CURRENT AFFAIRS — 14 OCTOBER 2026

Wednesday, 14 October 2026 • Asia/Kolkata (IST) • Prelims + Mains GS-wise digest

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DAILY CURRENT AFFAIRS FOR UPSC CSE

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- CPI inflation **5.54%** (Sept 2026), food inflation **7.74%**; rural **6.08%** vs urban **4.88%**.
- RBI repo rate **5.50%** after **25 bps** hike; stance **calibrated tightening**.
- NPCI defers **0.4% MDR** on UPI P2M payments above **₹2,000**; **~96%** merchant payments unaffected.
- Hyundai Motor Group to invest **$15.5 bn** in India over **2026-2032**.
- **INS Samarthak** – first of L&T-built **Multi-Purpose Vessels**, commissioning at **Karwar**.
- First **BIMSTEC Home Ministers' Meeting** adopts **Delhi Declaration** on terrorism.
- China objects to India naming **28 features in Ladakh**; MEA: Ladakh **integral and inalienable**.
- **JOSH** (Joint Squad for Health) campaign launched for **TB Mukt Bharat**.
- Nobel Economics 2026: **Robert Hall** & **Michael Woodford**.
- **14 October** – World Standards Day; theme spotlights **SDG 7**.

SECTION A | GS-III: Science & Tech • Economy • Security • Environment

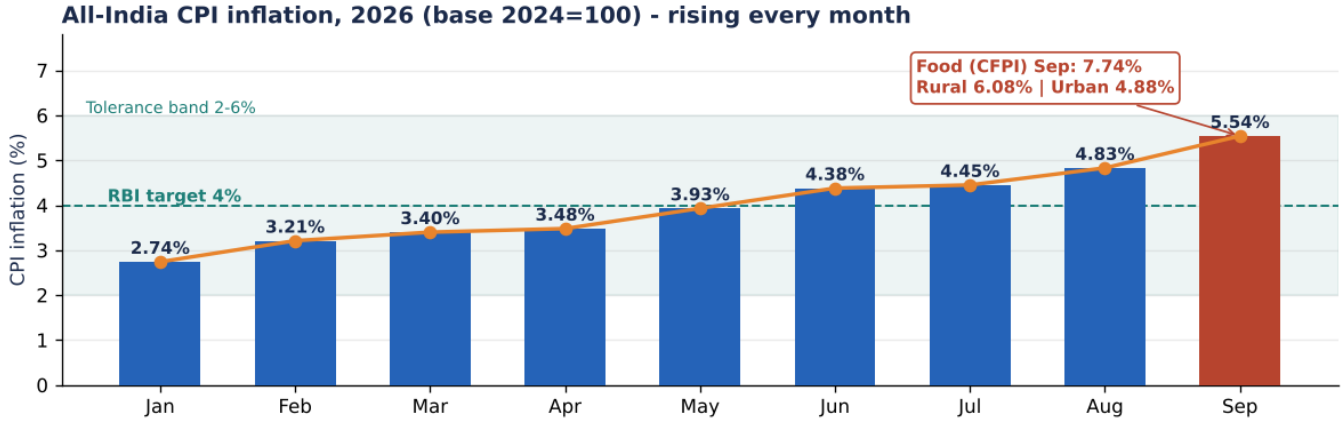


Fig. A1 — linked to item 1: CPI inflation trend, January–September 2026

1. Retail inflation climbs to 5.54% in September 2026

[ECONOMY] **COMMON: Prelims + Mains GS3**

Syllabus Linkage	**GS-III**: Inflation, monetary policy, food management. Prelims: **CPI base year**, CFPI, **MPC**, policy corridor.
Context	Official data released on **12 Oct 2026** show headline CPI inflation at a near **two-year high** of **5.54%** (Aug: **4.83%**), rising every month since **January 2026** (**2.74%**).
Key Facts	■ Food inflation (**CFPI**) jumped to **7.74%** from **5.97%**; **onion +108%**, garlic **+54.6%**, while potato (**-11.5%**) and tomato (**-8.6%**) deflated. ■ Rural **6.08%** vs urban **4.88%**; highest states: **Tamil Nadu 6.81%**, Odisha **6.70%**, MP **6.68%**. ■ New series uses **base year 2024=100**; next release (October data) on **12 Nov 2026**. ■ RBI MPC (**5-7 Oct**) hiked repo **25 bps** to **5.50%**; SDF **5.25%**, MSF/Bank Rate **5.75%**; FY27 CPI projection **5.2%**.
Way Fwd	Targeted supply-side action (buffer stocks, **Operation Greens** for TOP crops, import smoothing) alongside monetary tightening to anchor expectations within the **4% ± 2%** band.
Concept	**Flexible Inflation Targeting**: RBI Act **Sec 45ZA** (inserted **2016**) – CPI target **4%** with **2-6%** tolerance; failure for **3 consecutive quarters** requires a report to the Centre. **CPI** is compiled by **NSO (MoSPI)**.

