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Garbh Sanskar' to be taught in M.P.; 'Garbh Sanskar rooms' to be set up in govt. hospitals: CM

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Union Budget 2026: A Kartavya-Driven Blueprint for Growth and Inclusion

Presented on February 1, 2026, India's 80th Union Budget outlines a Yuva Shakti-driven vision anchored in the Sankalp of inclusive growth. Guided by three Kartavyas, it seeks to accelerate economic growth, build people's capacities, and ensure Sabka Saath, Sabka Vikas through equitable, resilient and region-balanced development.

Fiscal consolidation : The Union Budget 2026–27 marks a shift in India's fiscal consolidation framework by adopting the debt-to-GDP ratio as the primary operational target instead of fiscal deficit. This Budget is the first to detail the new fiscal anchor for a full financial year. In line with global practice, policymakers believe this approach allows greater flexibility for development spending and enables a more gradual pace of consolidation.



Accordingly, the Centre's debt-to-GDP ratio is estimated to decline from 56.1% in RE 2025–26 to 55.6% in BE 2026–27. The fiscal deficit is projected to moderate from 4.4% to 4.3% of GDP. A declining debt burden is expected to reduce interest outgo and free resources for priority expenditure.

World Wetlands Day 2026 : Celebrating cultural heritage

World Wetlands Day, observed annually on 2 February, highlights the critical role of wetlands in maintaining ecological balance, supporting biodiversity, and providing essential ecosystem services for human survival. The day commemorates the adoption of the Ramsar Convention on Wetlands in 1971, an international treaty that provides a global framework for the conservation and wise use of wetlands. It was formally recognised by the UN General Assembly in 2021 through Resolution 75/317.



Despite their importance, nearly 90% of the world's wetlands have been degraded since the 1700s, with loss occurring three times faster than forests, making global awareness and conservation efforts urgent. World Wetlands Day 2026 focuses on the theme "Wetlands and traditional knowledge: Celebrating cultural heritage", emphasising the role of indigenous knowledge systems, cultural practices, and community traditions in sustaining wetland ecosystems and preserving cultural identity. India has demonstrated strong commitment to global wetland conservation under the Ramsar framework.

From 26 Ramsar sites in 2014, the country now has 98 Ramsar sites, out of 1,307 wetlands nationwide, many of which serve as crucial habitats for migratory birds along the Central Asian Flyway. Ahead of World Wetlands Day 2026, India further strengthened its Ramsar network with the inclusion of Patna Bird Sanctuary (Uttar Pradesh) and Chhari-Dhand (Gujarat).



NATIONAL

'Garbh Sanskar rooms' to be set up in govt. hospitals: MP CM



Madhya Pradesh Chief Minister Mohan Yadav announced that 'Garbh Sanskar', described as education in the womb, will be introduced in all universities in the State and that dedicated 'Garbh Sanskar' rooms will be set up in government hospitals. Speaking at a programme of the Divya Santan Prakalp initiative in Indore, he said the State government was moving to institutionalise the practice, which he described as a means to empower future generations.

The Chief Minister also released a book on the subject during the event. According to experts, the practice focuses on the physical and mental development of the foetus through the thoughts, diet and conduct of the pregnant woman. Referring to mythological figures such as Abhimanyu and Ashtavakra, Mr. Yadav said the practice has long held significance in Sanatan culture.

He stated that arrangements would be made to study 'Garbh Sanskar' in all medical universities, with a gazette notification to be issued soon. In the future, 'Garbh Sanskar' rooms would be established in government hospitals practising AYUSH and allopathy. Senior RSS leader Suresh Joshi emphasised public awareness, while organisers said 101 couples participated in the programme.

The situation unfolds against the backdrop of nationwide protests in Iran earlier this year, which have since subsided after a crackdown. Official and independent estimates differ significantly on the number of fatalities.

Bharat Taxi cabs set off with steep fares for passengers, payment delays for drivers

Bharat Taxi, a government-backed prepaid cab service launched at Delhi's Indira Gandhi International Airport, has faced challenges shortly after its introduction. Since January 1, prepaid taxi booths previously managed by the Delhi Police have been replaced by services operating under Bharat Taxi, which is managed by the Sahakar Taxi Cooperative and promoted as an affordable, driver-friendly platform with little or no commission.

