CURRENT AFFAIRS — 20 OCTOBER 2026

Tuesday, 20 October 2026 • Asia/Kolkata (IST) • Prelims + Mains GS-wise digest

StudyForGS.com
DAILY CURRENT AFFAIRS FOR UPSC CSE

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- **Rubio** in India **20-22 Oct**: Mumbai talks with Jaishankar, then **Jamnagar**
- SC: **internet access = fundamental right** for all, incl. **children** (Art. 21 + 19(1)(a))
- SC orders **National Hash & URL List Database**; next hearing **10 Dec 2026**
- RBI checklist for **ODI above US$1 bn**; rupee closed at **94.91/$** on 19 Oct
- Forex reserves **$726.0 bn** (week to 9 Oct), down from record **$785 bn**
- CCEA clears **60.72%** IDBI Bank stake sale to **Fairfax** for **₹52,878 cr**
- DRDO tests **Quantum Key Distribution** on live military network at **Chandipur**
- **Sukhna** (Chandigarh) & **Sauj Jheel** (UP) take Ramsar count to **103**
- **GHI 2026**: India **100th of 122**, score **24.1** (serious); wasting **19.0%**
- NSAP renamed **PM Samajik Sahayata Yojana**; disability threshold cut to **40%**

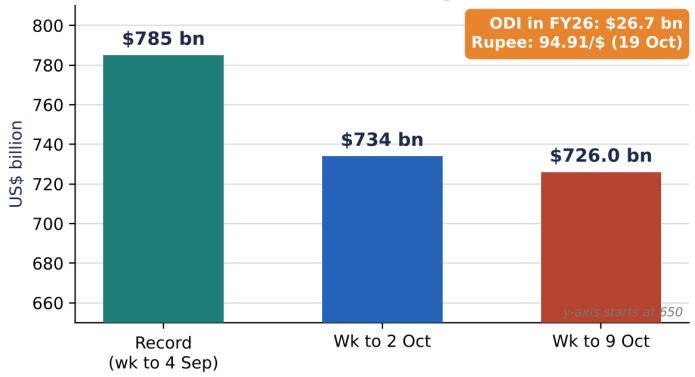
SECTION A | GS-III: Economy • Sci-Tech • Environment • Reports

RBI tightens scrutiny of overseas investments as rupee slides

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	**GS3**: Indian Economy - external sector, BoP, exchange rate. **Prelims**: ODI vs FDI, LRS, forex reserves, FEMA.
Context	The **RBI** has sent banks a **standardised checklist** to vet large **Overseas Direct Investment (ODI)** deals, as the rupee stays weak amid **capital outflows** and high crude prices. No new curbs have been imposed.
Key Facts	■ Covers ODI above **US$1 billion** or above **4x the investor's net worth**; banks must check **valuations, premiums, share-swap ratios** ■ ODI hit **US$26.7 bn** in FY26 (almost **double** two years earlier); **~US$22.7 bn** in Apr-Aug 2026 ■ Rupee closed at **94.91/$** on **19 Oct**; record low **96.97** (May 2026); down **5%+** in 2026 ■ Forex reserves **$726.0 bn** (week to **9 Oct**) vs record **$785 bn** (week to **4 Sep**) ■ Individuals capped at **US$250,000/year** under the **LRS**
Way Fwd	Pair **prudential vetting** with steps to attract **stable FDI**, deepen hedging markets and cut the **oil-import bill**, rather than blunt capital controls.
Concept	**ODI** = Indian entity's investment in a foreign entity, governed by **FEMA (Overseas Investment) Rules, 2022**. **LRS** (2004) lets resident individuals remit abroad. A falling rupee raises **imported inflation** but helps exports.

India's forex reserves are falling (2026)