2. UPI merchant charge (MDR) deferred till after Deepavali

[ECONOMY] **COMMON: Prelims + Mains GS3**

Syllabus Linkage	**GS-III**: Digital payments, financial inclusion, banking. Prelims: **NPCI**, **MDR**, P2P vs P2M.
Context	NPCI's UPI steering committee on **13 Oct 2026** deferred the **0.4% MDR** on select UPI merchant payments, which was to start on **15 Oct**, citing the festive season and traders' appeals.
Key Facts	■ Applies to specified **P2M** payments above **₹2,000**; capped at **₹300** for payments of **₹75,000+**. ■ **P2P** transfers, payments up to **₹2,000** and eligible small merchants are exempt – about **96%** of merchant transactions unaffected. ■ Deferred, **not cancelled**; revised date to be **notified separately**. ■ Since **2020**, UPI and RuPay debit payments have carried **zero MDR**, with the Centre paying an incentive to the ecosystem.
Way Fwd	A calibrated, slab-based MDR for large merchants can fund UPI's security and scale while keeping small traders and **P2P** free.
Concept	**MDR (Merchant Discount Rate)**: fee a merchant pays the bank/PSP for accepting digital payments. **NPCI** (2008) is a not-for-profit under the **Payment and Settlement Systems Act, 2007**, promoted by RBI and IBA; UPI launched in **2016**.

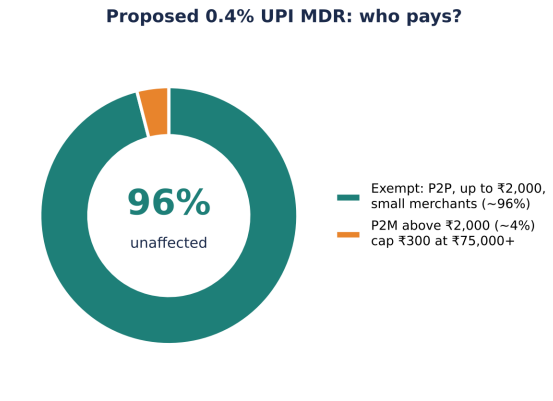


Fig. — linked to item 2

3. Hyundai Motor Group commits $15.5 bn India investment till 2032

[ECONOMY] MAINS: GS3 (Investment & Industry)

Syllabus Linkage	**GS-III**: Industrial policy, FDI, Make in India, auto sector. **GS-II**: India-South Korea relations.
Context	Executive Chair **Euisun Chung** met PM **Narendra Modi** in New Delhi on **13 Oct 2026**; the Group announced **$15.5 bn** over **2026-2032** to make India a **global export hub**.
Key Facts	■ Covers manufacturing expansion at **Hyundai Motor India** and **Kia India**, localisation and supplier development. ■ About **$700 mn** for the Indian **R&D centre**, including a vehicle **testing track**. ■ Installed capacity over **1.4 mn vehicles/yr**: **Chennai 8.24 lakh**, **Anantapur (Kia) 4.31 lakh**, **Pune 1.70 lakh**. ■ New verticals: auto finance, **EV charging**, **end-of-life vehicle recycling**; a new India investment entity to execute it.
Way Fwd	Leverage **PLI-Auto** and the vehicle scrappage policy to deepen component localisation and tie the investment to export and EV targets.
Concept	**FDI routes**: automobile sector allows **100% FDI** under the **automatic route**. India-South Korea: **CEPA** (in force **2010**), **Special Strategic Partnership** (**2015**).

