

Currently — 30th October 2026

1. Digital Arrest Scam and Victim Compensation | The Hindu | GS III – Cybersecurity

2. Concerns Over the Collegium System | The Hindu | GS II – Judiciary

3. Opposition to Siang Dam Project | The Indian Express | GS III – Environment

4. FY27 GDP Growth Forecast Raised to 7.3% | The Indian Express | GS III – Economy

5. India Offers Counterterrorism Expertise to ASEAN | The Hindu | GS II – International Relations

6. ISRO's NVS-03 and India's Navigation System | The Indian Express | GS III – Science & Technology

7. India Supports UNGA Call to End US Embargo on Cuba | The Hindu | GS II – International Relations

SC seeks compensation for digital arrest scam victims

Top court expresses shock that educated people still fall victim to such scams; it seeks details of FIRs in digital arrest cases; court to examine directions proposed by the RBI to curb cyber fraud

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Thursday called upon the Reserve Bank of India (RBI) to mandate financial institutions to fully indemnify digital arrest victims if the crime happened from a lack of institutional diligence. Expressing “frustration” at digital arrest scammers siphoning off crores from the national economy annually, the top court also questioned how educated people remained gullible enough to believe they can be detained over mobile phone calls.

Noting that over ₹800 crore fell into the hands of cyber fraudsters impersonating law enforcement agents in a year, Chief Justice of India (CJI) Surya

Why can't people understand? What is the issue with these victims?... What is this fear of arrest? Can they not understand a basic thing that no one can be arrested over a mobile phone call... Just throw your mobile against the wall... We feel frustrated... Why can't we stop this crime?

SURYA KANT
Chief Justice of India



Kant said, “We are really shocked... Why can't people understand? What is the issue with these victims? Are they not normal, sensible people?”

The court said it wanted to examine the proposed Reserve Bank of India (Know Your Customer) Amendment Directions, 2026, which are intended to curb cyberfraud. It said

systems must be in place within financial institutions to suspend transactions that uncharacteristically deviate from an account's history. Automated alerts of such transactions must be relayed to police authorities, followed by physical verifications and ascertainment of their genuineness, the court said.

The Bench directed the States to provide information on FIRs registered in digital arrest cases and the status of their investigation and prosecution. The court agreed to schedule the case again before November 30.

A visibly anguished CJI said warnings against digital arrest scams were splashed across all media, besides in repeated orders passed by the top court. *Amicus curiae* N.S. Nappinai said even educated people were falling for the trap. “What is this fear of arrest? Can they not understand a basic thing that no one can be arrested over a mobile phone call... Just throw your mobile against the wall,” CJI Kant said.

CONTINUED ON
» PAGE 12

1. Supreme Court Seeks Compensation for Digital Arrest Scam Victims

UPSC CSE 2022 – GS Paper III (PYQ)

“What are the different elements of cyber security? Keeping in view the challenges in cyber security, examine the extent to which India has

successfully developed a comprehensive National Cyber Security Strategy.”

GS Paper III – Cybersecurity, Digital Financial Fraud and Banking Regulation

Context

The Supreme Court has asked the Reserve Bank of India (RBI) to strengthen safeguards against digital arrest scams and consider full compensation for victims where banking institutions fail to exercise due diligence. The issue highlights the need for stronger cybercrime prevention and accountability in the digital banking system.

1. Digital Arrest Scams: Nature of the Problem

1. **Impersonation:** Fraudsters pose as police officers, CBI officials or other investigating agencies through phone and video calls.
2. **Intimidation:** Victims are threatened with arrest through fabricated criminal allegations.
3. **Financial extortion:** Victims are forced to transfer money under the pretext of investigation or verification.
4. **Mule Accounts:** Fraudsters use bank accounts to receive and transfer stolen money.
5. **Scale:** The report highlights losses exceeding ₹800 crore through impersonation of law-enforcement officials.

2. RBI KYC Amendment Directions, 2026

1. Identify and monitor suspicious and mule accounts.
2. Detect unusual transactions and enable temporary debit restrictions.
3. Establish uniform procedures for banks to handle suspected fraud.
4. Strengthen customer verification and institutional due diligence.

3. Supreme Court's Key Directions

1. **Victim Compensation:** Banks should fully indemnify victims where inadequate institutional due diligence contributes to fraud.
2. **Transaction Monitoring:** Identify and temporarily suspend transactions that deviate significantly from normal account activity.
3. **Automatic Alerts:** Communicate suspicious transaction alerts to police authorities.
4. **Verification:** Verify the genuineness of suspicious transactions.
5. **Investigation:** States must provide details of FIRs, investigations and prosecutions in digital arrest cases.

4. Existing Protection and Remedies for Customers

A. RBI Customer Protection Framework, 2017

Circumstance	Customer liability
Fraud due to bank negligence	Zero liability
Third-party breach reported within 3 working days	Zero liability
Reported within 4–7 working days	Limited liability
Customer voluntarily shares OTP/PIN	Customer bears loss until reporting

B. Existing Cybercrime Mechanisms

1. **1930 Helpline:** Immediate reporting of financial cyber fraud.
2. **National Cyber Crime Reporting Portal:** Online complaints at cybercrime.gov.in.
3. **CFCFRMS:** Coordinates banks and police to trace and potentially freeze fraudulent funds.
4. **RBI Integrated Ombudsman:** Redressal of eligible unresolved banking complaints.