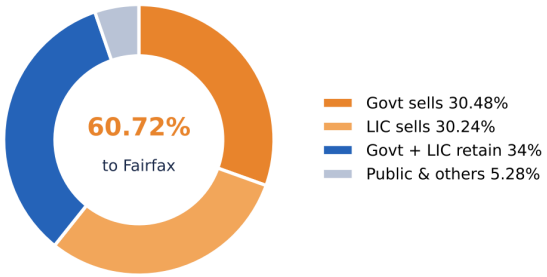


IDBI Bank privatisation: 60.72% stake to Fairfax for ₹52,878 crore

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	**GS3**: Banking reforms, disinvestment, mobilisation of resources. **Prelims**: strategic sale, DIPAM, promoter limits in banks.
Context	The **CCEA** (14 Oct) cleared the **strategic sale** of IDBI Bank to a unit of **Fairfax Financial Holdings** (Toronto, led by **Prem Watsa**); DIPAM expects closure **by end-FY27** after **RBI** clearance.
Key Facts	■ Stake sold **60.72%**: **Govt 30.48%** + **LIC 30.24%** at **₹81/share** (fair value ₹75.99) ■ Govt + LIC to retain **34%**; LIC to trim from **19% to 15%** within **2 years** ■ Needs RBI **'fit and proper'** test, **CCI** nod and an **open offer** (unless SEBI waives) ■ Promoter cap in banks **26%** - Fairfax gets up to **15 years** to comply; **5-year lock-in** ■ Fairfax's **CSB Bank** stake to be merged or exited within **2 years**
Way Fwd	Ensure a smooth RBI vetting, protect **depositor and employee interests**, and use proceeds to strengthen **public finances**; template for future PSB sales.
Concept	**Strategic disinvestment** = sale of a controlling stake with **management control**, unlike minority sale. LIC took majority control of IDBI Bank in **2019**. **DIPAM** works under the **Ministry of Finance**.

IDBI Bank: who sells, who stays



Deal value ₹52,878 crore @ ₹81/share (CCEA, 14 Oct 2026)

DRDO tests Quantum Key Distribution on a live military network

[SCI-TECH] COMMON: Prelims + Mains GS3

Syllabus Linkage	**GS3**: Sci-Tech - indigenisation, cyber security, defence technology. **Prelims**: QKD, entanglement, National Quantum Mission.
Context	DRDO successfully tested an indigenous **QKD platform** on the live network of the **Proof and Experimental Establishment, Chandipur (Odisha)**, securing real-time telemetry from **artillery and armoured weapon** trials.
Key Facts	■ Developed under DRDO's **Microelectronic Devices, Computational Systems & Cyber Security** cluster ■ Production partner: **Taqbit Labs**, a **Bengaluru** start-up ■ QKD detects **any eavesdropping** - interception disturbs the quantum state ■ Builds on fibre-based QKD **military field trials** completed in **July 2026** ■ Related: DRDO's **ADRDE (Agra)** flew a **High-Altitude Platform** to **21 km**
Way Fwd	Scale to **multi-hop quantum networks**, integrate with **satellite QKD**, and develop **post-quantum cryptography** standards for defence and banking.

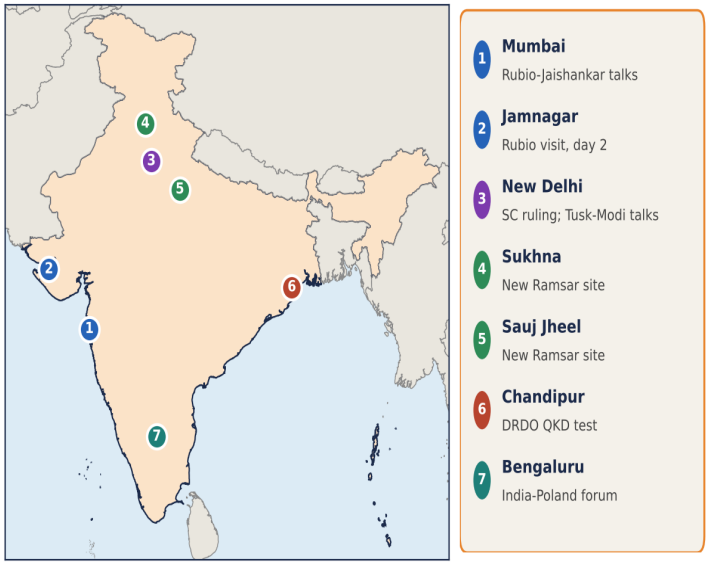
Concept	**QKD** shares encryption keys using quantum properties (**no-cloning theorem**, superposition) - security rests on physics, not maths. **National Quantum Mission** (2023) runs **2023-24 to 2030-31**.

