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Daily news summary**UPSC daily news summary - 28 August 2026**

UPSC Civil Services • 28 August 2026 • Prelims and Mains

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Key national developments today feature financial inclusion milestones under PMJDY, Assembly resolutions on strategic minerals, and cross-border disaster response in Nepal.

COMBINED SUMMARY

- Pradhan Mantri **Jan Dhan Yojana** (PMJDY) completed 12 years of implementation, accumulating 59 crore accounts with ₹3.17 lakh crore in total deposits.
- Meghalaya Legislative Assembly unanimously passed a resolution opposing uranium mining and processing facilities, citing **Sixth Schedule** land protections and health concerns.
- India dispatched 37.5 tonnes of HADR material to Nepal following flash floods triggered by an avalanche on the Lhende tributary of the Bhotekoshi River.
- India and Canada aimed to expand bilateral trade to \$50 billion by 2030 through discussions on a free trade agreement and financial investment protection agreement.

1. PRADHAN MANTRI JAN DHAN YOJANA PMJDY 12 YEARS MILESTONE**WHY IN NEWS**

- Pradhan Mantri **Jan Dhan Yojana** marked 12 years of implementation with total bank accounts reaching 59 crore.

WHAT IS PMJDY?

- National Mission for Financial Inclusion launched in August 2014 to ensure access to financial services like savings bank accounts, credit, remittance, insurance, and pension.
- Operates on the 'JAM' (Jan Dhan-Aadhaar-Mobile) trinity to enable direct benefit transfers (DBT) directly into beneficiaries' accounts.

PERFORMANCE AND KEY FEATURES

- Total cumulative deposits in Jan Dhan accounts crossed ₹3.17 lakh crore, with an average deposit per account rising 3.4 times over 12 years to ₹5,356.
- Provides zero-balance basic savings bank deposit (BSBD) accounts with an inbuilt RuPay debit card offering free accident insurance coverage.
- Offers an overdraft facility up to ₹10,000 to eligible adult account holders without collateral.

WHY IT MATTERS

- Plugs leakage in government welfare schemes by facilitating seamless direct transfers.
- Drives formalization of rural savings and promotes financial literacy among unbanked households.

KEY TERMS

- **Basic Savings Bank Deposit Account (BSBDA):** A bank account offering core services free of charge without requiring a minimum balance requirement.
- **JAM Trinity:** The integration of Jan Dhan bank accounts, Aadhaar unique identity numbers, and Mobile numbers to facilitate direct social benefit transfers.

PAPERS

GS2, GS3

PRELIMS FACTS

- PMJDY provides an overdraft facility up to ₹10,000 and RuPay debit cards with built-in accident insurance.

MAINS DISCUSSION

- Assess the role of financial inclusion in achieving inclusive economic growth and reducing administrative leakage through DBT.

KEY DATA

- **Launch Year:** 2014 - Crucial timeline fact frequently cited in Prelims questions on social welfare missions.
- **Nodal Ministry:** Ministry of Finance - Administered by the Department of Financial Services under the Ministry of Finance.

[Official source](#)

2. MEGHALAYA ASSEMBLY URANIUM MINING RESOLUTION SIXTH SCHEDULE**WHY IN NEWS**

- Meghalaya Assembly adopted a resolution opposing uranium mining and processing facilities in the state.

CONTEXT AND KEY RESOLUTION

- The Meghalaya Legislative Assembly unanimously passed a resolution against allowing uranium exploration, mining, and processing inside the state.
- Resolution relies on constitutional protections granted under the **Sixth Schedule**, which reserves land rights for indigenous tribal communities.

UNDERLYING ISSUES AND CONSTITUTIONAL BASIS

- Local tribal bodies and environmental groups have long opposed uranium extraction due to radiation hazards, environmental degradation, and health risks.
- Under **Article 244(2)** and the **Sixth Schedule**, Autonomous District Councils (ADCs) hold land alienation powers, limiting central acquisition without local consent.

WHY IT MATTERS

- Highlights federal tensions between Union strategic energy priorities (atomic minerals under Union List) and **Sixth Schedule** tribal land rights.
- Serves as a case study on environmental justice, public health concerns, and resource governance in tribal areas.

KEY TERMS

- **Sixth Schedule:** Constitutional provision under **Article 244(2)** establishing Autonomous District Councils in Assam, Meghalaya, Tripura, and Mizoram to protect tribal land and culture.
- **Atomic Minerals:** Minerals specified under the **Atomic Energy Act, 1962** (like Uranium and Thorium) regulated exclusively by the Central Government for strategic energy.

PAPERS

GS2, GS3

PRELIMS FACTS

- Land rights and resource regulation in Meghalaya are governed through Autonomous District Councils under the **Sixth Schedule**.