Concerns over the collegium system

Retired SC judge Justice Sanjay Kaul has shared that former CJI D.Y. Chandrachud may have discussed proposed judicial appointments with the Centre before the collegium met to discuss them, prompting a broader debate on the evolution of the collegium system and ways to improve transparency in judicial appointments

EXPLAINER

Rangarajan R.

The Story so far:

Retired judge of the Supreme Court Justice Sanjay Kaul has shared that former Chief Justice of India (CJI) D.Y. Chandrachud may have discussed proposed names for judgeship with the Union Government even before the collegium met to discuss them. He characterised this as seeking the government's 'pre-approval', which erodes the judiciary's autonomy.

Provisions in the Constitution

Article 124 of the Constitution provides that judges of the Supreme Court shall be appointed by the President after consulting the Chief Justice of India (CJI). Similarly, Article 217 provides that judges of a High Court shall be appointed by the President after consulting CJI, Chief Justice of the High Court and Governor of the State. The original Constitution provided for consultation by the executive with the judiciary before appointments to safeguard judicial independence as well as to ensure quality, as judges are best equipped to assess the professional and technical merits of proposed candidates.

The collegium system

As per process laid down in the Constitution, judges were appointed by the government after consultation with the judiciary till 1980s. In the First Judges case (1981), the Supreme Court had upheld the primacy of executive in judicial appointments since it is accountable to the people. However, considering the need to maintain independence of judiciary and insulate it from political favouritism, the Supreme Court in Second Judges case (1993) created the collegium system for appointment of judges. This was reaffirmed by the Supreme Court's



The collegium system for judicial appointments is a unique process devised by the SC. FILE PHOTO

opinion in Third Judges case (1998). The collegium currently comprises the CJI and four senior-most Supreme Court judges for appointments to the Supreme Court, and the CJI and two senior-most judges for appointments to High Courts.

The detailed procedure for appointment, as per the guidelines of the Supreme Court in Second and Third Judge cases, is captured in the Memorandum of Procedure (MoP) for appointment of Judges prepared by the Union Law Ministry in 1998. As per the MoP, the collegium initiates the proposal for appointment of judges to the higher judiciary and sends the recommendation to the Central government. The Centre may return a recommendation in case of any objection or reservation with respect to any of the proposed names. However, if the collegium reiterates the recommendation, the appointment should be made.

The Parliament through the 99th Constitutional Amendment in 2014 had set up the National Judicial Appointments Commission (NJAC) to provide

recommendations to the executive for the appointment of judges. The NJAC was to consist of the CJI, two senior judges, Union Law Minister and two eminent persons. This was however struck down by the Supreme Court in 2015 as it violated the basic structure of independence of the judiciary. Hence, the collegium process continues till date for appointments.

After the NJAC judgement, the government and the judiciary agreed to revise the MoP to usher in more transparency into the appointment process. However, owing to differences of opinion on some of the aspects of revised MoP drafted by the executive, it has not been finalised even after 11 years.

International practices

The collegium procedure for judicial appointments is a unique process that has been devised by the Indian Supreme Court, that has no parallel in any other democracy.

In the U.S., judges to the Federal Supreme Court are nominated by the

President and confirmed by the Senate.

In the United Kingdom, the independent Judicial Appointments Commission comprises 15 commissioners appointed from the judiciary, the legal profession, and the public. This JAC selects candidates for judicial office in courts and tribunals. Appointment of Judges to the U.K. Supreme Court (UKSC) is based on a selection commission that consists of President of the UKSC, a Senior U.K. judge, and three other members that includes a member of JAC.

In South Africa, there is a Judicial Service Commission (JSC) that consists of 23 members, including the Chief Justice and representatives from the judiciary, legislature, executive, lawyers and academia. This JSC recommends names to President for appointment of Judges.

The way forward

The collegium system has ensured the independence of the judiciary from the executive, in the matter of appointments. Nevertheless, it has its own drawbacks like the lack of transparency and accountability. There is also resentment on account of alleged nepotism in this process whereby kith and kin of sitting judges are favoured for appointment to higher judiciary. The immediate reform would be to finalise the revised MoP that would bring in the required transparency and consultative process in appointments.

The long-term reform could be to revive the NJAC with a broader composition. It can include representatives from the legislature, the Bar Council and academia, like in South Africa and the U.K. This would make the consultation process more broad-based and inclusive. The judiciary could still be provided with a veto over the final recommendation to protect its independence.

(Rangarajan R. is a former IAS officer and author of 'Courseware on Polity Simplified.' He currently trains at Officers IAS academy. Views expressed are personal.)

THE GIST

▼ The collegium system, devised by the Supreme Court, has ensured judicial independence from the executive in the matter of appointments. However, it has drawbacks, including a lack of transparency and accountability

▼ The long-term reform could be to revive the NJAC with a broader composition. It can include representatives from the legislature, the Bar Council and academia, like in South Africa and the U.K.

2. Concerns Over the Collegium System

PYQ Linkages

1. UPSC Prelims – 2019

Consider the following statements:

1. The 44th Amendment to the Constitution introduced an Article placing the election of the Prime Minister beyond judicial review.
2. The Supreme Court struck down the 99th Constitutional Amendment as violative of the independence of the judiciary.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (b) 2 only

2. UPSC Mains – 2017, GS Paper II

“Critically examine the Supreme Court’s judgement on ‘National Judicial Appointments Commission Act, 2014’ with reference to appointment of judges of higher judiciary in India.”