Sukhna and Sauj Jheel take India's Ramsar sites to 103

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

Syllabus Linkage	**GS3**: Conservation, wetlands. **GS1**: geography of water bodies. **Prelims**: Ramsar sites, flyways, IUCN status of species.
Context	Two wetlands - **Sukhna (Chandigarh)** and **Sauj Jheel (Uttar Pradesh)** - were designated **Wetlands of International Importance** (announced **15 Oct**), raising India's tally to **103**.
Key Facts	■ **Sukhna**: reservoir at the base of the **Outer Himalayas (Shivaliks)**; borders **Sukhna Wildlife Sanctuary** ■ Sukhna hosts **common pochard** (Vulnerable), **Pallas's fish eagle** and **black pond turtle** (Endangered) ■ **Sauj Jheel**: shallow lake in the **Ganga floodplain**, near **Saman Bird Sanctuary**; **30,000+ waterbirds** ■ Sauj supports **sarus crane** and **greater spotted eagle** ■ Both lie on the **Central Asian Flyway**
Way Fwd	Notify both under the **Wetlands (Conservation and Management) Rules, 2017**, control **siltation and agri-runoff**, and use **Amrit Dharohar** for community stewardship.
Concept	**Ramsar Convention**: signed **2 Feb 1971** at Ramsar (**Iran**); in force for India **1 Feb 1982**; **9 criteria** for designation; **Montreux Record** lists threatened sites. **World Wetlands Day**: 2 Feb.

India in News - 20 Oct 2026



Map not to scale; boundaries as per India's official position

Global Hunger Index 2026: India ranked 100th of 122

[REPORT] **COMMON: Prelims + Mains GS2/GS3**

Syllabus Linkage	**GS2**: Issues relating to poverty and hunger, health. **GS3**: Food security. **Prelims**: GHI indicators and publishers.
Context	The **GHI 2026** (theme: **'No Security without Food Security'**) places India **100th of 122** with a score of **24.1**, in the **'serious'** band where it has stayed since **2012**.
Key Facts	■ **Child wasting** rose to **19.0%** (from 16.9%) - **highest in South Asia** ■ **Child stunting 29.3%** - moved from 'very high' to **'high'** category ■ **Undernourishment 9.8%** (from 10.5%); **under-5 mortality 2.7%** ■ Neighbours: **Pakistan 106th** (25.5); **Bangladesh 19.2, Nepal 14.5, Sri Lanka 10.2** ('moderate') ■ Global score **18.1** (moderate); Ministry of **WCD** contests the methodology
Way Fwd	Target **wasting** via **POSHAN 2.0**, Poshan Tracker data, diet diversity and **WASH**, while engaging on index methodology with better national survey data.
Concept	GHI published by **Concern Worldwide** (Ireland), **Welthungerhilfe** (Germany) and **Helvetas**; **4 indicators** - undernourishment, stunting, wasting, child mortality; **100-point scale** (0 = no hunger).

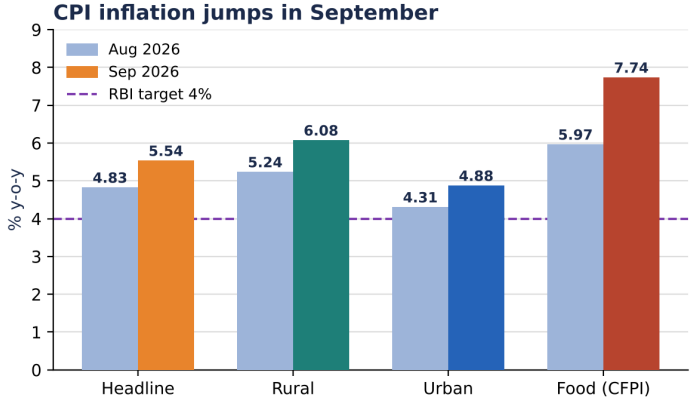
SECTION B | Key Economy Data Point of the Day

CPI inflation, September 2026 (base 2024=100)

5.54%

Up from **4.83%** in August; **food inflation 7.74%**, rural **6.08%**, urban **4.88%**; onion up **108%**. Above the RBI's **4%** target - the MPC raised the **repo rate to 5.50%** ('calibrated tightening') on 7 Oct; minutes due **21 Oct**.

