seeks to factor in the recent increase in the benchmark Saudi

Aramco Contract Price (Saudi CP). "This could be possibly relating to the general increase in price of benchmark Saudi CP prices and not just to have some sort of compensatory mechanism for the larger domestic LPG segment."

Mr. Vashisht observed that the domestic LPG segment is presently incurring under-recoveries of more than ₹300 per cylinder. He added this could escalate further if the prices are not revised.

India's LPG consumption declined 9.2% in September from the comparable period last year, and that of petrol and diesel surged about 7.2% and 4.9% during the same period, according to provisional government data released on Thursday.

LPG Domestic - 960
Commercial - 65 ₹ ↑

महत्वपूर्ण तथ्य



1. LPG गैस में क्या-क्या होता है? (Compositions)

- LPG मुख्य रूप से हाइड्रोकार्बन गैसों का मिश्रण होती है। इसमें मुख्य रूप से दो गैसों पाई जाती हैं:
- प्रोपेन**: यह ठंडे इलाकों और औद्योगिक उपयोग में अधिक प्रभावी होती है। ✓
- ब्यूटेन**: घरेलू रसोई गैस सिलेंडरों में प्रोपेन के साथ ब्यूटेन का अनुपात अधिक रखा जाता है। ✓
- इसके अलावा इसमें बहुत कम मात्रा में आइसोब्यूटेन (Isobutane) और प्रोपिलीन/ब्यूटिलीन जैसी अन्य हाइड्रोकार्बन गैसों भी शामिल हो सकती हैं।

2. LPG में गंध (Smell) किस चीज़ की आती है?

- मूल रूप से LPG (प्रोपेन और ब्यूटेन) एक रंगहीन और गंधहीन (Odorless) गैस होती है। यानी अगर शुद्ध LPG गैस लीक हो, तो उसकी कोई महक नहीं आएगी और इसका पता नहीं चल पाएगा, जिससे गंभीर दुर्घटना (आग या विस्फोट) हो सकती है।
- सुरक्षा के दृष्टिकोण से गैस लीकेज का तुरंत पता लगाने के लिए इसमें एक तेज गंध वाला रसायन (Chemical) मिलाया जाता है:
- रसायन का नाम: **इथाइल मर्केप्टन (Ethyl Mercaptan)** / एथेनेथिओल (Ethanethiol)
- रासायनिक सूत्र: CH_3CH_2SH
- कारण: इसकी गंध इतनी तेज और तीखी (सड़े हुए अंडे या सड़ी हुई सब्जी जैसी) होती है कि बहुत कम मात्रा में गैस लीक होने पर भी इंसान को तुरंत गंध आ जाती है और दुर्घटना से बचा जा सकता है।

Cong. leader flags 'rushed' scrutiny of FCRA Bill in letter to LS Speaker

The Hindu Bureau
NEW DELHI

Accusing the Joint Parliamentary Committee (JPC) examining the Foreign Contribution (Regulation) Amendment Bill, 2026 of rushing through the deliberations without adequate consultations with stakeholders, Congress general secretary (organisation) K.C. Venugopal, in a letter to Lok Sabha Speaker Om Birla, urged that the Bill should not be brought back to the floor of the House until the committee had completed a "genuine and comprehensive" examination.

The FCRA Amendment Bill, 2026 was introduced in the Lok Sabha on March 25, 2026 and subsequently referred to a 31-member JPC on August 12 following objections from Opposi-

The JPC's purpose is to hear from every stakeholder — NGOs, charitable institutions, religious bodies, voluntary organisations, legal experts and State governments — and to bring before the House a well-considered and flawless Bill
K.C. VENUGOPAL
Congress general secretary



tion parties, who contented that several provisions of the legislation were aimed at hampering the functioning of minority-led institutions.

The Opposition had especially pointed out provisions that allowed the transfer of an organisation's funds and assets to a government-designated authority if the FCRA registration was cancelled or not renewed as particularly disturbing and anti-constitutional. Instead, arriv-

ing at a compromise, the government agreed to send the Bill to the JPC.

The decision to refer the Bill to a JPC carried a clear expectation that the committee would hear a broad spectrum of stakeholders, including NGOs, charitable and religious institutions, voluntary organisations, legal experts and State governments, before finalising its recommendations, and bringing before the House "a well-considered and flawless Bill", Mr. Ve-

nugopal said in the letter.

However, he claimed that "no meaningful consultation" with stakeholders was taking place, and that there was an intention to secure the passage of the Bill during the forthcoming Winter Session of Parliament. In an earlier letter signed by 12 of the Opposition MPs of the panel, the same concern had been flagged.

"If this is so, it would defeat the very purpose for which the House referred the Bill to the committee, and reduce an important parliamentary process to a mere formality," Mr. Venugopal said, calling on the Speaker, as the "custodian of the House and its committees", to ensure that the panel conducted a comprehensive exercise, and be given adequate time before submitting its report.

विधेयक →
FCRA-2026

2010

YouTube Homework

➤ MMDR Act 2026

➤ VBSA Bill 2025

सुलभ

महत्वपूर्ण तथ्य



- **FCRA Amendment Bill / Rules 2026** (विदेशी अंशदान विनियमन संशोधन विधेयक/नियम 2026) विदेश से मिलने वाले फंड (Foreign Funding) और NGO विनियमों से संबंधित एक महत्वपूर्ण विधायी बदलाव है।

1. वर्तमान स्थिति (Current Status)

- **लोकसभा में पेश (25 मार्च 2026):** यह विधेयक लोकसभा में 25 मार्च 2026 को गृह मंत्रालय द्वारा पेश किया गया था।
- **JPC के पास लंबित (August 2026):** अगस्त 2026 में इस विधेयक को विस्तृत समीक्षा और हितधारकों (NGOs, विशेषज्ञ) की सिफारिशों के लिए संयुक्त संसदीय समिति (Joint Parliamentary Committee - JPC) के पास भेजा गया है।
- **FCRA Amendment Rules, 2026 (लागू):** विधेयक के संसदीय प्रक्रिया में होने के साथ-साथ गृह मंत्रालय ने 22 जून 2026 को 'FCRA संशोधन नियम, 2026' अधिसूचित कर दिए हैं, जो तत्काल प्रभाव से लागू हो चुके हैं।

2. मुख्य प्रावधान (Key Provisions)