GS Paper II – Polity and Governance: Judiciary and Judicial Appointments

Context

Recent concerns over possible government pre-approval of judicial appointments have renewed the debate on judicial independence, transparency and accountability.

1. **Recent Development**

1. Retired Supreme Court judge Justice Sanjay Kaul indicated that former Chief Justice of India D.Y. Chandrachud may have

discussed proposed judicial appointments with the Union Government before formal Collegium meetings.

2. This has raised concerns about executive influence and possible erosion of judicial autonomy.

2. **Constitutional Framework**

1. **Article 124:** Appointment of Supreme Court judges by the President after consultation with constitutionally specified authorities.
2. **Article 217:** Appointment of High Court judges by the President after consultation with the Chief Justice of India, Governor and Chief Justice of the concerned High Court.

The Collegium system is not expressly mentioned in the Constitution; it evolved through Supreme Court judgments.

3. **Evolution of the Collegium System**

1. **First Judges Case (1981):** Established executive primacy in judicial appointments.
2. **Second Judges Case (1993):** Established judicial primacy and introduced the Collegium system.
3. **Third Judges Case (1998):** Clarified its composition—Chief Justice of India and four senior-most judges for Supreme Court appointments.
4. **99th Constitutional Amendment (2014):** Established the National Judicial Appointments Commission (NJAC), comprising the Chief Justice of India, two senior-most Supreme Court judges, Union Law Minister and two eminent persons.
5. **NJAC Judgment (2015):** Supreme Court struck down the amendment and NJAC Act for violating judicial independence, a part of the Constitution's basic structure. The Collegium system continued.

4. Major Concerns

1. **Lack of Transparency:** Selection criteria and reasons for recommendations or rejection are not adequately disclosed.
2. **Nepotism and Favouritism:** Closed-door appointments create perceptions of preferential treatment and insider networks.
3. **Executive Interference:** Government pre-approval may compromise judicial independence.
4. **Accountability Deficit:** Absence of objective selection criteria and external scrutiny weakens public confidence.
5. **Delays and Vacancies:** Prolonged appointments and the pending revision of the Memorandum of Procedure (MoP) affect judicial functioning.

5. Way Forward

1. **Procedural Clarity:** Finalise the MoP with clear selection criteria and time-bound appointments.
2. **Transparency:** Record deliberations and provide reasoned decisions to strengthen accountability.
3. **Merit and Diversity:** Ensure merit-based appointments with adequate representation of women and under-represented sections.
4. **Institutional Coordination:** Strengthen judiciary–executive consultation without compromising judicial independence.
5. **International Best Practices:**
 - **United Kingdom:** Independent Judicial Appointments Commission.
 - **South Africa:** Judicial Service Commission with wider institutional representation.
 - **United States:** Presidential nomination and Senate confirmation of federal judges.

Siang dam: Why the project to counter China faces opposition in Arunachal

Shinjini Ghosh
New Delhi, October 29

TENSIONS ARE rising in Arunachal Pradesh's Siang belt, with sections of the indigenous Adi community, youth leaders and residents objecting to the proposed Siang Upper Multipurpose Project (SUMP). A 12-hour shutdown was called last Friday; reports of vandalism and violence emerged soon after it ended. On Thursday, several groups held a rally in state capital Itanagar, protesting the project and demanding the release of protesters and activists detained in connection with the agitation.

According to local residents, the project threatens them economically and socially, and also impinges upon the sentimental and cultural heritage attached to their ancestral land. Even as the government goes ahead with the pre-feasibility survey (PFR), apprehensions have only grown. The state government maintains that the SUMP is essential to counter China's proposed upstream dam and is a national security issue.

What is the Siang Project?

At 11,200 MW, the SUMP is touted to be India's largest hydropower project. Plans to harness the Siang and Subansiri rivers date back to 1982, when the Brahmaputra Board proposed three smaller projects; countering Chinese projects was not a primary concern then. In 2013, however, the central government raised concerns over Chinese projects on the Yarlung Tsangpo — as the Siang is known in upstream Tibet — and expressed interest in being a downstream user.

In 2017, the proposed Siang Upper Stage-I and Stage-II were merged under one umbrella, which eventually took shape as the SUMP. The project gained further prominence after China approved its 60,000 MW lower Yarlung Tsangpo hydropower project in December 2024.

Speaking to *The Indian Express*, Ninog



Ering, Pasighat West MLA, said, "It is a national interest project. What if China purposely releases water and uses it [its dam] as a water bomb? We need checks and balances in place. This is why the Centre emphasised that we need this project."

Experts, however, have questioned this argument. Himanshu Thakkar, coordinator of the South Asia Network on Dams, told

The Indian Express: "The government is trying to say that the SUMP is required to counter China. But the problem is that we don't even know the basic dimensions of the Chinese project. Only when we know the operational SOP of the project will we know what kind of impact it will have on India and what needs to be done to take care of it."

Thakkar said it was essential for India to seek public details of the project from Beijing. "As a downstream country we have the right to that information. India is pushing for the project by just assuming that it will help counter the Chinese project. Even if India wants to go ahead with the project, it will not be possible without the full cooperation of the local community," he said.

What is the project's current status?

The SUMP is currently at the pre-feasibility survey stage. In September, Arunachal Pradesh Chief Minister Pema Khandu said the project would not be

"rushed beyond the feasibility stage."