Commuters have raised concerns about higher fares compared to earlier prepaid taxis and app-based cab services, despite Bharat Taxi's claim of offering the lowest fares. Questions have also emerged regarding safety and tracking mechanisms, as there is no separate tracking system exclusively for Bharat Taxi vehicles, though authorities say existing systems remain in place.

Drivers have reported operational difficulties, including delays in payments, reduced payment counter hours, and long queues. Several drivers also alleged that they are being charged commissions despite assurances to the contrary. The shift from cash to online payments has posed additional challenges, particularly for daily operational expenses. Some drivers further claimed they were enrolled into the system without prior consultation.



INTERNATIONAL

Tehran warns of regional conflict if US attacks Iran



Iran's Supreme Leader Ayatollah Ali Khamenei warned a US strike would trigger a "regional war," as the US carrier USS Abraham Lincoln sails nearby. His threat hardens Tehran's stance amid mass protests and raises the risk of wider Gulf instability and diplomatic fallout over human rights crackdowns.

Last week, the European Union's foreign ministers agreed to include Iran's Islamic Revolutionary Guard Corps (IRGC) on the EU list of terrorist organisations, marking a significant shift in Europe's approach towards Iran. Iran designated EU armies as "terrorist groups" in a retaliatory move, while the US increased its naval presence in the Middle East following repeated warnings by President Donald Trump over Iran's nuclear programme and internal unrest. Despite the standoff, both sides have signalled openness to renewed negotiations, with regional actors such as Turkey calling for de-escalation. Iran denied reports of planned live-fire naval exercises in the Strait of Hormuz. Supreme Leader Ayatollah Ali Khamenei stated that Iran would not be intimidated by US military deployments but would respond forcefully if attacked.

The situation unfolds against the backdrop of nationwide protests in Iran earlier this year, which have since subsided after a crackdown. Official and independent estimates differ significantly on the number of fatalities.

Gaza's Rafah border with Egypt to open today after 2 years

Activity was observed at Gaza's Rafah border crossing with Egypt as Israel said limited travel to and from the territory would resume on Monday, ending years of near-complete isolation. The move is seen as an important step as the Israel-Hamas ceasefire proceeds. Israel said the crossing opened on Sunday in a test phase, with preparations underway for fuller operations, and that Gaza residents would begin passing through on Monday.

The announcement followed Israeli strikes that killed at least 30 Palestinians, including children, according to Gaza hospital officials. Israel said Hamas had violated the truce the previous day. A senior international official urged all sides to exercise restraint and uphold the ceasefire, adding that efforts were underway to prevent future incidents.

Rafah has largely remained closed since Israel seized it in May 2024. Initially, only limited numbers of people will be allowed to cross, with no goods permitted. Thousands of Palestinians are seeking to leave or return, including many requiring medical care, though health authorities said they have not been informed.



INTERNATIONAL

India dismisses Pak's allegations after BLA attacks in Balochistan



India has rejected Pakistan's allegations linking it to a series of attacks carried out by the banned Baloch Liberation Army (BLA) over the weekend in Pakistan's Balochistan region. The response came after Pakistan's Interior Minister Mohsin Raza Naqvi accused India of supporting the attacks that affected cities including Gwadar, Quetta, and Pasni, resulting in the deaths of civilians and law enforcement personnel. India's Ministry of External Affairs spokesperson stated that the allegations were baseless and urged Pakistan to address the long-standing demands of people in the region, instead of attributing internal security issues to external actors. Pakistan has said the attacks led to significant casualties and blamed India for the violence.

The BLA claimed responsibility for the attacks, describing them as part of an operation it referred to as Operation Herof 2, which it said continued for over 15 hours. The group also claimed to have established positions at a military camp in Noshki and temporarily blocked a coastal highway in Balochistan, disrupting movement in the area.

Trump says India to resume purchases of Venezuelan oil

U.S. President Donald Trump said India would buy oil from Venezuela, helping to replace some of the Russian oil that the country imports, Reuters reported. He made the comments aboard Air Force One, saying the "concept of the deal" was already in place. The United States had previously told India it could soon resume purchases of Venezuelan oil to offset Russian imports, after New Delhi had stopped buying Venezuelan crude last year following the imposition of a 25% tariff on countries importing Venezuelan oil. India had also ceased loading oil from Iran in 2019 due to U.S. sanctions.