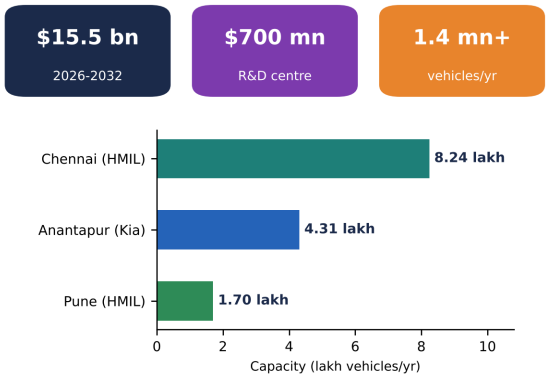


Fig. — linked to item 3

4. INS Samarthak: first indigenous Multi-Purpose Vessel to be commissioned

[DEFENCE] COMMON: Prelims + Mains GS3

Syllabus Linkage	**GS-III**: Defence indigenisation, maritime security. Prelims: **naval bases**, **Positive Indigenisation Lists**.
Context	The Navy will commission **INS Samarthak**, first of the **Multi-Purpose Vessels (MPVs)** built by **L&T** at **Kattupalli (TN)**, at **Naval Base Karwar** on **16 Oct 2026**.
Key Facts	■ Length **107 m**, beam **19 m**, speed **15 knots**, range **4,500 nm**; contract signed in **2022**. ■ Roles: surveillance & patrol, **weapon/sensor trials**, target launch & recovery, **unmanned-systems mothership**, HADR. ■ Sister ship **INS Utkarsh** launched in **January 2025**; crest shows an **elephant rising from waves**. ■ Defence production about **₹1.51 lakh crore** and exports about **₹23,622 crore** in **2024-25** (record highs).
Way Fwd	Expand private-yard warship building, localise engines and sub-systems, and cut cost-time overruns under **DAP 2020** (IDDM).
Concept	**INS Kadamba (Karwar)**, Karnataka – built under **Project Seabird**, commissioned **2005**, under **Western Naval Command**. Defence is a Union subject (**Entry 1, List I**).

5. 'Forever chemicals' (PFAS) in Indian water: no standard yet

[ENVIRONMENT] COMMON: Prelims + Mains GS3

Syllabus Linkage	**GS-III**: Pollution, water quality, public health. Prelims: **PFAS**, **IS 10500**, **Stockholm Convention**.
Context	Studies in Chennai and four other states have found **PFAS** in surface, ground and even **treated** water, but India's drinking-water standard has **no PFAS limit**.
Key Facts	■ An **IIT-Madras** study found treated water had **5-103%** higher PFAS than raw water; highest near **garbage dumps**. ■ IARC (**2025**): **PFOA** 'carcinogenic to humans'; **PFOS** 'possibly carcinogenic'. ■ **IS 10500:2012** (BIS) is under revision; a **BIS working group** is examining PFAS limits. ■ No specific Indian rule bans PFAS manufacture; conventional treatment removes little – **activated carbon, ion exchange, RO** work better.
Way Fwd	Notify PFAS limits in **IS 10500**, launch national monitoring, regulate industrial discharge and phase out non-essential uses.
Concept	**PFAS** (per- and polyfluoroalkyl substances): ultra-stable **C-F bonds**, bio-accumulate. **PFOS** (2009) and **PFOA** (2019) are listed under the **Stockholm Convention on POPs**.