- **क) विधेयक के प्रमुख प्रावधान (Bill Provisions):**
- **'नमित प्राधिकरण' (Designated Authority) का गठन:**
 - जब किसी NGO या संस्था का FCRA लाइसेंस रद्द (Cancel), सस्पेंड या समाप्त (Lapsed) होता है, तो उनकी विदेशी फंडिंग से बनी संपत्तियों को संभालने, प्रबंधित करने या बेचने के लिए एक 'Designated Authority' बनाई जाएगी।

- **स्वतः समाप्ति (Deemed Cessation):**

- यदि कोई संस्था समय पर लाइसेंस नवीनीकरण (Renewal) का आवेदन नहीं करती है या नवीनीकरण खारिज हो जाता है, तो लाइसेंस स्वतः समाप्त माना जाएगा।

संपत्तियों का अनंतिम और स्थायी अधिग्रहण (Provisional & Permanent Vesting):

- लाइसेंस समाप्त होने पर संपत्तियाँ अस्थायी (Provisional) रूप से सरकार के 'Designated Authority' के पास चली जाएँगी।
- यदि लाइसेंस दोबारा बहाल हो जाता है, तो संपत्ति वापस मिल जाएगी। नवीनीकरण न होने की स्थिति में संपत्ति स्थायी रूप से सरकार के अधीन (Consolidated Fund of India में जमा) हो जाएगी।
- **प्रतिबंधों का दायरा बढ़ाना:**
- समाचार और मीडिया प्रसारण में शामिल कंपनियों/एसोसिएशनों के साथ-साथ अब किसी भी ऐसे व्यक्ति (Person) पर भी विदेशी फंड प्राप्त करने पर पूर्ण प्रतिबंध लागू होगा।
- **सजा का युक्तिकरण (Rationalised Punishment):**
- FCRA नियमों के उल्लंघन पर अधिकतम जेल की सजा को 5 वर्ष से घटाकर 1 वर्ष करने का प्रस्ताव है।
- **जांच के लिए पूर्व अनुमति:**
- FCRA के तहत कोई भी जांच शुरू करने से पहले राज्य एजेंसियों/पुलिस को केंद्र सरकार से पूर्व मंजूरी लेना अनिवार्य होगा।

महत्वपूर्ण तथ्य



- ख) जून 2026 के FCRA नियमों के मुख्य बिंदु (Rules Introduced):
- ~~उद्देश्य और भूगोल-विशिष्ट पंजीकरण (State/Purpose-Specific Registration)~~: अब NGOs को विदेशी फंड का उपयोग उसी विशिष्ट उद्देश्य और उसी राज्य/क्षेत्र में करना होगा जिसके लिए उन्हें अनुमति दी गई है।
- मुख्य पदाधिकारी (Key Functionary) की परिभाषा: संस्था चलाने वाले निदेशकों और ट्रस्टियों की व्यक्तिगत जवाबदेही और पहचान अनिवार्य कर दी गई है।
- न्यूनतम गतिविधि सीमा (Minimum Activity Threshold): लाइसेंस नवीनीकरण के लिए पिछले 2 वर्षों में कम से कम ₹10 लाख का खर्च/गतिविधि दिखाना आवश्यक है।

3. प्रमुख चिंताएं और बहस (Key Concerns / Issues)

- ~~सिविल सोसाइटी के लिए चुनौतियाँ~~: NGOs का तर्क है कि लाइसेंस समाप्त होने या खारिज होने पर संपत्तियों का अधिग्रहण (Asset Vesting) कर लेना संस्थाओं को बंद करने और उनके बाहर निकलने के विकल्प (Exit Route) को खत्म कर देता है।
- ~~प्राकृतिक न्याय (Natural Justice)~~: लाइसेंस का नवीनीकरण खारिज होने की स्थिति में पूर्व-सुनवाई और स्पष्ट अपील तंत्र की कमी पर भी चिंता व्यक्त की गई है।

महत्वपूर्ण तथ्य



SC bars licence renewal for motorists with unpaid fines

Top court directs that vehicles with unpaid e-challans be blacklisted, preventing their sale or transfer until the dues are cleared; it also calls for greater use of technology in traffic enforcement

Aaratrika Bhaumik
NEW DELHI

The Supreme Court has directed the States and Union Territories to block a range of online and vehicle-related services for motorists with outstanding traffic fines, including registration renewals, fitness and pollution under control certificates, ownership transfers, and driving licence renewals.

The court was informed that e-challans worth about ₹49,194.05 crore remained outstanding across the country, while ₹26,175.05 crore had been recovered so far.

A Bench of Justices J.B. Pardiwala and K.V. Viswanathan directed that vehicles with unpaid e-challans be blacklisted on the Central Parivahan portal, effectively preventing their sale or transfer until dues are cleared. In cases involving multiple traffic violations, the authorities have also been directed to withhold renewal of driving licences and take steps to suspend existing licences.

"What we want to convey in simple words is that



The court has asked the States and Union Territories to block vehicle-related services for motorists with pending fines. FILE PHOTO

the authorities need to work at the ground level, having regard to the ground realities... We also direct that let there be random checking of the vehicles, and if it is found that the e-challan issued has not been abided or honoured, necessary steps shall be taken to impound the vehicle itself," the Bench said, in its September 28 order made public on Thursday.

Road safety case

The directions were issued in a road safety case dating back to 2012, in which the top court has been monitoring the implementation

of the Motor Vehicles Act, 1988, and the Central Motor Vehicles Rules, 1989, for nearly 14 years.

The Bench called for greater use of technology in traffic enforcement, directing the States and Union Territories to immediately implement the Standard Operating Procedure (SOP) framed by the Ministry of Road Transport and Highways on October 28, 2025. The SOP seeks to give effect to Section 136A of the Motor Vehicles Act, 1988, read with Rule 167A of the Central Motor Vehicles Rules, 1989.

Under the framework, traffic violations are to be

detected electronically through devices such as CCTV cameras, speed cameras, and speed guns. The State governments have been directed to identify and notify locations for electronic enforcement and complete the procurement, deployment, and calibration of equipment.

The court directed the Ministry of Road Transport and Highways to set up a public dashboard showing how electronic traffic enforcement is being implemented.

The Bench sought details of the steps taken by the Delhi government to comply with its September 15 directions on pedestrian safety along Mathura Road near the Delhi High Court and the National Zoological Park.