Indian refiners shifted to U.S. oil and then to discounted Russian oil after sanctions on Moscow following its 2022 invasion of Ukraine. Trump has used tariffs to pressure India to reduce Russian oil purchases, including doubling duties on Indian imports. He also mentioned that China could pursue a Venezuelan oil deal with the U.S. The U.S. government this week lifted some sanctions on Venezuela's oil industry to facilitate sales.



UNION BUDGET 2026 : SPECIAL THEMES & KEY TAKEAWAYS

First Budget Prepared in Kartavya Bhawan Inspired by 3 Kartavya

Union Finance Minister Nirmala Sitharaman presented India's 80th Union Budget on February 1, 2026, marking her ninth consecutive Budget. In her speech, she expressed gratitude to the people of India for being active partners in the country's journey towards becoming one of the world's largest economies. The Budget articulated the government's aim to transform aspiration into achievement and potential into performance, while ensuring that the benefits of growth reach farmers, Scheduled Castes, Scheduled Tribes, nomads, youth, the poor and women. Described as a Yuva Shakti-driven Budget, its central theme is built around the Sankalp of focusing on the poor, underprivileged and disadvantaged. Prepared in Kartavya Bhawan for the first time, the Budget is guided by three Kartavyas.

First Kartavya

Accelerate & sustain economic growth by enhancing competitiveness; building resilience to volatile global dynamics.

- i. Scaling up manufacturing in 7 strategic and frontier sectors;
- ii. Rejuvenating legacy industrial sectors;
- iii. Creating "Champion MSMEs";
- iv. Delivering a powerful push to Infrastructure;
- v. Ensuring long-term energy security and stability;
- vi. Developing City Economic Regions

Second Kartavya

Aspirations & Capacity Building – Empowering citizens as partners in growth

- I. Regional Medical Hubs – Integrated healthcare, education, research & medical tourism
- II. Veterinary Capacity Expansion – Scaling vets and para-vets via private sector support
- III. AVGC Skill Ecosystem – Creative tech workforce for future digital economy
- IV. Girls' STEM Hostels – Addressing access and safety in higher education
- V. Hospitality Education Reform – National Institute of Hospitality
- VI. Tourism Skill Upgradation – Professional training of tourist guides
- VII. Khelo India Mission – Integrated sports talent, infrastructure & science

Third Kartavya

Sabka Saath, Sabka Vikas – Inclusive access to resources & opportunities

- I. Bharat-VISTAAR: AI-based agricultural advisory system
- II. SHE Marts: Community-owned SHG retail outlets
- III. NIMHANS-2 establishment
- IV. Upgradation of Mental Health Institutes (Ranchi & Tezpur)
- V. East Coast Industrial Corridor with Durgapur node
- VI. Five tourism destinations in Purvodaya States
- VII. Provision of 4,000 e-buses
- VIII. Buddhist Circuit Development Scheme in North-East

The First Kartavya focuses on accelerating and sustaining economic growth by enhancing competitiveness and building resilience to volatile global dynamics. It relies on scaling up manufacturing in strategic and frontier sectors, rejuvenating legacy industries, creating Champion MSMEs, delivering a strong push to infrastructure, ensuring long-term energy security, and developing City Economic Regions to support balanced and durable growth. The Second Kartavya aims to fulfil people's aspirations by building their capacities and making them strong partners in India's path to prosperity. It is anchored in reform-oriented governance that has enabled nearly 25 crore people to exit multidimensional poverty over the past decade.

The Third Kartavya seeks to ensure Sabka Saath, Sabka Vikas by enabling every family, community and region to access resources, amenities and opportunities for meaningful participation. It emphasises raising farmer incomes, empowering Divyangjan, expanding access to mental health and trauma care for vulnerable groups, and accelerating development and employment in the Purvodaya States and the North-East region.

UNION BUDGET 2026 : SECTORIAL SCHEME ANALYSIS

Labour-intensive textile sector, MSMEs to get new schemes

The Labour-intensive textile and apparel sector, along with Micro, Small and Medium Enterprises (MSMEs), which were most affected by recent geopolitical developments, received a boost in the Budget through new schemes and increased allocations.

Boosting Employment and Modernisation in Textiles : The 2026 Union Budget proposes an Integrated Programme for the labour-intensive textile sector, designed to strengthen employment, modernisation, and global competitiveness across the value chain. The programme consists of five key components as given below.

