CURRENT AFFAIRS — 23 OCTOBER 2026

Friday, 23 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

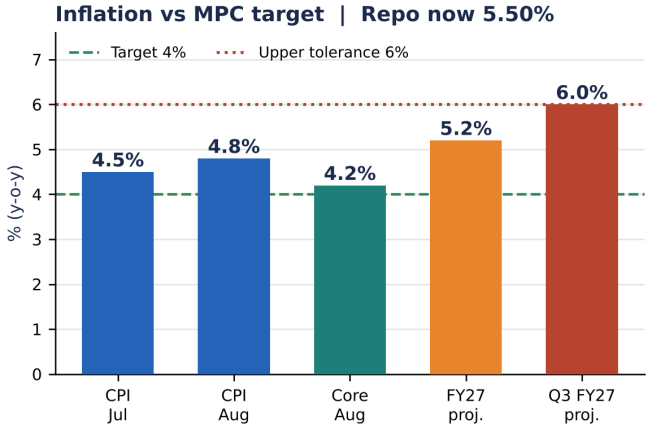
- RBI MPC minutes: repo **5.50%** (+25 bps, 6-0); stance now **calibrated tightening**
- CPI at **4.8%** (Aug); MPC sees FY27 CPI at **5.2%**, Q3 near **6%**
- GST reforms (57th Council) roll out in phases from **1 Nov 2026**; law changes from **1 Apr 2027**
- MoD–BEL **₹770 crore** deal for **LLLR-I** AESA radars to counter drones
- **SIMBEX-2026** (33rd edition) under way at **Visakhapatnam**, 21–26 Oct
- UNEP **Emissions Gap Report 2026**: 2025 emissions **58.4 GtCO2e**; 1.5°C overshoot unavoidable
- Nepal: **first beneficiary** of the loss and damage fund (**$20 million**)
- Modi–Tusk: **double India–Poland trade by 2030**; push for EU–India FTA
- NSAP renamed **PM Samajik Sahayata Yojana**; **₹53,428 crore** for 2026-31
- Ladakh notifies **100 constituencies** across **8 hill councils**

SECTION A • GS-III: ECONOMY / SECURITY / ENVIRONMENT / SCI-TECH

RBI MPC minutes: unanimous hike to 5.50%, stance turns 'calibrated tightening'

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 – Monetary policy, inflation, growth. Prelims: **MPC** composition, **repo rate**, policy stance, **flexible inflation targeting**.
Context	Minutes of the **5–7 October** MPC meeting, released on **21 October 2026**, show all **6 members** voted for a **25 bps** repo hike to **5.50%**, and the stance moved from **neutral** to **calibrated tightening**.
Key Facts	● Headline **CPI** rose to **4.8%** in August (from **4.5%** in July); **core inflation 4.2%** ● MPC projects **FY 2026-27 CPI at 5.2%**, with **Q3 near 6%** – the **upper tolerance limit** ● Stance change proposed by Dy. Governor **Poonam Gupta**; external members **Nagesh Kumar** and **Ram Singh** dissented on stance ● Household survey: median **3-month-ahead inflation expectation 9.9%**; input prices rising close to **9%** ● Rate cuts 'off the table' near term; next MPC meeting **2–4 December**
Way Fwd	Anchor **inflation expectations** via clear guidance while using supply-side steps (food stocks, imports) so tightening does not choke the recovery.
Concept	**MPC** (Sec. **45ZB**, RBI Act 1934; set up 2016): 6 members (3 RBI + 3 external), Governor has **casting vote**. Target **CPI 4% ± 2%** notified by the **Central Government** (in consultation with RBI) for five years.



₹770-crore deal with BEL for LLLR-I radars to counter drone threats

[DEFENCE] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 – Security challenges, indigenisation of defence technology. Prelims: **AESA**, **GaN**, DRDO labs, DPSUs.
Context	On **21 October 2026** the Ministry of Defence signed a **₹770 crore** contract with **Bharat Electronics Ltd (BEL)** for the **Improved Low-Level Light-Weight Radar (LLLR-I)** for the **Indian Army**.
Key Facts	● Detects **fighters, mini/micro drones** and low-RCS UAVs; counters **drone and cruise-missile** threats ● **4 fixed AESA panels** give **360° coverage** – no moving parts, passively cooled ● Uses **Gallium Nitride (GaN)** amplifiers, **digital beamforming**, **Track-While-Scan**, ECCM ● Upgrade of the **Aslesha** radar line designed by DRDO's **LRDE** (Bengaluru); deployable in plains, deserts and **high altitude**
Way Fwd	Integrate LLLR-I into a layered **counter-UAS grid** with jammers and gun systems along the LoC/LAC and vital installations.
Concept	**AESA** – each antenna element has its own transmit/receive module, so beams are steered electronically: faster scan, jam-resistant. **GaN** semiconductors handle higher power and heat than **GaAs**.