Amicus curiae and senior advocate Gaurav Agrawal informed the court that he wrote to the Delhi Chief Secretary on September 19 regarding compliance with the directions but had received no response. The earlier directions called for measures, including synchronised traffic lights, along the stretch.

50 करोड़ मालान

94,100 करोड़ मालान

Central Parivahan Portal

केन्द्र सरकार
Database

पत्रिका जारी
काम करेगी

Motor Vehicle Act 1988

2019

Central Motor Vehicle Rules 1989

पालानकोर
केन्द्र सरकार -
काम करेगी
मामले

Transportation – Concurrent List

Traffic Police - State List

महत्वपूर्ण तथ्य

Stem Cell Technology

YouTube Homework

➤ Stem Cell

Xenocortication

What human brain tissue transplanted into mice showed us

A Stanford University experiment called 'xenocortication' lets human brain tissue develop inside a living mouse, offering a new way to study the developing human brain and, potentially, how disease develops; it also raises new ethical questions about how far such experiments should go

G. Aravinda
Yerra Rajagopal

A study published in September in *Nature* by neuroscientist Sergiu Pajica's group at Stanford University reports an experiment that sounds almost like science fiction. Human brain tissue grown from stem cells was transplanted into mice in which much of the cerebral cortex had been genetically prevented from forming. The transplanted tissue grew into this vacant space, produced several types of human brain cells, became electrically active, connected with the mouse nervous system and was associated with measurable differences in behaviour.

Yet, there was an important limitation. The researchers did not create a human brain inside a mouse. The transplanted tissue remained immature, lacked the ordered structure of a normal human cortex, and the study cannot establish that human neurons directly caused any particular behaviour. What the experiment offers is a narrow glimpse of human brain development as it unfolds inside a non-human living nervous system. Understanding how the human brain develops matters both for evolutionary biology and for medicine. The cerebral cortex expanded greatly during human evolution, developing specialised cells and connections involved in language, planning and complex social behaviour. Studying how these features emerge may help explain what makes the human brain distinctive.

It is also medically important because many neurological and psychiatric disorders may begin during development, long before symptoms appear. The main challenge is access. Scientists cannot experimentally manipulate a developing human brain as they can in laboratory animals.

Stem cell technology opened up another avenue to study the developing human brain. Scientists can take ordinary human cells, re-programme them into an earlier, flexible state called induced pluripotent stem cells, and guide them to become nerve cells. When these cells are grown together in three dimensions, they can organise into structures called organoids.

A brain organoid is a small piece of laboratory-grown neural tissue that reproduces some features of early brain development. Organoids allow researchers to observe how human neurons develop, introduce disease-related genetic changes and test responses to drugs.

However, tissue grown in a lab-dish lacks key features of a living brain, including normal blood circulation, sensory inputs and long-distance connections with other parts of the nervous system. Researchers, including the Stanford group, have therefore transplanted human brain organoids into rodents. Yet this creates another constraint: the rodent already has its own cortex, so the transplanted human tissue



New findings: What the experiment offers is a narrow glimpse of human brain development as it unfolds inside a non-human living nervous system. Understanding how the human brain develops matters both for evolutionary biology and for medicine. (AP/WIDEWORLD)

must compete for limited space and neural connections, and has never amounted to more than a fragment of the host's brain.

A third window

The Stanford researchers opened up a third possibility. Instead of engineering a better graft, they re-engineered the host. Using genetic techniques, they produced mice in which much of the neocortex and hippocampus never formed. Because the mice were also bred to lack a functioning immune system, the human tissue would not be rejected. Human cortical organoids were then transplanted into the vacant space soon after birth. The researchers call the approach 'xenocortication'. 'Xeno' refers to something originating from another species, while the cortex is the outer region of the brain involved in many higher functions.

In the Stanford experiment, freed from much of the competition from mouse cortical tissue, the human grafts expanded substantially, and by three months, they made up about 15% of the animal's cortical tissue. They produced several types of developing cortical neurons, along with progenitor cells and astrocytes, at a stage of maturity roughly equivalent to that of the human cortex, late in the second trimester of pregnancy. The grafts generated deep-layer neurons carrying the molecular signature of von Economo neurons, large, distinctively shaped cells found in humans and a few other large-brained mammals, but absent in rodents.

The grafts also became electrically active, producing slow waves that swept across the tissue every few minutes, a pattern characteristic of developing, rather than mature, cortical networks. They formed connections with surviving parts of the mouse nervous system, and human nerve fibres reached as far as the

cervical spinal cord, something not seen in mice with an intact cortex. This is the conceptual leap of the study: human neural tissue was no longer a fragment lodged inside a rodent's brain, but tissue occupying almost all of the space where that animal's cortex would have been.

The next question was whether this integration had any functional effect. The starting point was itself surprising. Mice lacking most of their neocortex and hippocampus (roughly half the brain by volume) remained active and mobile.

To detect subtler differences, the researchers combined conventional behavioural tests with a machine-learning system called Motion Sequencing (MoSeq). By this measure, mice lacking much of their cortex behaved differently from normal animals. Xenocortical mice showed an intermediate pattern, suggesting that transplantation altered behaviour without fully restoring it.

Why this matters

To show what the platform can do, the researchers exposed the mice to five hours of severe oxygen deprivation. The response was confined to the human tissue: a molecular marker of oxygen stress appeared in the graft but not in the adjacent mouse brain, and not at all in animals without a graft. Two days later, the xenocortical mice walked differently, shifting to a more stable stance without any change in their speed. Imaging 10 days on showed changes in the graft's blood vessels. Under the microscope, the graft's supporting cells had multiplied and become more complex.

This creates a potentially powerful experimental pathway. Scientists could introduce a disease-related mutation into human cells, allow the resulting neural tissue to develop within a living nervous system, observe changes in cells and circuits, assess whether behaviour is affected, and then test possible

THE GIST

Human brain tissue grown from stem cells was transplanted into mice in which much of the cerebral cortex had been genetically prevented from forming.

To show what the platform can do, the researchers exposed the mice to five hours of severe oxygen deprivation. The response was confined to the human tissue: a molecular marker of oxygen stress appeared in the graft but not in the adjacent mouse brain, and not at all in animals without a graft.