The National Fibre Scheme aims to achieve self-reliance in natural fibres such as silk, wool, and jute, alongside man-made and new-age fibres, supporting both production and innovation. The Textile Expansion and Employment Scheme focuses on modernising traditional textile clusters, providing capital support for machinery, technology upgrades, and establishing common testing and certification centres to improve productivity and quality standards.

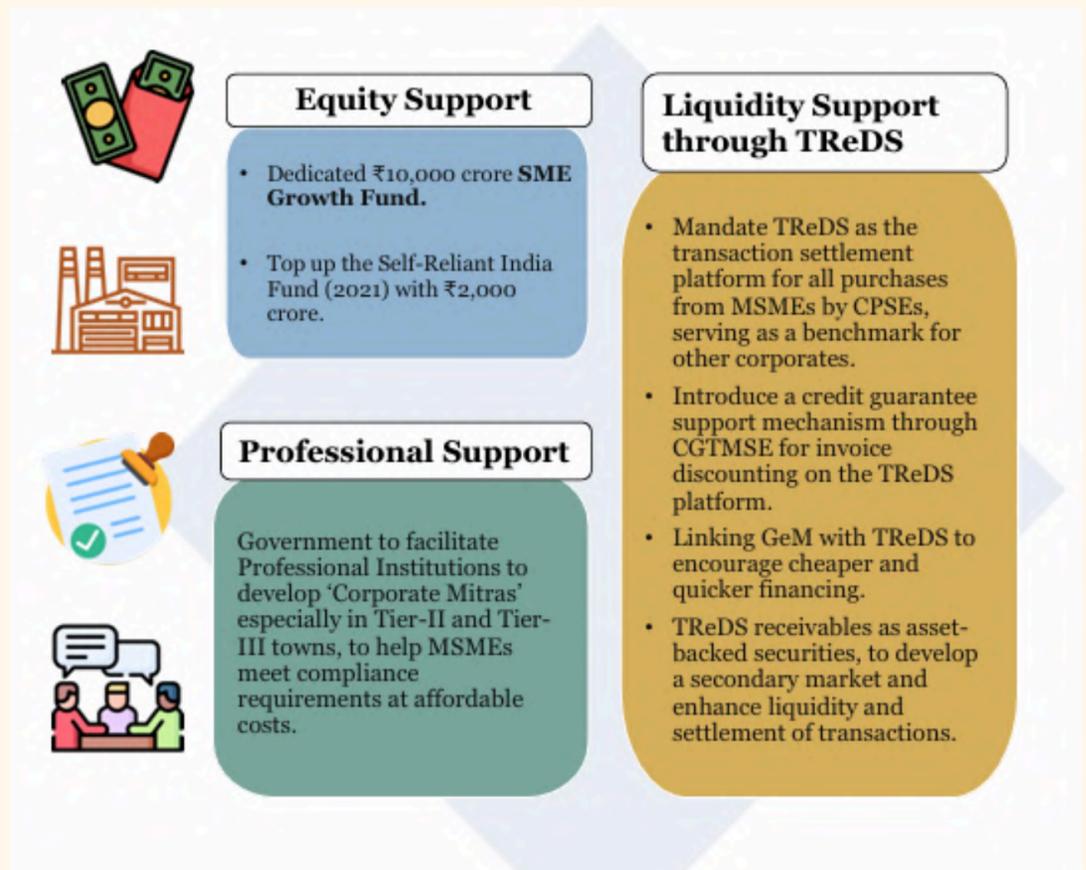


Finally, Samarth 2.0 targets the skilling ecosystem, aiming to modernise training and enhance employability through partnerships with industry and academic institutions. Together, these initiatives provide a comprehensive roadmap to support the textile sector, addressing production, employment, skill development, and sustainability, ensuring that the industry remains both globally competitive and socially inclusive.

Rs 10,000-crore SME Growth Fund, reform to boost liquidity for MSMEs : The Union Budget 2026-27 introduced several measures to support and strengthen Micro, Small, and Medium Enterprises (MSMEs). A dedicated ₹10,000 crore SME Growth Fund was proposed to create future “Champion” enterprises and incentivize them based on select criteria. Additionally, the Self-Reliant India Fund will be topped up with ₹2,000 crore to continue support for micro-enterprises and maintain their access to risk capital.

