



NewsDigest

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Seven developments.
One exam-oriented reading.

TODAY'S EDITION

International Edition of The Hindu

For aspirants who wish to think,
not merely prepare.

Prepared by Prateek Bhatt

Founder & Mentor, AKRITI IAS

Former Team Lead, MGP, ForumIAS • UPSC Mentor • Interview Panelist • Educator

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TODAY'S FOCUS

Institutions under stress: how law, representation, local capacity and public trust shape outcomes in governance, health, disaster response and international relations.

DEVELOPMENT 01

UPI merchant charges: the legal basis of a digital fee

GS II | Governance, judicial review • GS III | Digital economy

WHAT THE PAPER REPORTS

The Centre's September 14 notification set out a 0.4% merchant discount rate on specified person-to-merchant UPI payments above ₹2,000, due to take effect on October 15. The Supreme Court issued notice to the Union, RBI and NPCI, asking the government to explain the charge's legal character and authority.

ANALYTICAL POINTS

- 01** The Court asked whether the charge is a tax, a fee or another form of levy, placing statutory authority at the centre of the dispute.
- 02** The petition argues that merchant charges could encourage a return to cash; the Court declined repeated requests for an interim stay.
- 03** The government told the Court that most users would be exempt and that limits would apply to covered transactions.
- 04** The case links digital-payment design with the allocation of costs among merchants, payment intermediaries and users.
- 05** A predictable legal framework matters for trust in low-cost digital payments and for small merchants deciding which modes to accept.
- 06** The policy choice must balance payment-system sustainability with broad, affordable access to electronic transactions.

MAINS CONNECT

Use this as an example of how digital public infrastructure depends on clear legal authority, transparent pricing and safeguards against exclusion. In answers, assess both the sustainability of payment networks and the risk that transaction costs may push small merchants toward cash.

SOURCE • The Hindu, 29 September 2026, p. 4

DEVELOPMENT 02

Rare-disease drugs: building access alongside innovation

GS II | Health systems • GS III | Pharmaceuticals, biotechnology

WHAT THE PAPER REPORTS

The article notes that about 8,000 rare diseases affect hundreds of millions of people globally; 1,004 rare genetic disorders have been reported in India. It argues that India could pair its patient base and manufacturing capacity with a stronger pathway for trials, production and access.

ANALYTICAL POINTS

- 01** Small patient populations have limited commercial appeal, while annual treatment costs can exceed ₹1 crore, making access dependent on public support or insurance.
- 02** The article says government assistance of up to ₹50 lakh may still fall short; nearly 4,000 children are listed on a government crowdfunding platform.
- 03** Available drugs address only about 5% of rare diseases and associated conditions, leaving many patients without a suitable treatment.
- 04** India's patient cohorts and advocacy groups could support clinical research, but participation should translate into access to resulting medicines.
- 05** Partnerships between global drug developers, Indian institutions and patient groups could expand trials and local manufacturing.
- 06** A fair-pricing and benefit-sharing framework can connect India's role in research and production with patients' ability to obtain treatment.

MAINS CONNECT

Frame rare-disease policy as a three-part challenge: encourage research, build affordable high-quality manufacturing, and guarantee equitable access. The central test is whether patients who contribute to research can benefit from the therapies it produces.

SOURCE • The Hindu, 29 September 2026, p. 7

DEVELOPMENT 03

Iran-U.S. talks: diplomacy under pressure at Hormuz

GS II | International relations • GS III | Energy security

WHAT THE PAPER REPORTS

The paper reports renewed efforts to revive negotiations, with Qatari mediators expected to hold separate discussions with Iranian and U.S. representatives. It notes that the Strait of Hormuz carried about one-fifth of the world's oil and gas before the conflict.

ANALYTICAL POINTS

- 01** An earlier June 17 memorandum unravelled within weeks, after which both sides resumed blockades, underscoring the fragility of diplomatic pauses.
- 02** The editorial describes the prolonged conflict as costly for both sides and argues that domestic pressures have narrowed room for delay.
- 03** Iran's Supreme Leader publicly used defiant language even as mediators worked to restart talks, showing the tension between coercive signalling and negotiation.
- 04** Hormuz gives the conflict an immediate global dimension: disruption to a major energy route can transmit geopolitical risk into prices and supply security.
- 05** Qatar's role illustrates how third-party mediation can keep channels open when direct trust is weak.
- 06** Durable de-escalation will depend on a credible process for addressing blockades, security concerns and other unresolved disputes.

MAINS CONNECT

In an answer on West Asian stability, connect conflict management to energy security, maritime chokepoints and the limits of coercive diplomacy. India's exposure to external energy shocks makes de-escalation and diversified supply routes strategically important.

SOURCE • The Hindu, 29 September 2026, pp. 8, 14

DEVELOPMENT 04

Nepal's floods: recovery must include local communities

GS II | Local governance, federalism • GS III | Disaster management

WHAT THE PAPER REPORTS

The article describes flash floods that struck Nepal's Rasuwa, Nuwakot and Dhading districts on August 26, washing away settlements, roads and bridges and disrupting telecommunications. It argues that local bodies need a meaningful role in recovery and resettlement.