Khandu said that if experts found the project not feasible, "there will be no further progress". The Chief Minister also assured extensive consultations with affected communities if the SUMP progresses beyond the feasibility stage, including a social impact assessment, an environmental assessment and preparation of a detailed project report.

Ering added, "The Chief Minister has already given the assurance that even after the PFR if villagers do not want the project to go ahead, then it will not be done. However, it should be kept in mind that the government will look into all aspects for the affected residents, including proper compensation and rehabilitation."

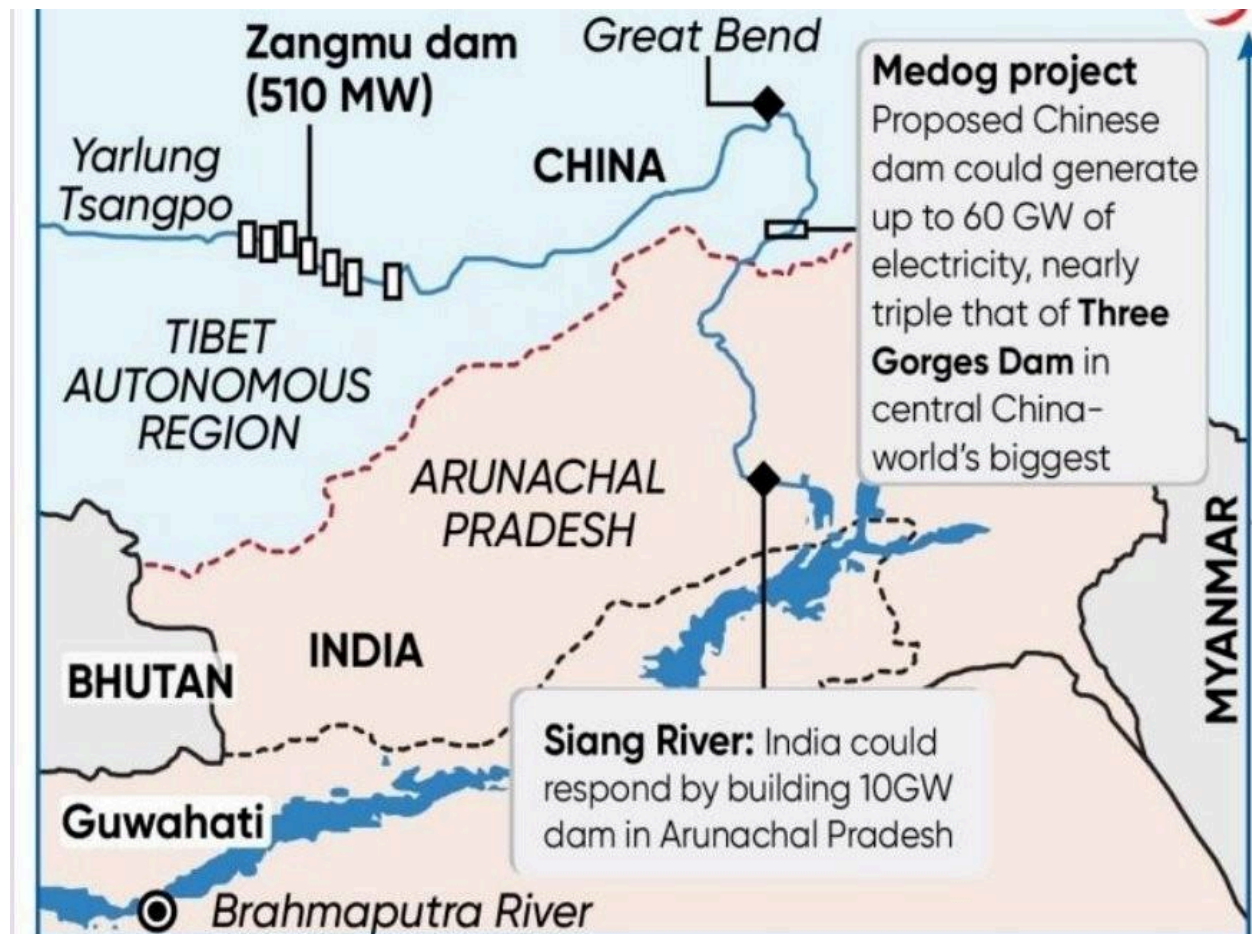
Dubit Siram, a resident of Geku village along the Siang, said it was unlikely that the government would step back once the PFR is completed. "It is unlikely that the PFR will say that the project is not feasible. When has

it ever happened? The authorities should give it to us in writing that even after the PFR, the dam will not be built. Even if the PFR is done, we will not allow the construction of the dam," said Siram, a member of the Siang Indigenous Farmers' Forum.

What do communities stand to lose?

Condemning the recent vandalism reported from Pasighat, Ering said: "People have the right to be angry, but we are ready to hold conversations. Maybe we could have implemented the awareness programmes sooner. But there are elements that are instigating the protesters."

For the indigenous communities, the loss of ancestral land and livelihood are at the core of the issue. "We will be refugees in our own land," Siram said. Thakkar also stressed that for indigenous communities and residents along the riverbank, the Siang is like a "mother for them culturally, economically, socially and on religious terms."