CPI inflation jumps in September



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

SC: Internet access a fundamental right, including for children

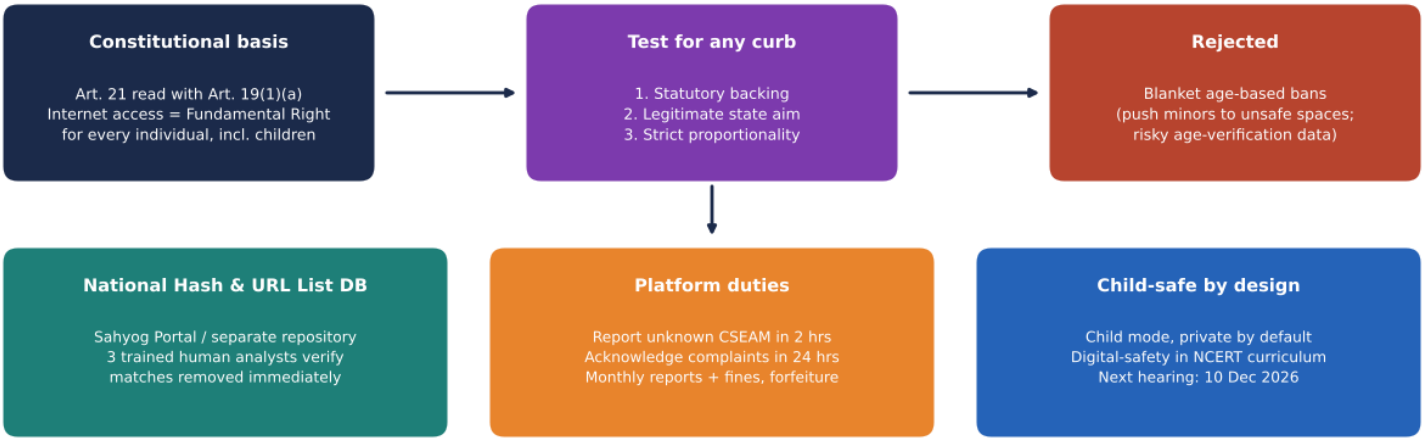
[POLITY] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS2**: Fundamental Rights, judiciary, child rights, IT governance. **GS3**: cyber security. **Prelims**: Art. 19(1)(a), 21, POCSO, IT Act.
Context	A bench of Justices **J.B. Pardiwala** and **K. Vinod Chandran** (order of **15 Oct**, 136 pages) held that the right to access the internet is a **fundamental right** under **Art. 21 r/w 19(1)(a)** and rejected **blanket age-based bans** for children.
Key Facts	■ Arose from **Just Rights for Children Alliance** applications after the **23 Sep 2024** CSEAM verdict ■ Centre to set up a **National Hash & URL List Database** (in **Sahyog Portal** or separately); **3 human analysts** verify entries ■ Intermediaries: report unknown-origin CSEAM within **2 hours**; acknowledge complaints in **24 hours** ■ **Child mode**, private-by-default accounts; **forfeiture** of paywalled CSEAM revenue; exemplary fines ■ Curbs must pass **legality, legitimate aim, proportionality**; next hearing **10 Dec 2026**
Way Fwd	**MeitY** to frame enforceable child-safety rules under the **IT Act**, operationalise the hash database, and add **digital safety** to the NCERT curriculum.
Concept	Precedents: **Anuradha Bhasin (2020)** - online speech/trade protected under 19(1)(a) & 19(1)(g); **Cricket Assn. of Bengal (1995)** - right to receive information; **Faheema Shirin (Kerala HC, 2019)**. Reasonable restrictions: **Art. 19(2)**.

Rubio in India: trade deal 'very close', energy and defence on table

[IR] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS2**: India and its neighbourhood/major powers, bilateral agreements, effect of policies of developed countries. **Prelims**: Quad, CAATSA-type waivers.
Context	US Secretary of State **Marco Rubio** began a **three-day visit (20-22 Oct)** - his **second** this year - with talks with EAM **S. Jaishankar** in **Mumbai**, before travelling to **Jamnagar (Gujarat)**.
Key Facts	■ Agenda: **trade deal**, **energy**, **defence**, **critical & emerging tech**, **West Asia crisis** ■ Trade talks since **early 2025**; Rubio: **'very close'**, Jaishankar: nearing **'landing point'** ■ US recently **suspended some sanctions** on Russia and five big oil buyers, **including India** ■ Wreath at the **26/11 Taj memorial** (6 US nationals among victims); event for **250 years of US independence** ■ Frictions: **punitive tariffs**, **H-1B fee hike**, green-card processing curbs on IT firms
Way Fwd	Close a **balanced first tranche** of the trade deal, de-link energy choices from sanctions pressure, and deepen **iCET/TRUST**-style tech cooperation.
Concept	India-US ties = **Comprehensive Global Strategic Partnership** (2020). Indian refineries are configured for **medium-sour crude**; US supplies are mainly **light** grades needing blending - hence **energy diversification** limits.