SIMBEX-2026: 33rd India–Singapore naval exercise opens at Visakhapatnam

[DEFENCE] COMMON: Prelims + Mains GS2/GS3

Syllabus Linkage	GS2 – India–ASEAN relations, Act East; GS3 – maritime security. Prelims: **military exercises** & partners.
Context	The **33rd Singapore–India Maritime Bilateral Exercise (SIMBEX)** began at **Visakhapatnam** on **21 October 2026** and runs till **26 October**, with sea drills in the **Bay of Bengal**.
Key Facts	● **Harbour phase 21–23 Oct**; **sea phase 24–26 Oct** – anti-submarine, anti-surface and anti-air warfare drills ● Singapore's **RSS Supreme** (Formidable-class stealth frigate) joined; opening aboard **INS Nilgiri** and **INS Kamorta** ● Began in **1994** as **'Exercise Lion King'** – one of India's **longest-running** naval exercises ● Hosted by **Eastern Naval Command**; 32nd edition was held in **Singapore (2025)**
Way Fwd	Use SIMBEX to deepen **MDA** information-sharing (IFC-IOR) and logistics access under the Act East policy.
Concept	**Act East Policy** (2014) – upgrade of Look East (1991). Singapore is India's gateway to **ASEAN**; India–Singapore **Comprehensive Strategic Partnership** (2024). Other exercises: **Agni Warrior**, **Bold Kurukshetra** (Army).

GST 2.0 compliance reforms to roll out in phases from 1 November

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 – Indirect taxes, ease of doing business, cooperative federalism. Prelims: **GST Council** (Art. **279A**), **ITC**, e-way bill.
Context	CBIC said reforms cleared by the **57th GST Council** meeting (**8 October**, New Delhi, chaired by FM **Nirmala Sitharaman**) that need no law change will start in phases from **1 November 2026**; amendments to CGST/SGST Acts target **1 April 2027**.
Key Facts	● **Automated refund sanction** for fresh claims after 1 Nov; pending claims not covered ● B2C-only small traders (turnover below **₹5 crore**): in-principle nod for **annual return + quarterly tax payment** ● **ITC** only if tax declared payable by supplier is actually paid – curbs **fake invoicing** ● From 2027: arrest provisions removed, prosecution thresholds rationalised, **₹10,000** minimum for show-cause notices, e-way bill changes ● No rate changes at the 57th meeting; previous big rate cut covered about **400 items** (Sept 2025)
Way Fwd	Pair **decriminalisation** with data-analytics-based risk scoring so honest taxpayers get speed and evaders still face consequences.
Concept	**GST Council** – Art. **279A** (101st CAA, 2016); Union FM chairs; Centre has **1/3** vote weight, States **2/3**; decisions need **3/4** majority. **ITC** avoids cascading 'tax on tax'.

GST 2.0 compliance reforms – phased roll-out

8 Oct 2026 — 57th GST Council
- Chaired by Union FM • no rate changes

↓

1 Nov 2026 — Admin changes (Phase 1)
- Automated refund sanction (new claims)
- Annual return + quarterly tax (B2C, below ₹5 cr)
- ITC only if tax actually paid

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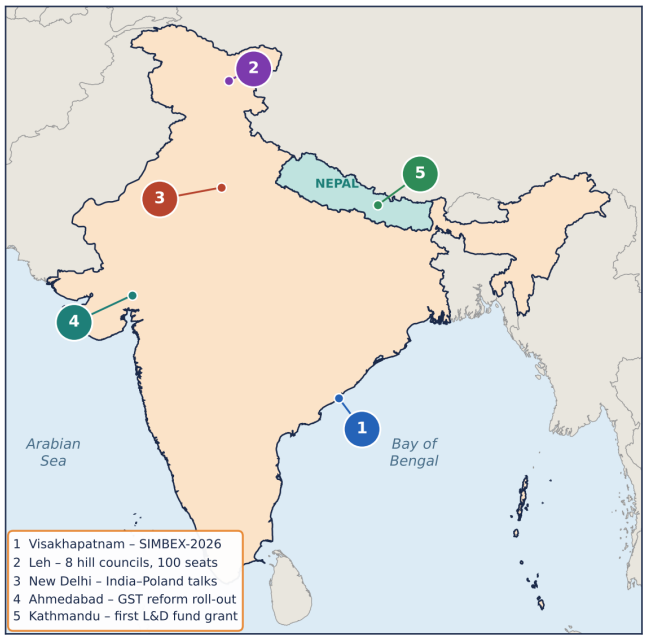
1 Apr 2027 — Law amendments (Phase 2)
- Arrest provisions removed
- Prosecution limits rationalised
- ₹10,000 floor for SCNs; e-way bill changes