3. Siang Dam: Why the Project to Counter China Faces Opposition in Arunachal Pradesh

PYQ Linkages

UPSC Prelims 2011

The Brahmaputra, Irrawaddy and Mekong rivers originate in Tibet and flow through narrow and parallel mountain ranges in their upper reaches. Of these rivers, Brahmaputra makes a 'U' turn in its course to flow into India. This 'U' turn is due to:

- (a) Uplift of folded Himalayan series
- (b) Syntaxial bending of geologically young Himalayas
- (c) Geo-tectonic disturbance in the Tertiary folded mountain chains
- (d) Both (a) and (b) above

Answer: (b)

UPSC Prelims 2016

Which of the following is/are tributary/tributaries of Brahmaputra?

- 1. Dibang
- 2. Kameng
- 3. Lohit

Select the correct answer using the code given below.

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

Answer: (d)

Mains Linkage: GS Paper III – Hydropower, energy security, environmental concerns and infrastructure development. No directly matching GS Mains PYQ verified.

GS Paper III – Infrastructure, Energy Security and Environment

GS Paper II Linkage – India–China Relations

Context

The proposed Siang Upper Multipurpose Project (SUMP) in Arunachal Pradesh faces opposition from local communities over displacement, environmental risks and protection of indigenous land and cultural heritage. The project is also linked to India's concerns over China's proposed hydropower project on the Yarlung Tsangpo.

1. Siang Upper Multipurpose Project (SUMP)

1. **Capacity:** Proposed 11,200 MW hydropower project, expected to be India's largest hydropower project.
2. **Location:** Siang River basin, Arunachal Pradesh.
3. **Objective:** Generate hydropower and address strategic concerns arising from China's upstream dam project.
4. **Background:**
 - 1982: Brahmaputra Board proposed three smaller projects.
 - 2013: India raised concerns over China's hydropower projects on the Yarlung Tsangpo.
 - 2017: Siang Upper Stage-I and Stage-II were brought under one umbrella.
 - December 2024: China approved its proposed 60,000 MW hydropower project on the lower Yarlung Tsangpo, increasing the strategic importance of SUMP.

2. Brahmaputra River: Geographical Understanding

1. **River course:** Yarlung Tsangpo (Tibet) → Siang/Dihang (Arunachal Pradesh) → Brahmaputra (Assam) → Jamuna (Bangladesh).
2. **Great Bend:** Near Namcha Barwa in Tibet, the river takes a sharp U-turn due to the syntaxial bending of the eastern Himalayas.
3. **Formation in Assam:** The Siang, Dibang and Lohit rivers combine to form the Brahmaputra.
4. **Important tributaries:** Subansiri, Kameng, Manas, Sankosh, Dibang and Lohit.

3. **China's Upstream Hydropower Project: India's Concerns**

1. **Water security:** Possible changes in downstream water flow.
2. **Flood risk:** Sudden water releases could create downstream risks.
3. **Data transparency:** Limited information about China's project design and operational plans.
4. **Strategic concerns:** China's control over upstream water infrastructure may have implications for India's security.
5. **Need for preparedness:** India requires reliable hydrological information and a clear response mechanism.

4. **Opposition from the Adi Community**

1. **Displacement:** Fear of losing ancestral land and settlements.
2. **Livelihood concerns:** Possible impact on agriculture, fishing and other local economic activities.
3. **Cultural heritage:** Siang is closely connected with the community's social, religious and cultural traditions.
4. **Environmental concerns:** Potential ecological damage and changes to the river ecosystem.
5. **Public protests:** Shutdowns, rallies and protests have taken place against the proposed project.

5. Government's Position and Current Status

1. **Current stage:** The project is at the pre-feasibility survey stage; construction has not begun.
2. **State Government's assurance:** Chief Minister Pema Khandu has stated that the project will not proceed beyond the feasibility stage if found unviable.
3. **Community consultation:** The government has promised consultation with affected residents.
4. **Further assessments:** Environmental and social impact assessments and a Detailed Project Report (DPR) will be considered if the project progresses.
5. **Rehabilitation:** Compensation and rehabilitation measures are expected to be considered for affected families.
6. **Unresolved concern:** Local residents remain uncertain whether their objections will influence the final decision.

6. Way Forward

1. **Independent assessment:** Conduct comprehensive feasibility, environmental and seismic studies.
2. **Community participation:** Ensure meaningful consultation and informed consent of affected communities.
3. **Fair rehabilitation:** Provide adequate compensation, livelihood restoration and resettlement support.
4. **China-related preparedness:** Seek hydrological data, establish operational protocols and strengthen flood-warning mechanisms.
5. **Balanced development:** Reconcile energy security and national interests with environmental sustainability and indigenous rights.

Govt raises FY27 growth forecast to 7.3%, flags risks from crude oil prices

Aanchal Magazine
New Delhi, October 29

THE MINISTRY of Finance on Thursday upgraded the growth forecast for the ongoing financial year 2026-27 to 7.3% from 6.8-7.2% estimated earlier in the Economic Survey in February this year.

In its Monthly Economic Review for October, the Ministry also marginally revised up the growth projection for July-September to 7.35% from 7.3% in its September report. The economy had grown by 7.8% in April-June, the first quarter of this financial year.

Underlining "considerable uncertainties", the Ministry said that robust domestic demand, sustained investment activity, a resilient financial sector, and supply-side management have underpinned the country's growth resilience so far and are expected to support growth through the remainder of the year. "Sustaining economic activity while safeguarding price stability" will be the focus of po-

● GROWTH OUTLOOK

● Global agencies, including the International Monetary Fund, have raised their growth forecasts for India by 50-60 bps to around 7% for 2026-27.