This creates a potentially powerful experimental pathway. Such models could help study developmental brain disorders, the oxygen deprivation around birth that can lead to cerebral palsy, human-specific neuronal diseases and evolutionary differences between human and animal brains.

treatments. Such models could help study developmental brain disorders, the oxygen deprivation around birth that can lead to cerebral palsy, human-specific neuronal diseases and evolutionary differences between human and animal brains. They may also provide a platform for drug testing and, eventually, for evaluating regenerative or cell-based treatments for severe early brain injury.

Limits and ethics

The model is still far from reproducing a developing human brain. Although anatomical connections were observed, this does not prove that they directly controlled behaviour. Any behavioural changes, therefore, arise from a hybrid system in which human tissue interacts with the remaining mouse brain.

These scientific limits also shape the ethical questions. There is no evidence the animals developed a human-like mind, but future grafts may be larger, more mature and better integrated. At what point might this alter an animal's cognition, perception or capacity for experience in ethically significant ways? The researchers anticipated this question and consulted bioethicists at Stanford before beginning. The paper argues that going further towards grafts with mature cortical layering, or transplantation into embryos or into non-human primates, will require a greater degree of scrutiny before such experiments begin.

Ultimately, xenocortication is important not because it creates a human brain in another species, but because it may provide a third window to study human brain development.

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महत्वपूर्ण तथ्य



- **Xenocortication** (जेनोकॉर्टिकेशन) एक उन्नत बायोमेडिकल और न्यूरोसाइंस तकनीक है, जिसे स्टैनफोर्ड यूनिवर्सिटी (Stanford University) के शोधकर्ताओं द्वारा विकसित किया गया है। *→ Nature*
- **1. Xenocortication का अर्थ क्या है?**
- यह दो शब्दों से मिलकर बना है:
- **Xeno:** अलग प्रजाति (Cross-species, जैसे इंसानी कोशिकाएं किसी जानवर में लगाना)। *→ चूहे*
- **Cortex / Cortication:** मस्तिष्क का बाहरी हिस्सा यानी 'सेरेब्रल कॉर्टेक्स' (Cortex)।
- आसान भाषा में, किसी जीवित जानवर (जैसे चूहे) के मस्तिष्क के भीतर इंसानी ब्रेन टिशू (Human Cortical Organoids) को विकसित करने की प्रक्रिया को **Xenocortication** कहा जाता है।

2. यह कैसे काम करता है?

- **जेनेटिक मॉडिफिकेशन (Genetic Depletion):** वैज्ञानिकों ने चूहों के मस्तिष्क में एक जेनेटिक तकनीक के जरिए उनके अपने कॉर्टेक्स (Cortex) हिस्से को हटा या खाली कर दिया।

- **इंसानी ऑर्गनॉयड्स का प्रत्यारोपण (Transplantation):** स्टेम सेल्स से विकसित इंसानी दिमाग की कोशिकाओं (Human Brain Organoids) को चूहे के खाली दिमाग वाले हिस्से में ट्रांसप्लांट किया जाता है।
- **एकीकरण (Integration):** इंसानी न्यूरॉन्स चूहे के मस्तिष्क के आकार को लगभग 90% तक भर देते हैं और उसके तंत्रिका तंत्र (Nervous system) के साथ जुड़कर काम करने लगते हैं।

3. इसका उपयोग क्यों किया जा रहा है?

- **न्यूरोलॉजिकल बीमारियों का अध्ययन:** अल्जाइमर, ऑटिज्म, सिज़ोफ्रेनिया और मस्तिष्क की अन्य बीमारियों की रोकथाम के लिए जीवित न्यूरॉन्स पर प्रयोग करना आसान होता है।
- **दवाइयों का परीक्षण (Drug Testing):** बीमारियों के लिए नई दवाओं और थेरेपी का सीधा परीक्षण जीवित इंसानी ब्रेन सेल्स पर किया जा सकता है।

महत्वपूर्ण तथ्य



Other than outrage

Restrictions on women cannot be the answer to unsafe public spaces

There is a sickening sense of déjà vu in last month's headlines of sexual assaults against women and children. In the national capital alone, the gang-rape of a 17-year-old girl in Astha Kunj Park by three men posing as police personnel, the gang-rape and murder of a 16-year-old in Swaroop Nagar, and the gang-rape of another 17-year old on a sleeper bus travelling from Greater Noida to Delhi have each shocked the nation briefly before giving way to a numb outrage. Little seems to have changed in the 14 years since the candlelight marches and commissions after the Nirbhaya case unleashed a slew of new schemes, laws and funds that vowed to protect women and girls from sexual violence, especially in public spaces. The latest report of the National Crime Records Bureau shows an 80% surge in crimes against women since Nirbhaya, from 2.4 lakh in 2012 to 4.4 lakh in 2024. Some of this can be attributed to higher reporting of crimes, facilitated by those new laws and schemes, but that is not sufficient to account for the vast number of them. In 2024, more than 50 crimes against women were reported every hour, with the highest rate of such crimes seen in the metro cities of Jaipur, Indore, Lucknow, and Delhi.

The government has listed a slew of initiatives meant to deal with the problem, from the Safe City project to Mission Shakti, from a women's helpline and emergency response support system to one-stop centres for survivors of sexual violence and fast-track courts, many of which have been financed through the Nirbhaya Fund. The recent crimes, however, put a question mark on the implementation of such schemes. A safe city cannot be created simply by installing lighting and CCTV cameras, if they are not functional, monitored, and connected to a response system. Police patrols and emergency numbers matter only if they result in prompt intervention from trained and sensitised personnel. It is important to move from scheme-based policing to preventive, and outcome-based policing, with public audits of vulnerable locations with deadlines and accountability to rectify deficiencies. The justice system must address the enormous backlog of cases; the promise of speedy investigation loses meaning if survivors spend years awaiting trial. The authorities must also resist the temptation to convert women's safety into restrictions on women's freedom. The answer to unsafe public spaces cannot be that women should avoid parks after dark, return home earlier, travel only with companions, or otherwise organise their lives around the possibility of male violence. Most importantly, there is a need to challenge the culture of sexual violence and toxic masculinity, enabled by age-old patriarchal traditions.