ANALYTICAL POINTS

- 01** Centralised emergency action can overlook local knowledge about terrain, livelihoods, safe sites and community networks.
- 02** Ward-level disaster-management committees exist, but the article says many remain only on paper without adequate human and financial resources.
- 03** Recovery decisions, including resettlement, should give affected communities a real voice rather than treating them only as recipients of relief.
- 04** Local participation can improve the fit of reconstruction plans and strengthen public confidence in difficult relocation choices.
- 05** Effective decentralisation requires both authority and capacity: clear responsibilities, trained personnel and dependable funding.
- 06** Disaster governance should connect immediate relief with resilient rebuilding and accountability to affected residents.

MAINS CONNECT

Use the case to argue that disaster resilience is institutional as well as physical. Community participation, empowered local bodies and funded ward-level capacity can make recovery more context-sensitive and legitimate.

SOURCE • The Hindu, 29 September 2026, p. 11

DEVELOPMENT 05

Ladakh: balancing representation, autonomy and national concerns

GS II | Federalism, tribal governance, constitutional design

WHAT THE PAPER REPORTS

Ladakh became a Union Territory without a Legislative Assembly under the Jammu and Kashmir Reorganisation Act, 2019. The article discusses local demands for Sixth Schedule protection and the Centre's proposal for a directly elected legislative authority through a proposed Article 371-K.

ANALYTICAL POINTS

- 01 The debate concerns cultural protection and political representation as well as the distribution of authority between the Union and local institutions.
- 02 The Sixth Schedule provides autonomous district arrangements in Assam, Meghalaya, Tripura and Mizoram; the article notes that Ladakh is not covered by it.
- 03 The proposed Article 371-K is presented as an attempt to balance national administration with local self-government.
- 04 Ladakh's strategic location informs security concerns, but security considerations do not remove the need for effective local representation.
- 05 A durable settlement needs meaningful elected authority, safeguards for local identity and clearly defined powers.
- 06 The proposal can be assessed by asking whether it delivers accountability and autonomy in practice, not only through constitutional form.

MAINS CONNECT

Use Ladakh to illustrate asymmetric federalism: constitutional arrangements may be tailored to geography and identity, but legitimacy depends on meaningful participation, clear powers and protection of local interests.

SOURCE • The Hindu, 29 September 2026, p. 10

DEVELOPMENT 06

Israel's Arab-party ban: electoral inclusion and democratic safeguards

GS II | Democracy, representation, electoral institutions

WHAT THE PAPER REPORTS

Israel's Central Elections Committee voted to disqualify Arab parties and candidates ahead of the October 27 election. The paper says the decision requires Supreme Court approval; recent polls cited in the article suggest Arab parties could win up to 12 seats in a closely divided Knesset.

ANALYTICAL POINTS

- 01** The article reports that neither the ruling nor opposition bloc was projected to reach the 61 seats needed for a majority, making representation politically consequential.
- 02** The Central Elections Committee is composed largely of members of the outgoing Knesset, raising questions about the neutrality of a body deciding who may contest.
- 03** The article describes Article 7A grounds for disqualification as broadly framed and notes that earlier bans have been overturned by the Supreme Court.
- 04** Disqualification rules must protect constitutional order without becoming tools to exclude lawful political representation.
- 05** Judicial review can serve as a safeguard, but transparent criteria and reasoned decisions are essential before the election.
- 06** The case highlights the tension between majority rule and the inclusion of minorities in democratic institutions.

MAINS CONNECT

In answers on democracy, distinguish legitimate restrictions on anti-constitutional conduct from broad or selectively applied exclusions. Fair electoral competition requires both security safeguards and credible routes for minority representation.

SOURCE • The Hindu, 29 September 2026, p. 15

DEVELOPMENT 07

RTI in Tamil Nadu: exemption, withdrawal and institutional capacity

GS II | Transparency, accountability, right to information

WHAT THE PAPER REPORTS

The editorial says Tamil Nadu issued an order on September 21 seeking to exempt the Public Department from the RTI Act; the order surfaced publicly on September 27 and was later withdrawn. The paper also reports a backlog of more than 41,000 appeals and complaints before the State Information Commission as of June 2025.

ANALYTICAL POINTS

- 01 The episode raises questions about the scope and oversight of exemptions under Section 24 of the RTI Act.
- 02 The editorial notes that Section 24(5) requires such an order to be placed before the State legislature.
- 03 The government said the measure was intended to protect sensitive information related to district-level inquiries, then announced its withdrawal without explanation.
- 04 Existing exemptions under Section 8 already allow specified information to be withheld, making narrow tailoring important.
- 05 The reported backlog, half-filled sanctioned commissioner strength and absence of a Chief Information Commissioner point to institutional capacity gaps.
- 06 Transparency requires both a sound legal framework and information commissions able to decide appeals promptly.

MAINS CONNECT

Treat RTI as both a citizen's accountability tool and an institutional system. A strong answer should cover lawful, narrow exemptions alongside legislative oversight, adequate commission staffing and timely disposal of appeals.

SOURCE • The Hindu, 29 September 2026, p. 8