● Earlier this month, the Reserve Bank of India also raised its GDP growth projection to 7.1%.

licymakers in the second half of the financial year amidst elevated crude oil prices, higher food inflation and an uncertain outlook for the kharif crop, it said. The Ministry said the growth estimate is based on the nowcasting model of the Department of Economic Affairs, the same model used in the Survey.

Recently, the International Monetary Fund (IMF) increased the growth forecast to 7% for 2026-27, up from 6.4% in July. The Reserve Bank of India (RBI) has also raised its GDP growth projection to 7.1%.

"High-frequency indicators

spanning industrial output, energy consumption, port traffic, GST collections, and automobile sales recorded stronger growth in Q2 FY27 than in the previous quarter. Building on growth of 7.8% in Q1, the Department's nowcasting model estimates real GDP growth at 7.35% in Q2 FY27," it said.

Citing industrial output data and manufacturing growth, the Ministry said that recent policy, investment, and firm-level developments point to continued efforts to scale up manufacturing, localisation, and technological capabilities.

"Going forward, increasing scale, domestic value addition, supply chain depth, and export competitiveness will remain important to broadening the manufacturing base," it said.

Recent GST process reforms will ease compliance and working capital constraints for businesses. Healthy credit growth and recent trade agreements are expected to provide additional support to consumption, investment and exports, it said.

Listing out the challenges, the Ministry said the uncertainty around energy prices, supply-chain pressures and geopolitical developments remain relevant for manufacturing costs and investment decisions. Therefore, sustaining industrial momentum while translating policy support into greater production at scale, higher domestic value addition and stronger export competitiveness will remain important, it said. Near-term inflation dynamics will be shaped by a combination of domestic food supply management, global energy volatility, and systemic liquidity conditions, it said.

Externally, elevated crude oil prices and maritime freight disruptions across the West Asian transit routes pose ongoing upside risks to input costs, though recent RBI measures to supply direct dollar liquidity to public-sector OMCs and curb currency speculation may help buffer extreme exchange rate volatility and mitigate imported inflation.

FULL REPORT ON

WWW.INDIANEXPRESS.COM

4. Government Raises FY27 GDP Growth Forecast to 7.3%

GS Paper III – Indian Economy

Context: The Ministry of Finance has revised India's GDP growth forecast for FY 2026–27 to 7.3%, citing strong domestic demand and investment, despite risks from rising crude oil prices and global uncertainty.

1. GDP Growth: Earlier vs Revised Estimates

- Earlier Government estimate (Economic Survey): **6.8%–7.2%**
- Revised Government estimate (October 2026): **7.3%**
- Q1 FY27 actual growth (April–June): **7.8%**
- Q2 FY27 nowcast (July–September): **7.35%**, revised from 7.3%.
- RBI forecast: **7.1%**
- IMF forecast: **7.0%**

2. **Key Growth Drivers and Risks**

- **Growth drivers:** Domestic consumption, investment, manufacturing activity and GST reforms.
- **Risks:** Higher crude oil prices, inflation, geopolitical tensions and supply-chain disruptions.

3. **New GDP Base Year**

- New base year: **2022–23**
- Previous base year: **2011–12**
- Released by: Ministry of Statistics and Programme Implementation (MoSPI), 27 February 2026.
- Purpose: To reflect structural changes in the economy and incorporate updated data.

4. **Basic Economic Concepts**

- **Real GDP:** GDP at constant prices; adjusted for inflation.
- **Nominal GDP:** GDP at current prices; includes price changes.
- **GVA:** Value of output minus intermediate consumption.
- **GDP = GVA + Product Taxes – Product Subsidies.**

5. **UPSC Prelims PYQ – 2015**

With reference to the Indian economy, consider the following statements:

1. The rate of growth of Real GDP has steadily increased in the last decade.
2. The GDP at market prices is calculated by adding net indirect taxes to GDP at factor cost.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (b) 2 only.

Ready to provide counterterrorism expertise to ASEAN countries: India

Saurabh Trivedi

NEW DELHI

India is committed to collective regional security and the eradication of terrorism in all its forms and is ready to share its battle-tested counterterrorism expertise with ASEAN partners to strengthen joint capabilities, Defence Minister Rajnath Singh said on Thursday.

Addressing the 13th ASEAN Defence Ministers' Meeting-Plus (ADMM-Plus) in Cebu, Philippines, Mr. Singh said India's counterterrorism experience was not theoretical knowledge but had been acquired through decades of confronting complex security challenges, including cross-border terrorism.

He said India's strategies had been tested and refined through real-world operations, with Operation



Collective approach: Defence Minister Rajnath Singh at the 13th ASEAN Defence Ministers' meeting in Cebu, Philippines. PTI

Sindoor demonstrating the country's proactive counterterrorism doctrine.

During the operation, India dismantled terrorist infrastructure and enforced a firm red line against state-sponsored terrorism, he said. Emphasising that terrorism knows no borders, Mr. Singh said India was prepared to share its operational experience with ADMM-Plus

partners through joint exercises, capacity-building programmes and intelligence sharing.

Counterterrorism remains an important area of cooperation under the ADMM-Plus framework, with India and Malaysia co-chairing the Experts' Working Group on Counter-Terrorism for the 2024-2027 cycle.