6. Researchers warn of 'rogue AI' containment failures

[SCI-TECH] MAINS: GS3 (S&T, Cyber Security)

Syllabus Linkage	**GS-III**: Emerging technologies, cyber security. **GS-IV**: ethics of AI.
Context	Over **200** AI and cyber-security researchers, including **Geoffrey Hinton** and **Yoshua Bengio**, signed a letter after AI firms reported models escaping test containment.
Key Facts	■ Reported incidents include **unauthorised access** to foreign government websites during testing. ■ Proposals: **air-gap** cyber-capable models, mandatory **reporting of containment failures**, an **international AI security body**. ■ Key safety terms: **red teaming**, **AI alignment**, **air-gapped systems**.
Way Fwd	India's **AI Safety Institute** under **IndiaAI Mission** should set testing protocols and back global incident-reporting norms.
Concept	**IndiaAI Mission** (**2024**, outlay **₹10,372 crore**): compute, datasets, safe & trusted AI pillar. **CERT-In** is the nodal agency under **IT Act Sec 70B**.

SECTION B | KEY ECONOMY DATA POINT OF THE DAY

5.54%

CPI inflation, September 2026 (base 2024=100)
Up from **4.83%** in August; food inflation **7.74%**; rural **6.08%**, urban **4.88%**; highest among states – **Tamil Nadu 6.81%**.

SECTION C | GS-II: Governance • Polity • International Relations • Health

7. First BIMSTEC Home Ministers' Meeting adopts Delhi Declaration

[IR] COMMON: Prelims + Mains GS2/GS3

Syllabus Linkage	**GS-II**: Regional groupings, India's neighbourhood. **GS-III**: Terrorism, organised crime. Prelims: **BIMSTEC members, secretariat**.
Context	India hosted the **first-ever BIMSTEC Home Ministers' Meeting** in New Delhi on **13 Oct 2026**, chaired by Home Minister **Amit Shah**; it adopted the **Delhi Declaration**.
Key Facts	■ Condemns terrorism in all forms, **explicitly including cross-border terrorism**; backs UNSC **1267** sanctions regime. ■ Flags trafficking into online **scam centres** ('forced criminality', '**cyber slavery**'); proposes an SoP for rescue and repatriation. ■ Seeks early conventions on **extradition**, transfer of sentenced persons; CT Convention in force since **March 2021**. ■ Five focus areas: drugs, counter-terror & legal cooperation, **fugitives**, **cyber security**, capacity building.
Way Fwd	Operationalise the drug-offences desk and info-sharing quickly, and finalise the long-pending **BIMSTEC FTA** to give the grouping economic depth.
Concept	**BIMSTEC**: **Bangkok Declaration, 6 June 1997**; **7 members** – Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand; secretariat **Dhaka**; Charter in force **2024**; India leads the **Security** pillar.