UNEP Emissions Gap Report 2026: breaching 1.5°C now 'unavoidable'

[REPORT] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 – Climate change, environmental conventions. Prelims: **UNEP reports**, Paris Agreement goals, **NDCs**.
Context	The **17th Emissions Gap Report**, titled **'The Point of Return'**, says the chance of limiting warming to **1.5°C** with no or limited overshoot is gone; the task now is to minimise the **size and duration of overshoot**.
Key Facts	● Global GHG emissions in **2025: 58.4 GtCO2e** – roughly flat vs 2024; fossil CO2 still up **0.4–1.1%** ● Projected warming by 2100: **2.8°C** (current policies), **2.6°C** (all NDCs), **2.1°C** (NDCs + net-zero pledges) ● 1.5°C-overshoot pathway needs cuts of **18% by 2030**, **45% by 2035**, **69% by 2040** (vs 2025) ● **G20** (excl. AU) = **76%** of global emissions; **September 2026** was **1.63°C** above pre-industrial
Way Fwd	India should press for **finance and technology transfer (NCQG)** while front-loading its own **2035 NDC** actions in power, steel and transport.

INDIA IN NEWS – 23 Oct 2026



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

Nepal becomes first beneficiary of the UN loss and damage fund

[ENVIRONMENT] COMMON: Prelims + Mains GS3

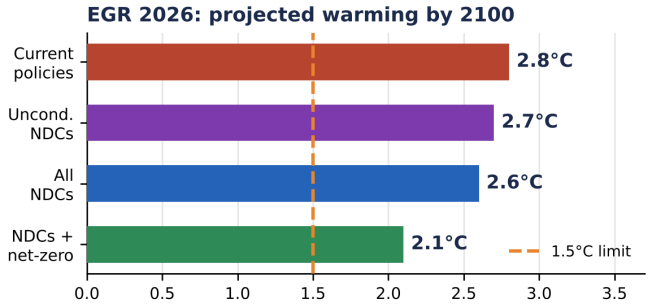
Syllabus Linkage	GS3 – Climate finance, disaster management; GS2 – India's neighbourhood. Prelims: **FRLD**, COP decisions.
Context	The board of the **Fund for responding to Loss and Damage (FRLD)**, at an extraordinary online meeting, set aside **$20 million** (+ **$1.6 million** admin costs) for **Nepal** after a deadly, climate-driven **August flood**.
Key Facts	● Nepal's recovery and reconstruction needs estimated at **$4.8 billion** ● The fund has about **$350 million** to allocate; current cap **$20 million per project** ● Germany and Czechia said the decision should **not set a precedent**; Japan called it **'truly exceptional'** ● First regular project approvals expected at the **December board meeting in the Philippines**
Way Fwd	Scale up predictable grant-based finance and fast-track access for **Himalayan** states facing **GLOF** and cloudburst risks.
Concept	**Loss and damage** = climate impacts beyond adaptation. Fund agreed at **COP27 (Sharm el-Sheikh, 2022)**, operationalised at **COP28 (Dubai, 2023)**; **World Bank** is interim trustee. Linked to the **Warsaw International Mechanism (2013)**.

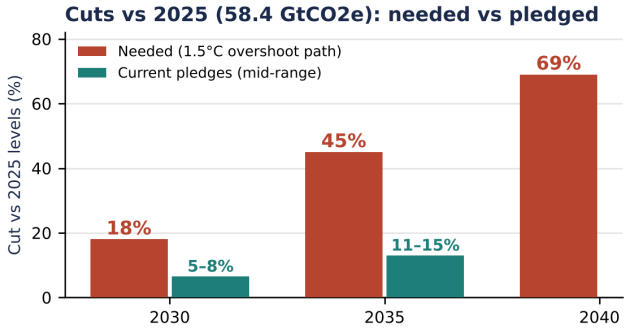
Sugar during antibiotic therapy may deepen gut microbiome damage