- Social Justice
Women empowerment

41-46
women - constitutional provisions

महत्वपूर्ण तथ्य



आक्रोश के परे (Other than outrage)

असुरक्षित सार्वजनिक स्थानों का समाधान महिलाओं पर पाबंदियाँ लगाना नहीं हो सकता

(Restrictions on women cannot be the answer to unsafe public spaces)

- पिछले महीने महिलाओं और बच्चों के खिलाफ हुए यौन अपराधों की खबरों में एक बार फिर वही भयावह और पुराना दर्द दोहराता हुआ महसूस हो रहा है। केवल राष्ट्रीय राजधानी की बात करें तो, आस्था कुंज पार्क में पुलिसकर्मी बनकर आए तीन पुरुषों द्वारा 17 वर्षीय नाबालिग से सामूहिक बलात्कार, स्वरूप नगर में 16 वर्षीय लड़की के साथ सामूहिक बलात्कार और हत्या, तथा ग्रेटर नोएडा से दिल्ली आ रही एक स्लीपर बस में 17 वर्षीय किशोरी के साथ सामूहिक बलात्कार की घटनाओं ने देश को कुछ पल के लिए झकझोर कर रख दिया और फिर यह आक्रोश एक सुन्नता में बदल गया।
- निर्भया कांड के बाद कैंडल मार्च, आयोगों का गठन, नई योजनाओं का ऐलान, सख्त कानून और फंड्स बनाए गए थे, जिनका उद्देश्य सार्वजनिक स्थानों पर महिलाओं और लड़कियों की सुरक्षा करना था। लेकिन 14 साल बीत जाने के बाद भी बहुत कम बदलाव दिखाई देता है। राष्ट्रीय अपराध रिकॉर्ड ब्यूरो (NCRB) की नवीनतम रिपोर्ट दर्शाती है कि निर्भया कांड के बाद से महिलाओं के खिलाफ अपराधों में 80% की वृद्धि हुई है, जो 2012 में 2.4 लाख से बढ़कर 2024 में 4.4 लाख हो गई। इसका एक कारण नए कानूनों और योजनाओं की वजह से अपराधों की अधिक रिपोर्टिंग (शिकायत दर्ज होना) भी हो सकता है, लेकिन यह इस भारी संख्या को पूरी तरह समझाने के लिए पर्याप्त नहीं है। वर्ष 2024 में महिलाओं के खिलाफ हर घंटे 50 से अधिक अपराध दर्ज किए गए, जिनमें जयपुर, इंदौर, लखनऊ और दिल्ली जैसे मेट्रो शहरों में अपराध की दर सबसे अधिक रही।

महत्वपूर्ण तथ्य



- सरकार ने इस समस्या से निपटने के लिए सेफ सिटी प्रोजेक्ट से लेकर मिशन शक्ति, महिला हेल्पलाइन, आपातकालीन प्रतिक्रिया सहायता प्रणाली, वन-स्टॉप सेंटर और फास्ट-ट्रैक अदालतों तक कई पहलों की सूची प्रस्तुत की है, जिनमें से कई को निर्भया फंड के माध्यम से वित्तपोषित किया गया है। हालाँकि, हालिया अपराध इन योजनाओं के क्रियान्वयन (Implementation) पर सवालिया निशान खड़े करते हैं।
- कोई भी शहर केवल स्ट्रीट लाइटें और सीसीटीवी (CCTV) कैमरे लगाने से सुरक्षित नहीं बन सकता, जब तक कि वे चालू स्थिति में न हों, उनकी निगरानी न की जाए और वे एक त्वरित प्रतिक्रिया प्रणाली से न जुड़े हों। पुलिस गश्त और इमरजेंसी नंबर तभी सार्थक हैं जब उनके माध्यम से प्रशिक्षित और संवेदनशील कर्मियों द्वारा त्वरित कार्रवाई की जाए। यह आवश्यक है कि केवल 'योजना-आधारित पुलिसिंग' से हटकर 'रोकथाम (Preventive) और परिणाम-आधारित पुलिसिंग' को अपनाया जाए, जिसमें कमियों को दूर करने के लिए समय-सीमा और जवाबदेही के साथ संवेदनशील स्थानों का सार्वजनिक ऑडिट किया जाए।
- हमारी न्याय प्रणाली को मुकदमों के भारी बैकलॉग (लंबित मामलों) को भी हल करना होगा; त्वरित जाँच का वादा तब बेमानी हो जाता है जब पीड़ितों को सुनवाई के लिए वर्षों इंतजार करना पड़ता है। प्रशासन को महिलाओं की सुरक्षा के नाम पर उनकी स्वतंत्रता पर पाबंदियाँ लगाने की प्रवृत्ति से भी बचना चाहिए। असुरक्षित सार्वजनिक स्थानों का समाधान यह बिल्कुल नहीं हो सकता कि महिलाएँ अंधेरा होने के बाद पार्कों में न जाएँ, जल्दी घर लौट आएँ, केवल किसी साथी के साथ यात्रा करें, या पुरुषों की हिंसा की आशंका को देखते हुए अपनी दिनचर्या तय करें। सबसे महत्वपूर्ण बात यह है कि सदियों पुरानी पितृसत्तात्मक परंपराओं द्वारा पोषित यौन हिंसा की संस्कृति और विषैली पुरुष मानसिकता (Toxic Masculinity) को चुनौती देने की आवश्यकता है।

क्रियान्वयन
(Implementation)

पितृसत्ता

महत्वपूर्ण तथ्य

Season's end

The IMD is conservative when it comes to projecting rainfall deficit

The India Meteorological Department (IMD) issues two forecasts – in April and May – before the monsoon. Both unambiguously pointed to a dry monsoon – confidence boosted by global unanimity that one of the strongest El Niño ever was in the offing – and the consequential question was, 'How bad?' It turns out that the IMD's forecast of 'below normal' rain (90% to 95% of average) was conservative. This was surprising, given that its models pointed to 'deficient' rains (below 90%). On September 30, when India's monsoon tally ended, the IMD announced 759 mm across the country, 87% of the normal 869 mm. El Niño years, when the Central Equatorial Pacific warms and suppresses monsoon rains, test a weather department's mettle because predicting the extent of the shortfall is challenging. It is perplexing why the agency opted for 'below normal' rainfall when it could have warned of a 'deficiency' and claimed accuracy. As of now the IMD can only claim technical victory because the final number sits within the 4%-5% error window. However, at a disaggregated level, the IMD's struggle with getting magnitude right is far more glaring. June got 65% of its normal, far drier than the 92% forecast. July, expected to be below 94%, ended up with 8% point more rain. August came in at 84% of the LPA, in line with the "below 94%" forecast. September at 92.4% finished a little above the forecast of 'below 94%.' The IMD expected a 'normal' monsoon in the northeast, which then recorded its driest since 1901, or 26% short. The south peninsula ran 23% short, central and north-west India – tipped to fall below normal – finished close to predictions, driven by ocean conditions and Western disturbances.