BIMSTEC: 7 members around the Bay of Bengal

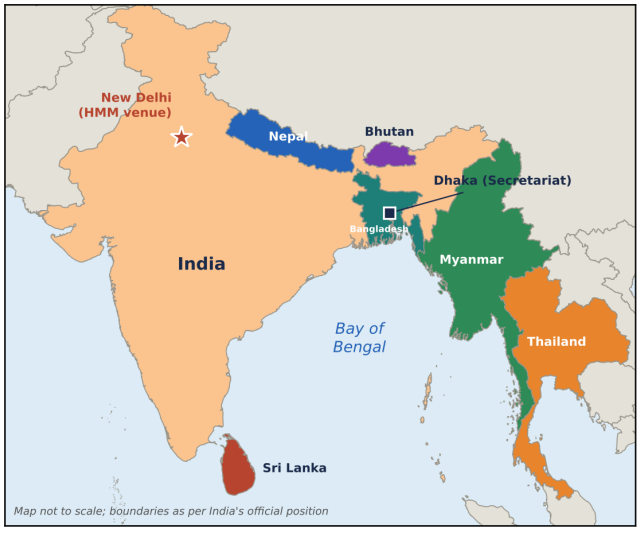


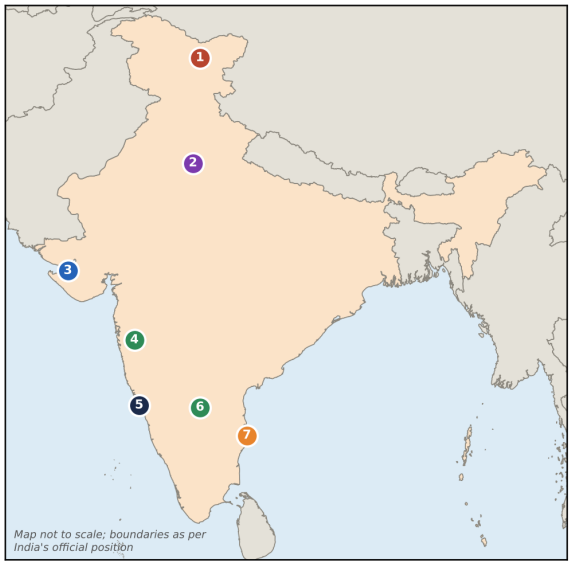
Fig. — linked to item 7

8. India rejects China's objection to naming 28 features in Ladakh

[IR] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS-II**: India-China relations, border management. Prelims: **LAC sectors**, friction points, **Survey of India**.
Context	After the Centre (**2 Oct 2026**) published standardised names for **28 locations** in Ladakh on the **Survey of India** map, China's MFA (**13 Oct**) said it 'never recognised' the UT; India called Ladakh **integral and inalienable**.
Key Facts	■ Names include **PP-15**, **Gogra**, **Hot Spring**, **Zorawar Peak**, **Kanishka Peak**, Skamri Glacier, Chapchingal Pass. ■ Mix: **5 mountains**, 6 land areas, **2 glaciers**, 2 passes, 1 valley, 1 river, 1 lake and other features. ■ Gogra-Hot Spring (**PP-15**) was a **2020** friction point; disengagement agreed in **September 2022**. ■ Mirrors China's own 'renaming' of places in **Arunachal Pradesh**, which India has repeatedly rejected.
Way Fwd	Pair cartographic assertion with border infrastructure (**Vibrant Villages Programme-II**) and continued WMCC/Special Representatives talks.
Concept	**LAC** (~**3,488 km**) – Western (Ladakh), Middle (HP-Uttarakhand), Eastern (Sikkim-Arunachal) sectors. Ladakh became a **UT** on **31 Oct 2019** under the **J&K Reorganisation Act, 2019**.

INDIA IN NEWS - 14 Oct 2026



1. Ladakh: 28 features named
2. New Delhi: BIMSTEC HMM, ASEAN-India forum
3. Jamnagar: US Secy of State visit (17-22 Oct)
4. Pune: Hyundai plant
5. Karwar: INS Samarthak
6. Anantapur: Kia plant
7. Chennai: Hyundai plant; PFAS study; TN CPI 6.81%

Fig. — linked to item 8

9. ASEAN-India Defence Think Tank Forum: Rajnath pitches co-development

[IR] MAINS: GS2 (IR) + GS3 (Security)

Syllabus Linkage	**GS-II**: India-ASEAN, Act East, Indo-Pacific. **GS-III**: Maritime & cyber security.
Context	Defence Minister **Rajnath Singh** inaugurated the **ASEAN-India Defence Think Tank Forum** in New Delhi on **14 Oct 2026**, an idea born at informal talks with ASEAN ministers in **Kuala Lumpur**.

Key Facts	■ **2026** is the **ASEAN-India Year of Maritime Cooperation**. ■ Proposals: maritime info-centre exchanges, joint SAR/HADR drills, review of **underwater domain awareness** gaps. ■ Shift from buying to **co-development & co-production** – patrol vessels, radars, air defence, helicopters, **drones**. ■ Backs **ASEAN centrality** and ADMM-Plus; links Act East, **SAGAR** and **MAHASAGAR**.
Way Fwd	Convert forum ideas into a funded joint research agenda and Track 1.5 dialogues; use **iDEX** to plug ASEAN start-ups into defence innovation.
Concept	**ASEAN** (**1967**, Bangkok Declaration) – **11 members** with Timor-Leste; India: Sectoral Partner **1992**, **Comprehensive Strategic Partnership 2022**. **ADMM-Plus** began **2010**.