MAINS DISCUSSION

- Examine the constitutional friction between Union authority over strategic atomic minerals and tribal rights under the **Sixth Schedule**.

KEY DATA

- **Constitutional Article:** **Article 244(2)** - Governs administration of **Sixth Schedule** tribal areas in northeastern states including Meghalaya.

- **Parent Act for Atomic Energy:** **Atomic Energy Act, 1962** - Central statute governing the regulation and development of atomic minerals in India.

[Official source](#)

3. NEPAL FLASH FLOODS HADR INDIAN ASSISTANCE LHENDE RIVER

WHY IN NEWS

- India extended Humanitarian Assistance and Disaster Relief (HADR) to Nepal following severe flash floods in border districts.

DISASTER EVENT AND LOCATION

- Flash floods struck Rasuwa and Nuwakot regions along the Nepal-Tibet border, damaging key infrastructure including the Trishuli-I Hydropower Project.
- Flooding was caused by an avalanche that temporarily blocked the Lhende tributary of the Bhotekoshi River, leading to a sudden breach and water surge.

INDIA'S RELIEF RESPONSE

- Indian military transport aircraft dispatched 37.5 tonnes of HADR emergency supplies, medical material, and essential goods to Nepal.
- India's Ministry of External Affairs coordinated search and rescue assistance for uncontactable Indian nationals working on local infrastructure projects.

WHY IT MATTERS

- Demonstrates India's Neighbourhood First policy and role as the primary HADR provider in South Asia.
- Highlights extreme weather vulnerabilities in trans-boundary Himalayan river basins.

KEY TERMS

- **HADR:** Humanitarian Assistance and Disaster Relief provided by defence forces or civilian agencies during natural or human-made disasters.
- **Bhotekoshi River:** A major upper tributary of the Sun Kosi River originating in Tibet and flowing through northern Nepal.

PAPERS

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PRELIMS FACTS

Bhotekoshi River originates in Tibet and flows into Nepal, forming a key upper catchment of the Kosi river system.

MAINS DISCUSSION

- Discuss India's HADR diplomacy in building neighbourhood resilience against climate-induced disasters in the fragile Himalayan ecosystem.

KEY DATA

- **Affected River:** Lhende River (tributary of Bhotekoshi) - Trans-boundary Himalayan river geography frequently asked in location-based Prelims questions.
- **Key Hydropower Project:** Trishuli-I Project - Major cross-border hydro infrastructure project located in Nepal's Rasuwa district.

[Official source](#)

4. NATIONAL COAL GASIFICATION SCHEME IMPORTED COAL PROVISION

WHY IN NEWS

- Government permitted developers under the Rs 37,500-crore coal gasification scheme to use imported coal without a domestic linkage guarantee.
- Foreign companies selected to set up units must establish a local Indian entity.

WHAT IS THE COAL GASIFICATION SCHEME?

- Initiative to convert coal into syngas, chemicals, fertilizers, and clean energy fuels.
- Aims to reduce import dependence on natural gas, methanol, and ammonia while utilising domestic energy resources.

KEY OPERATIONAL RELAXED GUIDELINES

- Developers must arrange their own fuel supply, as the Centre removed mandatory domestic coal allocation guarantees.
- Imported coal is explicitly permitted for feedstock to ensure operational viability of gasification plants.
- Financial support is extended directly to plant and machinery capital costs.
- Foreign entities winning bids are mandated to set up domestic local subsidiaries.

WHY IT MATTERS

- Solves feedstock constraint for low-ash coal requirements in advanced gasification technologies.

- Accelerates India's target of gasifying 100 million tonnes of coal by 2030.

KEY TERMS

- **Coal Gasification:** Process of producing syngas-a mixture consisting primarily of carbon monoxide, hydrogen, carbon dioxide, natural gas, and water vapour-from coal and water, air, or oxygen.
- **Syngas:** Synthesis gas produced through gasification used as an intermediate for synthetic natural gas or chemical manufacturing.

PAPERS

GS3

PRELIMS FACTS

- Coal gasification produces syngas composed mainly of carbon monoxide and hydrogen.
- Imported coal is permitted as feedstock without mandatory domestic coal guarantees.

MAINS DISCUSSION

- Evaluation of coal gasification in balancing industrial feedstock import reduction against carbon emission goals.

KEY DATA

- **Gasification Target:** 100 Million Tonnes by 2030 - National objective under Ministry of Coal to reduce carbon intensity of coal usage.
- **Scheme Outlay:** Rs 37,500 Crore - Financial support framework for public and private sector coal gasification projects.