To improve liquidity and ensure timely payments, the Budget mandates central power sector companies to use TReDS, introduces a Credit Guarantee Support Mechanism, links government e-marketplace purchases to TReDS, and allows receivables to become tradeable asset-backed securities. These steps aim to strengthen payment discipline and reduce cash-flow risks. The government will also provide affordable professional support for MSMEs through “Corporate Mitras,” trained via short-term modular courses by professional institutes, especially in Tier-II and Tier-III cities.

Together, these measures enhance liquidity, ease regulatory compliance, and boost competitiveness for MSMEs.



PRELIMS CORNER :

1) With reference to the rule/rules imposed by the Reserve Bank of India while treating foreign banks, consider the following statements: (2024)

1. There is no minimum capital requirement for wholly owned banking subsidiaries in India.
2. For wholly owned banking subsidiaries in India, at least 50% of the board members should be Indian nationals.

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

2) In India, deficit financing is used for raising resources for: (2013)

- a) economic development
- b) redemption of public debt
- c) adjusting the balance of payments
- d) reducing the foreign debt

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HERITAGE

Sir Mokshagundam Visvesvaraya



Sir Mokshagundam Visvesvaraya (1861–1962) stands as a towering figure in India's history, celebrated for his contributions as a civil engineer and administrator. Born on September 15, 1861, in Muddenahalli, Karnataka, he pursued education in arts at the University of Madras and a diploma in civil engineering at the College of Science, Pune. His career saw him lead major public works projects across India, eventually serving as the 19th Dewan of Mysore and authoring two books on the Indian economy.

One of his most remarkable achievements was the Krishna Raja Sagar (KRS) dam. Faced with massive floods that threatened the January 1st deadline for supplying electricity to Kolar Gold Fields, Visvesvaraya remained resolute. Ignoring offers to relax the timeline, he devised an innovative solution using thousands of sandbags and scheduled night-time work, ensuring the project was completed on time.

His legacy teaches lessons of unwavering commitment, out-of-the-box thinking, and determination to meet targets—qualities that continue to inspire generations of engineers, administrators, and citizens alike.

Prelims Corner: Explanations

1) Answer is option b

Statement 1: "There is no minimum capital requirement for wholly owned banking subsidiaries in India." This statement is Incorrect. The Reserve Bank of India (RBI) mandates a minimum capital requirement for wholly owned subsidiaries (WOS) of foreign banks operating in India. This requirement is intended to ensure the financial stability, operational soundness, and overall health of such banking entities in the country. As per RBI guidelines, foreign banks setting up a WOS in India must maintain a minimum paid-up capital of ₹500 crore and comply with local capital adequacy norms, which are in line with Basel III standards.

Statement 2: "For wholly owned banking subsidiaries in India, at least 50% of the board members should be Indian nationals." This statement is Correct. RBI guidelines stipulate that at least half of the board members of WOS of foreign banks must be Indian nationals or residents. This provision ensures proper alignment with local governance norms, enhances regulatory oversight, and allows the board to reflect an understanding of the domestic banking environment and economic context.

Based on these statements, option (b) – 2 only – is the correct answer.

2) Answer is option a

Deficit financing refers to the practice where the government funds its expenditures by borrowing or printing money rather than relying solely on revenue from taxes or other sources. In India, deficit financing is primarily used for: 1) Economic Development:

The government uses deficit financing to bridge the gap between revenue and expenditure in developmental programs, such as infrastructure projects, poverty alleviation, healthcare, and education.

It is a tool for increasing investment in public sectors that spur economic growth.

Latest context : The Centre has set its fiscal deficit target at 4.3% of GDP for the financial year 2026–27, marking a reduction from 4.4% in the Revised Estimates for 2025–26.

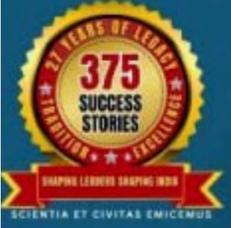
Announcing this in the Union Budget, Finance Minister Nirmala Sitharaman said the target reflects continued adherence to the government's fiscal consolidation path. She noted that the commitment made in 2021–22 to bring the fiscal deficit below 4.5% of GDP by 2025–26 has been fulfilled.

Alongside this, the Centre has also set a debt-to-GDP ratio target of 55.6%, in line with efforts to reduce it to 50% by 2031. Experts view the revised target as a sign of moderation in fiscal consolidation, influenced in part by a decline in gross tax revenue ratios.

**PRELIMS 2026
 COUNTDOWN**



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