[HEALTH] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 – Biotechnology & health; GS2 – Health. Prelims: **microbiome**, **AMR**, opportunistic pathogens.
Context	A study led by **Memorial Sloan Kettering Cancer Center** (published **30 September 2026** in a leading science journal) links **sugar-rich diets** during antibiotic use to steeper loss of gut **microbial diversity**.
Key Facts	● In **173** bone-marrow-transplant patients, diversity fell about **24%** for every **100 g** extra sugar over the prior two days ● High sugar favoured overgrowth of **Enterococcus**; sweetened **nutrition shakes/smoothies** appeared most harmful ● Mice on antibiotics + **high-sucrose** diet developed dangerous Enterococcus levels; sugar alone did not ● Human data are **observational**; authors call for **clinical trials** before diet advice

Concept	**Paris Agreement** (2015, COP21): keep warming 'well below **2°C**', pursue **1.5°C**; **NDCs** every 5 years; **Global Stocktake** every 5 years. **UNEP** – est. **1972**, HQ **Nairobi**.





Way Fwd	Integrate **diet stewardship** into India's antimicrobial stewardship and hospital nutrition protocols, pending trials.
Concept	**Gut microbiome** – trillions of microbes aiding digestion & immunity; **dysbiosis** lets pathobionts dominate. India's **NAP-AMR 2.0** (2025) follows the **One Health** approach; **Kerala** first state AMR plan (KARSAP).

SECTION B • ECONOMY DATA POINT OF THE DAY

5.50% (+25 bps)

Policy repo rate after the October 2026 MPC (minutes released 21 Oct)

Stance: **calibrated tightening**; CPI **4.8%** (Aug), FY27 projection **5.2%**; SDF **5.25%**, MSF/Bank Rate **5.75%** (±25 bps corridor).

SECTION C • GS-II: GOVERNANCE / POLITY / INTERNATIONAL RELATIONS

India–Poland: Modi and Tusk set goal to double bilateral trade by 2030

[IR] **COMMON: Prelims + Mains GS2**

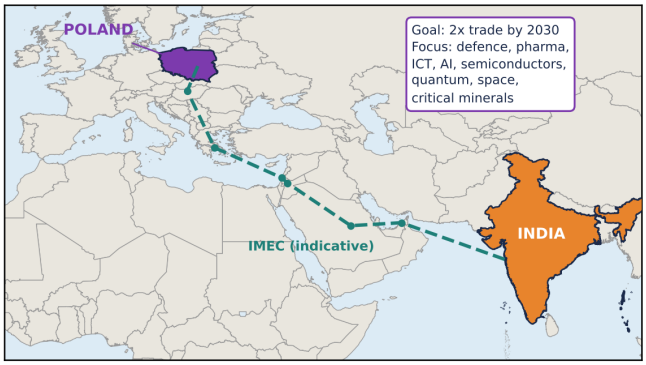
Syllabus Linkage	GS2 – Bilateral relations, India–EU ties, connectivity corridors. Prelims: **IMEC**, Central & Eastern Europe.
Context	PM **Narendra Modi** and Polish PM **Donald Tusk** held talks in **New Delhi** on **22 October 2026**, agreeing to **double bilateral trade by 2030** under the **Strategic Partnership**.
Key Facts	● Call for prompt **signing, ratification and implementation** of the **EU–India FTA** ● Joint research in **AI, semiconductors and quantum**; **space** named a key pillar of the partnership ● **Critical minerals**: battery recycling & rare-earth refining; geology and mining **MoU under negotiation** ● Revival of the **agriculture working group**; support for more direct flights, maritime security and **IMEC**
Way Fwd	Leverage Poland as a **gateway to Central & Eastern Europe** for Indian pharma, IT and defence exports once the FTA is in force.
Concept	India–Poland ties upgraded to **Strategic Partnership** during PM Modi's **Warsaw visit (August 2024)**. **Jam Saheb of Nawanagar** sheltered Polish children in WWII. **IMEC** announced at **G20 New Delhi (2023)**.