Climate change makes this more complicated. Western disturbances, extra-tropical rain-bearing systems, have been bringing more rain to India in the monsoon months, while southern India seems more vulnerable to El Niño-triggered volatility. This is reflected in *kharif* sowing. On July 10, *kharif* sowing trailed last year's by 16%; by early September the gap had narrowed to under 2%. Karnataka has declared drought in well over a 100 taluks and Maharashtra in 265 of 358, though the national deficit of about 12% is below the Centre's 20% threshold for an 'agricultural drought.' The IMD expects El Niño to strengthen and bring below normal rain over most of the country from October to December, threatening soil moisture and reservoir recharge. The Cabinet has lifted wheat's support price by ₹25 a quintal and mustard's by ₹413, nudging diversification. Given the consequences of IMD's forecasts, it should improve its sub-regional forecast systems and not shy from being the bearer of ill-news, if needed.

4.9 0.9 2.0 p.k.m
IMD

monsoon

96%
12%

YouTube Homework

IMD

South West Monsoon

El-Niño

La-Niña

GST revenue rises to ₹2.03 lakh cr. in Sept.

An analysis of historical Goods and Services Tax data shows that an increasing share of GST revenues have been coming from tax paid on imports rather than GST collected on domestic transactions; share of revenue from domestic transactions has correspondingly fallen to its lowest-ever level

T.C.A. Sharad Raghavan
NEW DELHI

The Centre's gross Goods and Services Tax (GST) revenue rose to ₹2.03 lakh crore in September 2026, a growth of 14.7% over the last year. However, the data also points to a changing trend of where India is earning its GST revenue from.

An analysis of historical GST data shows the share of revenues from imports has risen to its highest-ever level, while the share of revenue from domestic transactions has correspondingly

fallen to its lowest-ever level.

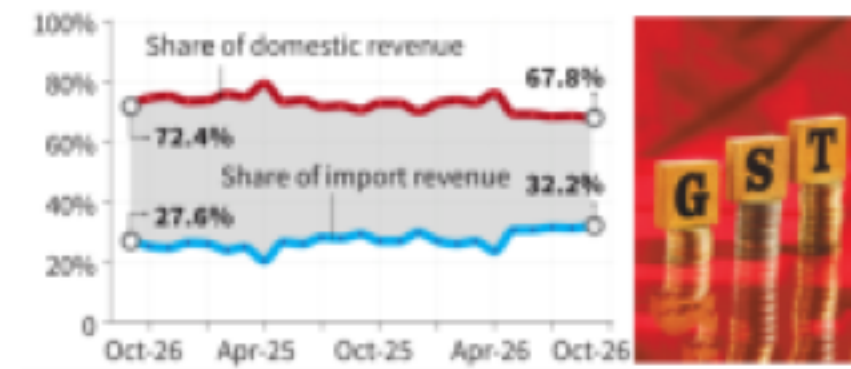
Over the first half of the financial year, spanning the April-September 2026 period, gross GST revenue grew at 11.6%.

"The increased focus on reducing complications and the increasing number of GST audits undertaken this year appear to be yielding results in the form of the gross monthly GST collection once again crossing the Rs 2 lakh crore mark," M.S. Mani, partner at Deloitte India said.

"It is especially remarkable to see the gross GST

Changing composition

A rising share of gross GST revenue is coming from imports



Source: Ministry of Finance

collections growing by 14.7% and the net GST collections growing by 18.1% compared to the same month last year despite

last year being on higher GST rates compared to the current year," he added.

However, within the gross collections, the data

shows that revenue from imports grew by 25.9% in September 2026 while revenue from domestic transactions grew by a relatively slower 10.1%.

While the growth in domestic revenue is among the fastest seen since August 2025, the faster pace of import revenue growth through this period has meant that the composition of the Centre's GST revenues has been changing. That is, revenue from imports in September 2026 saw its share increase to 32.2% of total gross GST revenue, the highest-ever.

Correspondingly, the share of domestic revenues fell to a lowest-ever 67.8%.

"The sharp 25.9% growth in import-linked GST in September, compared with around 10% growth in domestic GST, reflects a combination of currency, commodity prices and import dynamics," Manoj Mishra, Partner and Tax Controversy Management Leader at Grant Thornton Bharat said.

The data also shows that total refunds contracted 3% in September 2026, driven by a contraction in domestic refunds.

YouTube Homework

➤ GST Council

↳ Article -

↳ Fiscal Federalism

राजकोषीय सहायता

203 Lakh cr

YouTube Homework

➤ House Hold Debt

➤ PFRDA

वर्कआउट - 4th 17th

Home - slow
↳ long

Households must concentrate more on long-term savings in pension: CEA

Press Trust of India
NEW DELHI

Chief Economic Adviser V. Anantha Nageswaran on Thursday called for a shift in household investment behaviour from short-term trading to long-term savings, and said investment in long-duration pension assets is crucial for financial security in old age.

He called for a partnership between PFRDA, financial intermediaries and households to encourage long-term investing, which may be less exciting than short-term trading but provides durable and sustainable financial security and peace of mind post retirement.

Addressing the NPS Diwas, Mr. Nageswaran said



Anantha Nageswaran

the Pension Fund Regulatory and Development Authority (PFRDA) is focussing on retirement income schemes, drawdowns and an assured payout so that people, after 60 years of age, have the option to convert the pension corpus into steady income that lasts for as long as the person lives and one that keeps pace with prices or inflation.

Of the ₹18 lakh crore corpus as of September under the National Pension System (NPS), about 47% is invested in government securities, 28% in equity, and 21% in corporate debt.

Recalling Lord Yama's message in the Katha Upanishad, Mr. Nageswaran said life's moments ask us to choose between 'The Shreya' - the enduring good, and 'The Preya' - the fleeting comfort.

A contribution to a pension account is a small, repeated choice of Shreya over trading in futures and options at very narrow frequencies and short frequencies, he said.

"It's equally important for the average household and the head of those households to understand that

while short-term trading may be exciting, it is the long-term savings in long-duration assets that provides for the family's health and well-being when he or she stops earning," Mr. Nageswaran said.

Speaking at the event, Financial Services Secretary Sanjay Lohiya said pension fund managers need to be mindful of the responsibility with which they need to manage the pension corpus of subscribers.