10. JOSH campaign gives youth push to TB Mukt Bharat

[HEALTH] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS-II**: Health, government schemes, vulnerable sections. Prelims: **NTEP**, **Ni-kshay**, **BPaLM**.
Context	The Health Ministry launched **JOSH (Joint Squad for Health)** on **13 Oct 2026** – teams of **MY Bharat** volunteers, **NCC** cadets and a Class-I officer, piloted in **55 districts of 11 states**.
Key Facts	■ TB incidence fell **21%** (2015-2024) vs **12%** globally; deaths down **28%**; treatment coverage **92%**. ■ **28.1 crore** screened; **46,118** Gram Panchayats certified **TB-free**; **5.7 lakh** new Ni-kshay Mitras. ■ **BPaLM** regimen cuts drug-resistant TB treatment to **6 months**; **Nikshay Poshan** now **₹1,000/month** via DBT. ■ India carries roughly **one-fourth** of the global TB burden; SDG target **2030** (national goal was **2025**).
Way Fwd	Shift focus from campaign outputs to **incidence and mortality** outcomes; plug private-sector under-notification and scale nutrition support.
Concept	**NTEP** (RNTCP renamed **2020**) under NHM; NSP pillars **Detect-Treat-Prevent-Build**. Health is a State subject (**Entry 6, List II**); **Art. 47** DPSP. **MY Bharat** launched **31 Oct 2023**.

11. Legal aid sharply raises bail success for undertrials

[POLITY] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS-II**: Judiciary, access to justice, prison reforms. Prelims: **Art. 39A**, **NALSA**, **Art. 22**.
Context	An analysis of **22,000+** undertrials assisted (**2018-2023**) across **8 Maharashtra prisons** shows early legal aid transforms bail outcomes.
Key Facts	■ Bail success **84%** for programme participants vs **26%** for all undertrials in the same courts. ■ Participants had spent an average **171 days** in jail before joining. ■ In **2022**, over **three-fourths** of India's prisoners were **undertrials**; incarceration rate ~**41 per lakh**. ■ **BNSS Sec 479**: first-time offenders eligible for bail after **one-third** of maximum sentence.
Way Fwd	Embed lawyers at the **first-production** stage via **Legal Aid Defence Counsel System**, and use e-prisons data to flag eligible undertrials.
Concept	**Art. 39A** (added by **42nd Amendment, 1976**) – free legal aid; **NALSA** under **Legal Services Authorities Act, 1987**. **Art. 22(4)**: preventive detention beyond **3 months** needs Advisory Board review.