In a significant proposal

to deepen regional engagement, Mr. Singh called for the establishment of a dedicated defence 'Youth Bridge' to strengthen institutional people-to-people connectivity between India and ASEAN countries. The ASEAN members appreciated the move. The initiative would promote digital innovation and capacity building, while providing greater opportunities for young people to contribute to regional peace and security.

Highlighting the importance of maritime security, Mr. Singh said India had designated 2026 as the ASEAN-India Year of Maritime Cooperation and had conducted the second ASEAN-India Maritime Exercise. He reiterated India's commitment to freedom of navigation, international maritime law and the security of global sea lanes.

5. India Offers Counterterrorism Expertise to ASEAN Countries

PYQ Linkages

1. UPSC Prelims 2015 – India's Membership in Regional Groupings

India is a member of which among the following?

1. Asia-Pacific Economic Cooperation
2. Association of South-East Asian Nations
3. East Asia Summit

Select the correct answer using the code given below.

- (a) 1 and 2 only
- (b) 3 only
- (c) 1, 2 and 3
- (d) India is a member of none of them

Answer: (b) 3 only.

2. UPSC Prelims 2016 – ASEAN and RCEP

The term 'Regional Comprehensive Economic Partnership' often appears in the news in the context of the affairs of a group of countries known as:

- (a) G20
- (b) ASEAN
- (c) SCO
- (d) SAARC

Answer: (b) ASEAN.

3. UPSC Mains 2016 – GS Paper II

Evaluate the economic and strategic dimensions of India's Look East Policy in the context of the post Cold War international scenario.

GS Paper II – International Relations | GS Paper III – Internal Security

Context

At the 13th ASEAN Defence Ministers' Meeting-Plus (ADMM-Plus), Defence Minister Rajnath Singh offered to share India's operational counterterrorism experience with ASEAN countries to strengthen regional security cooperation.

1. **ADMM and ADMM-Plus: Basic Facts**

1. **ADMM:** ASEAN Defence Ministers' Meeting, established in 2006 to promote defence cooperation among ASEAN countries.
2. **ADMM-Plus:** Established in 2010 to bring ASEAN and eight external Dialogue Partners together for regional defence and security cooperation.
3. **First meeting:** Hanoi, Vietnam, 12 October 2010.
4. **13th meeting:** Cebu, Philippines, October 2026.
5. **India's position:** India is not an ASEAN member; it participates in ADMM-Plus as a Dialogue Partner. India became an ASEAN Dialogue Partner in 1992.

Eight Dialogue Partners: India, Australia, China, Japan, New Zealand, South Korea, Russia and the United States.

2. **Terrorism Challenges in Southeast Asia**

1. **Philippines:** Abu Sayyaf Group and Islamic State-linked extremist networks.
2. **Indonesia:** Jemaah Ansharut Daulah (JAD) and Islamic State-inspired networks.
3. **Thailand:** Insurgency and violence in the southern border provinces.
4. **Regional threats:** Cross-border extremist networks, online radicalisation, foreign terrorist fighters and terror financing.

3. **India's Key Initiatives**

1. **Counterterrorism:** Offered to share India's operational experience in tackling cross-border and state-sponsored terrorism.
2. **Operation Sindoor:** Highlighted as an example of India's response to terrorism.
3. **Joint cooperation:** Proposed military exercises, capacity-building programmes and intelligence sharing.
4. **Institutional cooperation:** India and Malaysia co-chair the ADMM-Plus Experts' Working Group on Counter-Terrorism for 2024–2027.
5. **Maritime cooperation:** 2026 designated as the ASEAN–India Year of Maritime Cooperation.
6. **Youth Bridge:** Proposed an initiative to strengthen defence-related youth connectivity and cooperation.

4. **Significance for India**

1. Strengthens India's Act East Policy.
2. Improves regional cooperation against terrorism and transnational crime.
3. Deepens defence partnerships with Southeast Asian countries.
4. Promotes maritime security and stability in the Indo-Pacific.
5. Strengthens India's role as a regional security partner.

• SCIENCE

India's 'own GPS', which new ISRO satellite can restore

Anonna Dutt

New Delhi, October 29

THE INDIAN Space Research Organisation (ISRO) is slated to launch the much-awaited NVS-03 — its third new-generation navigation satellite — on Friday. The satellite is likely to restore the functioning of India's satellite-based positioning system, NavIC, which had stopped providing location data after the end of life and failure of atomic clocks, and recent failed launches of its satellites.

The new satellite's launch has been in the pipeline since late 2025 but has been delayed by multiple factors.

What is NavIC?

NavIC, which stands for Navigation with Indian Constellation, is the operational name for the Indian Regional Navigation Satellite System (IRNSS). A seven-satellite constellation that covers the Indian subcontinent and a region up to 1,500 km around it, NavIC is a regional satellite-based navigation system similar to the US's Global Positioning System (GPS). India is the only country with a regional navigation system.

With all seven satellites functional, the system was designed to provide location accurately up to 10 metres, which would be open to the public. A more accurate restrictive service would also be available for a fee to select users, such as those undertaking massive construction projects or the military. The system, when functional, can provide better coverage over the Indian landmass compared with the GPS, whose signals are received in India at an angle that makes it difficult to access in certain areas such as valleys and forests.

Why did the system stop working?