[Official source](#)

5. PLI SCHEME BATTERY CELL COMPONENTS MANUFACTURING

WHY IN NEWS

- Centre proposed a Rs 13,000-crore incentive scheme focused specifically on upstream battery cell component manufacturing.
- The measure aims to bridge the manufacturing cost gap and reduce import reliance on Chinese battery components.

WHAT IS THE PROPOSED COMPONENT INCENTIVE?

- Rs 13,000-crore scheme targeting raw materials and components for Advanced Chemistry Cell (ACC) batteries.
- Focuses on upstream elements like cathodes, anodes, separators, and electrolytes rather than just final pack assembly.

WHY IT MATTERS

- Current battery pack assembly in India heavily relies on imported cells and precursor components, primarily from China.
- Establishes domestic supply chain resilience for Electric Vehicles (EVs) and grid-scale energy storage systems.

KEY TERMS

- **Advanced Chemistry Cell (ACC):** New generation battery storage technologies that store electric energy as chemical energy and convert it back when required.
- **Upstream Components:** Raw materials and primary processed inputs like active cathode and anode materials used to make battery cells.

PAPERS

GS3

PRELIMS FACTS

- Cathodes, anodes, separators, and electrolytes constitute key cell components targeted under domestic manufacturing incentive proposals.

MAINS DISCUSSION

- Addressing supply chain vulnerabilities in critical mineral processing and green transition manufacturing.

KEY DATA

- **NITI Aayog Lead Ministry/Body:** Ministry of Heavy Industries - Nodal ministry implementing the Production Linked Incentive (PLI) scheme for ACC battery storage.

[Official source](#)

6. DELIMITATION LOK SABHA STRENGTH CONSTITUTIONAL PROVISIONS

WHY IN NEWS

- Debate continues over post-census delimitation and maintaining the fixed Lok Sabha strength at 543 seats to ensure federal equity.

WHAT IS THE DELIMITATION FRAMEWORK?

- Process of fixing boundaries of territorial constituencies in a country based on recent census data under **Article 82** and **Article 170**.
- The 84th **Constitutional Amendment Act, 2001** froze the total number of seats in the Lok Sabha at 543 until the first census after 2026.

KEY CONSTITUTIONAL PROVISIONS

- **Article 81** mandates uniform ratio between seat count and population across States as far as practicable.
- **Article 82** requires realignment of seats following each census by a statutory **Delimitation Commission**.
- The 42nd Amendment Act initially froze seat allocation based on the 1971 **Census** to encourage population control efforts.

WHY IT MATTERS

- Unrestricted population-proportional delimitation risks penalising southern States that successfully implemented national family planning policies.
- Federal stability requires balancing democratic representation (one vote, one value) with equal state participation.

KEY TERMS

- **Delimitation Commission**: High-power body appointed by the President whose orders have the force of law and cannot be questioned before any court.

PAPERS

GS2

PRELIMS FACTS

Delimitation Commission orders cannot be challenged in any court of law.
Current state-wise allocation of seats in Lok Sabha is based on the 1971 **Census**.

MAINS DISCUSSION

- Examine federal equity concerns arising from post-2026 delimitation and structural solutions to balance representation.

KEY DATA

- **Seat Freeze Constitutional Amendment:** 84th Amendment Act, 2001 - Extended the freeze on total Lok Sabha seats until the first census taken after 2026.
- **Constitutional Base** **Census:** 1971 **Census** - Currently determines state-wise seat allocation in the Lok Sabha.

[Official source](#)

7. STRAIT OF HORMUZ GEOGRAPHICAL SIGNIFICANCE MARITIME CHOKEPOINT

WHY IN NEWS

- Maritime traffic through the Strait of Hormuz showed fluctuations amid diplomatic talks between Oman and Iran.

WHAT IS THE STRAIT OF HORMUZ?

- Narrow maritime passage connecting the Persian Gulf to the Gulf of Oman and the Arabian Sea.
- Bordered by Iran to the north and Oman (Musandam peninsula) and UAE to the south.

WHY IT MATTERS

- World's most critical oil transit chokepoint, handling approximately one-fifth of global petroleum liquids consumption.
- Vital energy security channel for crude imports to major Asian economies including India.

KEY TERMS

- **Maritime Chokepoint:** Narrow strategic passage along high-traffic maritime routes that can constrain global trade flows if blocked.

PAPERS

GS1

PRELIMS FACTS

- Strait of Hormuz separates Iran from Oman and the United Arab Emirates.
- It connects the Persian Gulf directly with the Gulf of Oman.

KEY DATA

- **Connecting Water Bodies:** Persian Gulf and Gulf of Oman - Primary physical geography identification for UPSC prelims.
- **Northern Littoral State:** Iran - Controls the northern coast and territorial waters of the strategic strait.

[Official source](#)

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