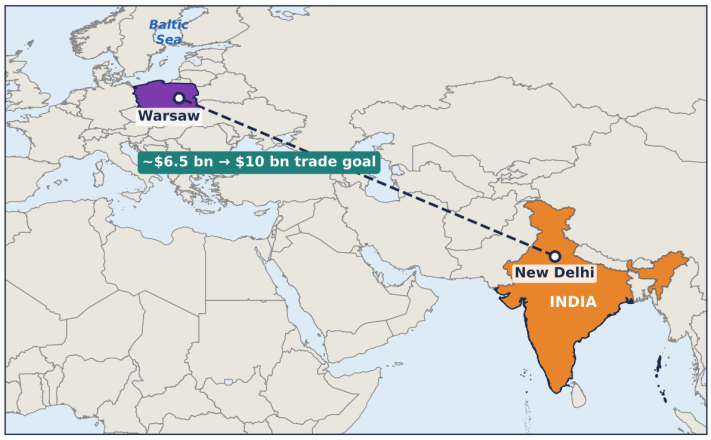


Polish PM Tusk's India visit to deepen strategic partnership

[IR] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS2**: Bilateral relations, India-EU, Central Europe. **Prelims**: Baltic Sea and its littoral states, Łukasiewicz network.
Context	Polish PM **Donald Tusk** begins a **three-day visit on 21 Oct**, with talks with PM Modi in **New Delhi on 22 Oct** - his first India visit as PM in **16 years** (last: **2010**).
Key Facts	■ Focus: **defence manufacturing**, trade, **space**, emerging tech, **Russia-Ukraine**, India-EU ties ■ Poland aims to lift trade from **~$6.5 bn to $10 bn**; business forums in **Delhi (22 Oct)** and **Bengaluru (23 Oct)** ■ Ties raised to **Strategic Partnership** in **Aug 2024** - first Indian PM visit in **45 years** ■ A **five-year action plan** covers defence, trade and technology ■ Poland seeks links of its **Łukasiewicz Research Network** with **CSIR** and **IITs**
Way Fwd	Use Poland as a **gateway to Central Europe**, co-produce defence systems under **Make in India**, and push the **India-EU FTA** implementation.
Concept	Poland: **EU & NATO** member, on the **Baltic Sea** (world's largest **brackish** water body, shared by **9 countries**). WWII link: **Jam Saheb of Nawanagar (Jamnagar)** sheltered Polish refugee children.

India-Poland: Strategic Partners (since 2024)



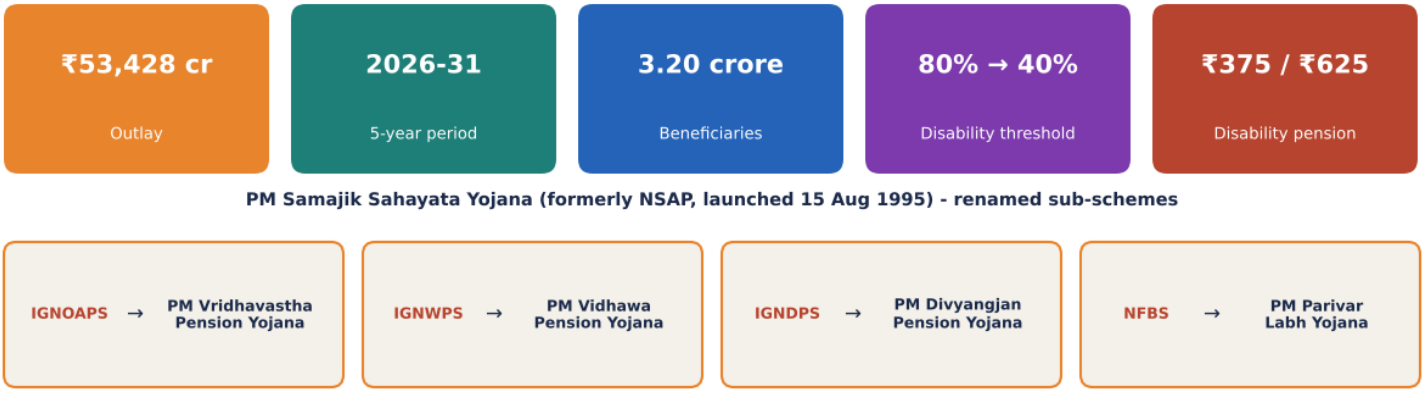
Map not to scale; boundaries as per India's official position

NSAP continued till 2030-31 as PM Samajik Sahayata Yojana

[SOCIETY] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS2**: Welfare schemes for vulnerable sections, social security, DPSPs. **Prelims**: NSAP sub-schemes, RPwD Act 2016.