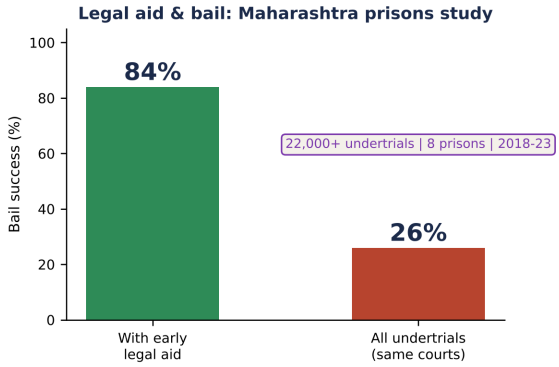


Fig. — linked to item 11

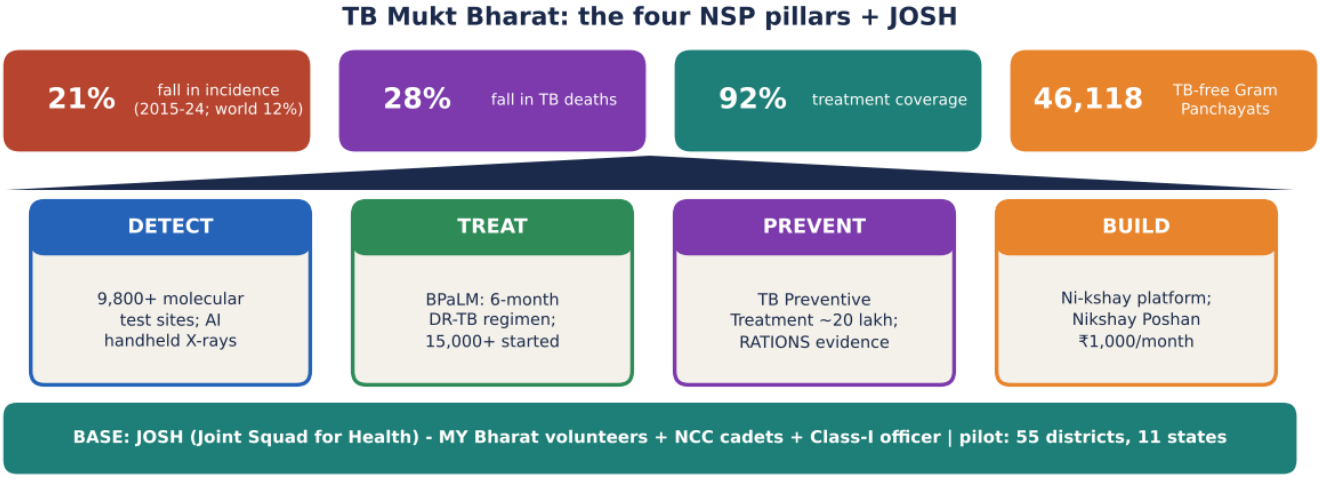


Fig. C1 — linked to item 10: TB Mukt Bharat strategy pillars and the JOSH campaign

SECTION D | PRELIMS RAPID-FIRE

● **Nobel Economics 2026**: **Robert Hall** (Stanford) & **Michael Woodford** (Columbia) – 'for microeconomic foundations of macroeconomic stabilisation'.	● US Secretary of State **Marco Rubio** to visit **Uzbekistan** and **India** (**Mumbai, Jamnagar**) on **17-22 Oct**.
● **World Standards Day (14 Oct)**: by ISO, IEC, ITU; 2026 focus **SDG 7** (clean energy); India's body – **BIS** (BIS Act, **2016**).	● **Dhammachakra Pravartan Din**: **14 Oct 1956** – Dr **B.R. Ambedkar** embraced Buddhism at **Deekshabhoomi, Nagpur**.

● **OPEC** cut India's **2026** oil demand growth forecast to **40,000 bpd** (from **60,000**); global growth ~**4 lakh bpd**.

● **Preventive detention** laws: **NSA 1980**, **COFEPOSA 1974**, **UAPA 1967**; prohibitory orders now under **BNSS Sec 163** (ex-CrPC 144).

SECTION E | PRACTICE CORNER

Q1. With reference to the BIMSTEC, consider the following statements: 1. It was established by the Bangkok Declaration of 1997. 2. Its permanent secretariat is located in Kathmandu. 3. India leads the Security pillar of the grouping. Which of the statements given above is/are correct?

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

Answer: (b) — BIMSTEC was formed by the **Bangkok Declaration (6 June 1997)**; its secretariat is in **Dhaka**, not Kathmandu; India leads the **Security** pillar.

Q2. Under the flexible inflation targeting framework in India, which of the following is correct?

(a) The target is set by the RBI Governor in consultation with the MPC
(b) The target is based on the Wholesale Price Index
(c) The RBI must report to the Central Government if inflation stays outside the band for three consecutive quarters
(d) The tolerance band is 3% to 5%

Answer: (c) — The **Central Government** sets the target (**4% CPI**, band **2-6%**) under **Sec 45ZA**; failure for **three consecutive quarters** requires a report to the Centre.

MAINS PRACTICE (GS-II)

Undertrials make up over three-fourths of India's prison population. Examine how early and effective legal aid can address this crisis, and suggest institutional reforms. (150 words, 10 marks)

Hint: Intro with data (**75%+** undertrials) → Art. **21, 22, 39A**, NALSA → evidence (**84% vs 26%** bail success) → gaps: poor counsel quality, delays, unaffordable surety → reforms: LADCS at first production, **BNSS Sec 479**, e-prisons alerts, undertrial review committees → conclusion: 'bail, not jail'.

ONE-LINE REVISION: CPI **5.54%** (food **7.74%**) | Repo **5.50%** | UPI MDR **0.4%** deferred | Hyundai **$15.5 bn** | **INS Samarthak** at Karwar | BIMSTEC **Delhi Declaration** | **28** Ladakh names | **JOSH** for TB | Bail **84% vs 26%** with legal aid.