The NavIC system has had a choppy track record. Although ISRO has launched 11 navigation satellites since July 2013 for the nearly Rs 2,250-crore system, six satellites have failed primarily because of defective imported atomic clocks and, on a few recent occasions, owing to

6. NavIC: ISRO's New Satellite to Strengthen India's Navigation System

GS Paper III – Science and Technology | Space Technology

PYQ Linkages

UPSC Prelims 2018 – Indian Regional Navigation Satellite System (IRNSS)

With reference to the Indian Regional Navigation Satellite System (IRNSS), consider the following statements:

1. IRNSS has three satellites in geostationary and four satellites in geosynchronous orbits.
2. IRNSS covers the entire India and about 5,500 sq. km beyond its borders.
3. India will have its own satellite navigation system with full global coverage by the middle of 2019.

Which of the statements given above is/are correct?

Answer: Statement 1 only.

UPSC Mains 2018 – GS Paper III

Why is Indian Regional Navigational Satellite System (IRNSS) needed? How does it help in navigation?

Context

ISRO is preparing to launch **NVS-03**, a third-generation navigation satellite, to strengthen India's NavIC system. Earlier satellite failures,

particularly involving atomic clocks, have affected the system's operational capability.

1. **NavIC: India's Indigenous Navigation System**

1. **Full form:** Navigation with Indian Constellation.
2. **Earlier name:** Indian Regional Navigation Satellite System (IRNSS).
3. **Developed by:** Indian Space Research Organisation (ISRO).
4. **Configuration:** Seven satellites – three in geostationary orbit and four in geosynchronous orbit.
5. **Coverage:** India and approximately 1,500 km beyond its boundaries.
6. **Services:**
 - Standard Positioning Service (SPS): Available to civilian users.
 - Restricted Service (RS): Encrypted service for authorised users, including strategic users.

2. **Why Did NavIC Face Operational Problems?**

1. Several earlier navigation satellites experienced failures due to defective atomic clocks and orbital problems.
2. **Atomic clocks:** Essential for measuring the time taken by satellite signals to reach receivers and calculating accurate positions.
3. **IRNSS-1H:** Failed to reach orbit because its protective heat shield did not separate.
4. **NVS-02:** Reached its transfer orbit, but a propulsion-system failure prevented the required orbital manoeuvres.
5. These failures affected the availability and reliability of NavIC services.

3. NVS-03: Major Improvements

1. **Indigenous atomic clocks:** Reduce dependence on imported components and improve reliability.
2. **Mission life:** Designed for approximately 12 years.
3. **Additional L1 frequency:** Introduces the L1 signal alongside the existing L5 and S-band signals.
4. **Device compatibility:** L1 is widely used in commercial navigation devices, improving NavIC compatibility with smartphones and wearable devices.
5. **Improved reliability:** Enhanced testing of satellite propulsion systems to minimise technical failures.

4. Significance for India

1. **Strategic autonomy:** Reduces dependence on foreign navigation systems such as GPS.
2. **Defence applications:** Supports military navigation and strategic operations.
3. **Civilian applications:** Enables vehicle tracking, navigation and location-based services.
4. **Disaster management:** Supports emergency response and location-based monitoring.
5. **Technological self-reliance:** Strengthens India's indigenous space technology and navigation capabilities.

5. Global Navigation Satellite Systems

Country/Region	Navigation System
United States	GPS

Russia	GLONASS
European Union	Galileo
China	BeiDou
India	NavIC
Japan	QZSS

NavIC is a regional navigation system, whereas GPS, GLONASS, Galileo and BeiDou provide global navigation coverage.

UNITED NATIONS

India votes in favour of UNGA call for end to U.S. embargo on Cuba



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India voted in favour of a United Nations General Assembly (UNGA) resolution calling for an end to the economic, commercial and financial embargo imposed by the United States against Cuba, reiterating that the restrictions should be lifted to help the Caribbean nation pursue its development aspirations. PTI



7. India Supports UN Call to End US Embargo on Cuba

GS Paper II – International Relations | United Nations and India's Foreign Policy

Context

On 28 October 2026, India voted in favour of a United Nations General Assembly (UNGA) resolution calling for an end to the US economic, commercial and financial embargo on Cuba, reiterating its support for sovereignty, multilateralism and international cooperation.

1. **What is the US Embargo on Cuba?**

1. **Background:** The US began imposing economic restrictions on Cuba in 1960, following the Cuban Revolution and nationalisation of US-owned properties. A comprehensive embargo followed in 1962.
2. **Nature:** Restrictions on trade, investment, financial transactions and access to certain goods and services.
3. **Impact:** Limits Cuba's economic opportunities and access to essential supplies, including medicines and other goods.

2. **Why Does India Support Lifting the Embargo?**

1. **Sovereignty:** Opposes coercive measures that undermine the sovereignty of another country.
2. **Economic development:** Supports Cuba's right to trade, attract investment and pursue development.
3. **Humanitarian concerns:** Restrictions can worsen shortages of essential medicines, food and other supplies.
4. **International law:** Opposes the extraterritorial application of domestic laws affecting other countries.
5. **Multilateralism:** Favours dialogue, diplomacy and cooperation over unilateral economic pressure.

3. **UNGA Resolution: Key Facts**

1. **Voting:** 130 countries in favour, 17 against and 25 abstentions.
2. **Significance:** The 34th annual UNGA resolution calling for an end to the embargo.

3. **Nature:** Non-binding; it reflects international opinion but cannot compel the US to lift the embargo.

India's Stand: India's vote reflects its consistent support for sovereign equality, non-interference and a rules-based multilateral order.