Context	The Union Cabinet approved continuing the **National Social Assistance Programme** for **2026-27 to 2030-31** with an outlay of **₹53,428 crore**, renaming it and widening disability pensions.
Key Facts	■ NSAP → **PM Samajik Sahayata Yojana**; IGNOAPS → **PM Vridhavastha Pension Yojana** ■ IGNWPS → **PM Vidhawa Pension Yojana**; IGNDPS → **PM Divyangjan Pension Yojana**; NFBS → **PM Parivar Labh Yojana** ■ Disability threshold cut from **80% to 40%**; **minimum age removed** (eligible from birth) ■ Disability pension **₹375** (0-79 yrs), **₹625** (80+ yrs) ■ Covers **~3.20 crore** beneficiaries in all **36 States/UTs**; **100% central** assistance
Way Fwd	Index pension amounts to **inflation**, ensure **DBT** and Aadhaar-seeded payments reach the last mile, and issue guidelines within the **3-month** deadline.
Concept	NSAP launched **15 Aug 1995**; reflects **Art. 41** (DPSP - public assistance in old age, sickness, disablement). **RPwD Act, 2016** sets **40%** benchmark disability and 25% higher aid.



SECTION D | Prelims Rapid-Fire

1. **US midterm elections** on **3 Nov 2026**: all **435 House** seats and **35 of 100 Senate** seats	**2.** **Ustad Bismillah Khan Yuva Puraskar** (2024 & 2025) conferred on **106** young artists; given by **Sangeet Natak Akademi** (est. **2006**, age up to **40**, **₹25,000**)
3. DRDO's **ADRDE, Agra** flew an indigenous **High-Altitude Platform** to **21 km**; held ~20 km for **30+ minutes**	**4.** **Baltic Sea**: world's largest **brackish** water body; linked to the North Sea via the **Danish straits**
5. RBI policy rates: **Repo 5.50%**, **SDF 5.25%**, **MSF/Bank Rate 5.75%**; next MPC **2-4 Dec 2026**	**6.** **PETA India** seeks withdrawal of draft **PCA (Laboratory Animals) Rules, 2026**; PETA founded **1980**

SECTION E | Practice Corner

Q1. With reference to the Ramsar Convention, consider the following statements: 1. It was signed at Ramsar in Iran in 1971. 2. It entered into force for India in 1982. 3. Sukhna Wetland, recently designated a Ramsar site, is located in Haryana. How many of the above statements are correct?

(a) Only one
(b) Only two
(c) All three
(d) None

Answer: (b) — Statements 1 and 2 are correct (signed **2 Feb 1971**; in force for India **1 Feb 1982**). Sukhna is in the UT of **Chandigarh**, not Haryana. India now has **103** Ramsar sites.

Q2. Which of the following is NOT one of the four indicators used to compute the Global Hunger Index?

(a) Undernourishment
(b) Child wasting
(c) Maternal mortality ratio
(d) Under-five mortality rate

Answer: (c) — GHI uses **undernourishment, child stunting, child wasting** and **under-five mortality**. **Maternal mortality** is not an indicator. India ranks **100th of 122** in GHI 2026.

MAINS PRACTICE (GS-II): "Protecting children online must not come at the cost of their right to be online." In the light of the Supreme Court's recent recognition of internet access as a fundamental right, discuss how India can balance digital access with child safety. (250 words, 15 marks)

Hint: Intro: **Art. 21 + 19(1)(a)** ruling. Body: why blanket bans fail (privacy, **proportionality**, digital divide); tools - **hash database**, child mode, platform liability under **IT Act/POCSO**, digital literacy. Conclude: safety-by-design, not exclusion.

ONE-LINE REVISION: **Rubio** (trade deal) + **Tusk** (Poland) visits | SC: **internet = FR** | RBI **ODI** checks, rupee **94.91** | IDBI → **Fairfax 60.72%** | Ramsar **103** | GHI **100/122** | CPI **5.54%**

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