"It's one thing to manage a debt fund or a mutual fund and another thing to manage a pension fund. In a normal investment in a mutual fund or a share market or even a debt fund, their horizon is hardly a few years," he said.

Pakistan says it killed 22 militants in 'precise' strikes in Afghanistan

Information Ministry says forces carried out 'well-planned and calibrated aerial strikes' targeting Tehreek-e-Taliban Pakistan hideouts, destroying large quantities of weapons and ammunition; Taliban regime says the strikes killed 9 Afghan civilians

Press Trust of India
ISLAMABAD

Pakistan on Thursday said it killed at least 22 militants in air strikes in Afghanistan as part of a campaign to eliminate their hideouts across the border.

Afghanistan's Taliban regime, meanwhile, said that Pakistani strikes killed nine Afghan civilians, including women and children, and injured 11 others.

This comes amid a sharp escalation in already strained relations between Pakistan and Afghanistan, with the two sides trading allegations over militant sanctuaries, cross-border attacks, air strikes and bor-



Afghan men inspect the wreckage of a car at the site of an air strike in Helmand province in southwestern Afghanistan on Thursday. AP

der incursions.

Pakistan's Information Ministry, in a statement, said that the country's security forces conducted "well-planned and calibrated aerial strikes"

against the hideouts and safe havens of the banned Tehreek-e-Taliban Pakistan (TTP), killing multiple militants.

It said that "selective targeting" of terrorist camps

and hideouts at two locations in Afghanistan was carried out based on credible intelligence with "precision and accuracy".

"Targets were destroyed with precision and initial reports suggest killing of twenty-two terrorists," it said. The statement added that large quantities of weapons and ammunition stored at these hideouts were also destroyed.

The Ministry said Pakistan has always strived for the maintenance of peace and stability in the region. However, "the safety and security of our citizens remains our foremost priority".

Meanwhile, Taliban spokesperson Zabihullah Mu-

jahid condemned the attack, calling it an act of "aggression and crime in violation of all accepted principles".

Separately, Pakistan's Army accused Kandahar's Governor, Mullah Shireen, of hosting senior figures from groups with different ideological objectives for talks on escalating attacks inside Pakistan.

Army spokesperson Lt. Gen. Ahmad Sharif said the meeting took place on August 26 in Kandahar.

Mr. Sharif said those represented included the outlawed Baloch Liberation Army (BLA), al-Qaeda in the Indian Subcontinent (AQIS), and the Hafiz Gul Bahadur group.

Iraq PM Zaidi sets deadline for Shia militias to disarm

Agence France-Presse
BAGHDAD

Iraqi Prime Minister Ali al-Zaidi on Thursday announced June 30 as a new deadline for armed factions to turn over their weapons to the state, following the end of the U.S.-led coalition's mission in the country.

"October 1 is considered a serious beginning to address the issue of weapons outside state control... according to a clear roadmap and agreed timelines extending no later than June 30, 2027," Mr. Zaidi said in a statement, having backed away from an original September 30 deadline.

The Iraqi government believes the withdrawal of coalition forces will deprive the armed factions, many of which are backed by Iran, of the excuse they



Ali al-Zaidi

have used to retain their arsenal.

But many fear the pull-out might boost the factions instead, and draw the country deeper into the West Asia war.

"Based on the constitutional principle, the decision of war and peace should be left to the constitutional authorities, banning all military action to the contrary," Mr. Zaidi said on Thursday.

Iran's Revolutionary

Guards welcomed on Thursday the withdrawal of U.S. forces from Iraq as a "historic victory" and called for American troops to leave West Asia.

The Guards "congratulate the proud nation of Iraq, the united front of the Islamic Resistance, and the revolutionary fighters of the Islamic world on this historic victory," it said.

Mr. Zaidi had originally set September 30 as the deadline for factions to disarm, but later withdrew it as talks to "regulate" weapons continued.

While some factions have already handed over their weapons to the state, others have refused to disarm. Iraqi armed factions backed by Tehran said that they were "not bound by any timeline or agreement" to surrender their weapons to the state.

शिया
हथियार

महत्वपूर्ण तथ्य



2027 ICC ODI World Cup schedule



GROUP A

India (A1),
Australia (A2),
Pakistan (A3),
Afghanistan,
Zimbabwe,
Qualifier A

GROUP B

New Zealand (B1),
South Africa (B2),
Sri Lanka (B3),
England,
Bangladesh,
Qualifier B



BRIAN LARA

2027 ICC पुरुष एकदिवसीय क्रिकेट विश्व कप (2027 ICC Men's ODI World Cup)

1. कहाँ होना है? (Host Countries / Venues)

- यह विश्व कप संयुक्त रूप से अफ्रीका महाद्वीप के 3 देशों में आयोजित किया जाएगा:
- दक्षिण अफ्रीका (South Africa - SA)
- जिम्बाब्वे (Zimbabwe - ZIM)
- नामीबिया (Namibia - NAM)
- (लोगो के नीचे 'SA-ZIM-NAM-2027' लिखा हुआ है जो इन्हीं तीनों देशों को दर्शाता है।)

2. कब से कब तक होना है? (Dates)

- समय अवधि: यह टूर्नामेंट अक्टूबर और नवंबर 2027 के महीनों में आयोजित होना निर्धारित है।
- (ICC के शेड्यूल के अनुसार इसका आयोजन अक्टूबर 2027 से नवंबर 2027 के दौरान किया जाएगा।)
- टूर्नामेंट का प्रारूप: इसमें कुल 14 टीमों हिस्सा लेंगी, जिन्हें 7-7 के दो ग्रुप में बांटा गया है:
 - ग्रुप A: भारत, ऑस्ट्रेलिया, पाकिस्तान, अफगानिस्तान, जिम्बाब्वे और क्वालीफायर A टीम।
 - ग्रुप B: न्यूजीलैंड, दक्षिण अफ्रीका, श्रीलंका, इंग्लैंड, बांग्लादेश और क्वालीफायर B टीम।

महत्वपूर्ण तथ्य



प्रधानमंत्री कार्यालय

प्रधानमंत्री ने एशियाई खेलों में कांस्य पदक जीतने पर भारतीय 4×400 मीटर रिले टीम को बधाई दी

प्रविष्टि तिथि: 01 OCT 2026 7:24PM by PIB Delhi

प्रधानमंत्री श्री नरेन्द्र मोदी ने एशियाई खेलों में पुरुषों की 4×400 मीटर रिले में शानदार समय के साथ कांस्य पदक जीतने पर धर्मवीर चौधरी, मनु टीएस, जय कुमार और विशाल टीके को बधाई दी है।

प्रधानमंत्री ने कहा कि यह एक जोशपूर्ण टीम प्रयास था और पोलियम पर जगह पाना पूरी तरह उचित था। उन्होंने आगामी प्रयासों के लिए खिलाड़ियों को शुभकामनाएं दीं और आशा व्यक्त की कि वे भारत को गौरवान्वित करते रहेंगे।

श्री मोदी ने कहा कि यह सफलता अन्य एथलीटों को प्रेरित करने में बहुत मददगार साबित होगी।

प्रधानमंत्री कार्यालय ने X पोस्ट में कहा;

“पुरुषों की 4×400 मीटर रिले में शानदार समय के साथ कांस्य पदक जीतने पर धर्मवीर चौधरी, मनु टीएस, जय कुमार और विशाल टीके को हार्दिक बधाई। यह एक जोशीला टीम प्रयास था और पोलियम पर स्थान हासिल करना बिल्कुल उचित था। उनके आगामी प्रयासों के लिए मेरी शुभकामनाएं। आशा है कि वे भारत को गौरवान्वित करते रहेंगे। यह सफलता अन्य एथलीटों को प्रेरित करने में महत्वपूर्ण भूमिका निभाएगी: प्रधानमंत्री @narendramodi”

Nitesh wins silver in 97kg Greco-Roman wrestling

Uthra Ganesan
NAGOYA

Nitesh Siwach went down fighting in the final of the 97kg Greco-Roman wrestling but the 23-year-old had made history much before he stepped on the mat in the title clash. He became the sixth Indian Greco-Roman wrestler to reach the final of the Asian Games and the first in 64 years, the edition when the discipline was first introduced.

Nitesh began in style, winning 7-1 against Turkmenistan's Amanberdi Agamammedov in the quarterfinals. All his points were scored in the first three-minute period.

The semifinal was even more lopsided, Nitesh bulldozing his way past Mongolian Gankhuyag Ganbaatar 9-0.

Two massive four-point moves and then one for pushing his opponent off the mat were enough for the two-time Asian Championships medallist to storm into the final against



History-makers Nitesh with coach Hargobind Singh after his remarkable display. PTI

local favourite Yuri Nakazato, last year's silver medallist at the Asians.

It was a close bout, Nakazato earning two single points in the first period for a narrow lead. Nitesh tried to counter in the second but ended up conceding two more to lose 0-4.

"I still can't believe it. My father told me there was no looking back once I started this journey and today I did it for him. There was a lot of pressure but I trusted my training and gave everything I had to make the country proud,"

Nitesh said after the bout.

In 77kg, Aman had to fight hard to win 8-6 against Borgil Turvshinbaatar of Mongolia, courtesy a two-pointer in the last few seconds after trailing for long periods.

However, he went down tamely in the quarterfinals to Qatar's Shahin Badaghi-mofrad 0-9.

On the women's side, Mansi first went down 0-6 to Japan's two time World champion Nonoka Ozaki in the 62kg semis before losing 2-5 to Mongolia's Altjin Togtokh in the bronze medal match.

India holds off Pakistan in a thriller, enters final

The defending champion lets slip a three-goal lead before Abhishek's last-minute strike saves the day for the team; Malaysia ousts South Korea to reach the gold-medal contest

ASIAN GAMES

Uthra Ganesan
GFIU

Relieved. The predominant feeling in the Indian camp after sneaking past Pakistan 4-3 in the men's hockey semifinal of the Asian Games here on Thursday. A game of two halves and seemingly two different Indian teams turning up for each half.

With the scores tied 3-3 and 49 seconds to go, a shoot-out looming large in the first semifinal at the Gifu Prefectural Green Stadium, Abhishek's feeble push took a deflection off Sufyan's stick and the Pakistan team watched the ball roll past the goal line, crushing their dreams of advancing to the title clash yet again.

For the first 30 minutes, India played like the higher-ranked defending champion it is, despite a distinct lack of fluidity. The fifth



Man of the moment: Abhishek is the toast of his teammates after his winner, S.C. MOORTHY

saw Harmanpreet Singh slot the ball into the middle of the net and take the lead. By the 23rd minute it was 3-0, despite a goal being disallowed for coming off the back of Dilpreet's stick.

Pakistan, which had pulled one back 35 seconds from half-time through its sixth PC and skipper Abu Mahmood,

came out pumped up and took charge. Two goals in four minutes exposed the Indian fragility. Hannan Shahid tapped in in the 45th minute and Rana Waheed Ashraf restored parity, capitalising on a defensive lapse.

A fifth Asian title and a spot in the LA Olympics will be on the line when India takes on Malaysia in the

first-ever Asian Games final between the two sides after the latter got past Korea 2-1 in the other semifinal.

The results (semifinals): India 4 (Harmanpreet Singh 5-pc, 13-pc, Sukhpreet Singh 23-pc, Abhishek 60) bt Pakistan 3 (Abu Mahmood 33-pc, Hannan Shahid 45, Rana Waheed Ashraf 49); Malaysia 2 (Abu Kamal Azai 40-pc, 45-pc) bt Korea 1 (Jongsan Lee 42).

Home Assignment



- ☐ Autobiography of Gandhi Ji
↳ गांधी जी की कहानी
- ☐ World Heart Day
↳ विश्व हृदय दिन

'स्वच्छ भारत मिशन' (Swachh Bharat Mission) की शुरुआत आधिकारिक रूप से कब की गई थी?

- (A) 15 अगस्त 2014
- (B) 2 अक्टूबर 2014
- (C) 26 जनवरी 2015
- (D) 2 अक्टूबर 2015

Overview

- Gandhi ji
- Bankers Books Evidence Act 2026
- FlyDubai
- SIR
- LPG Price Hike ✓
- FCRA
- Motor Vehicle Act 1988 ✓
- Xenocortication
- Women Safety
- Rail Fall Deficit ✓
- GST Revenue Hike ✓
- House Hold Saving ✓
- Pakistan – Afghanistan Conflict ✓
- Iraq – Iran ✓
- ICC ODI World Cup 2027
- Asian Games ✓

Thank You
Result Mitra

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