Ladakh notifies 100 constituencies across eight hill councils

[POLITY] **COMMON: Prelims + Mains GS2**

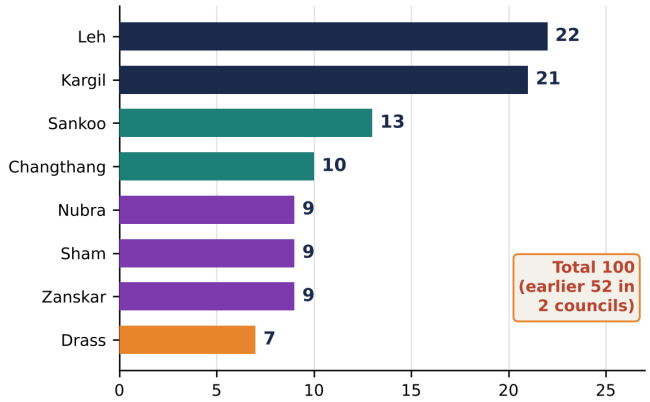
Syllabus Linkage	GS2 – Local self-government, UT administration, Sixth Schedule debate. Prelims: **LAHDC**, Ladakh districts.
Context	On **21 October 2026** the Ladakh UT administration notified **100 elected constituencies** for **eight Ladakh Autonomous Hill Development Councils (LAHDCs)** under the **LAHDC Act, 1997** read with the **LAHDC (Amendment) Regulation, 2026** – up from **52** seats in two councils.
Key Facts	● Seats: **Leh 22**, **Kargil 21**, **Sankoo 13**, **Changthang 10**, **Nubra 9**, **Sham 9**, **Zanskar 9**, **Drass 7** ● New councils follow notifications of **3 September** and **16 October 2026**; Union Cabinet nod on **14 October** ● Each council: **7–24 elected** seats plus **4 nominated** members ● Ladakh became a **UT without legislature** on **31 October 2019** (J&K Reorganisation Act, 2019)
Way Fwd	Devolve real **funds, functions and functionaries** to the councils and continue dialogue on safeguards for land, jobs and culture.
Concept	**LAHDC-Leh (1995)** and **LAHDC-Kargil (2003)** were the original councils. Demands of Ladakh bodies include **Sixth Schedule** status (Art. **244(2)**) – autonomous district councils exist in **Assam, Meghalaya, Tripura, Mizoram**.

India–Poland Strategic Partnership



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

Ladakh: elected seats in 8 hill councils



NSAP renamed Pradhan Mantri Samajik Sahayata Yojana; disability pension widened

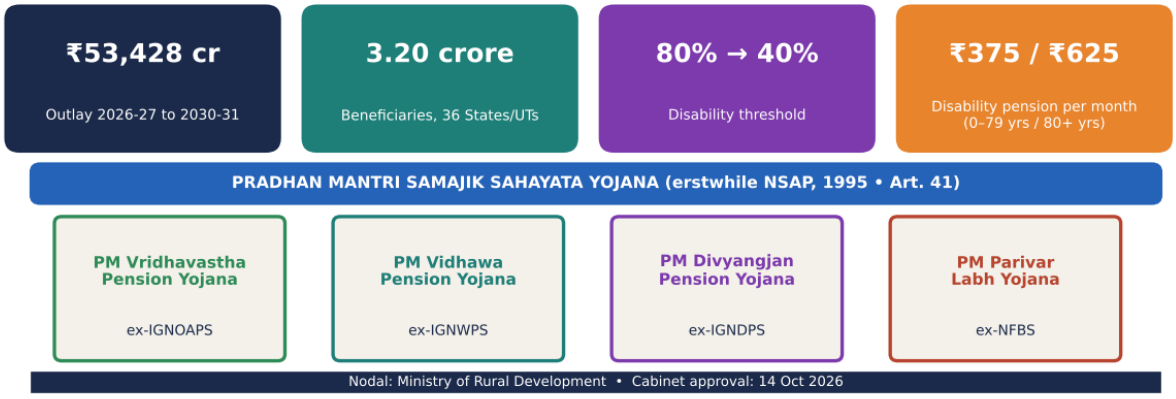
[SOCIETY] **COMMON: Prelims + Mains GS2**

Syllabus Linkage	GS2 – Welfare schemes for vulnerable sections, DPSPs. Prelims: **NSAP components**, **Article 41**, nodal ministry.
Context	The Union Cabinet (**14 October 2026**) approved continuation of **NSAP** for **2026-27 to 2030-31** with an outlay of **₹53,428 crore**, renaming it the **Pradhan Mantri Samajik Sahayata Yojana**.
Key Facts	● IGNOAPS → **PM Vridhavastha Pension Yojana**; IGNWPS → **PM Vidhawa Pension Yojana**; IGNDPS → **PM Divyangjan Pension Yojana**; NFBS → **PM Parivar Labh Yojana** ● Disability pension: threshold cut from **80% to 40%**; **minimum age removed** (eligible from birth) ● Assistance raised from **₹300 to ₹375/month** (age 0–79) and **₹500 to ₹625/month** (80+) ● Covers about **3.20 crore** beneficiaries across **36 States/UTs**; revised guidelines within **3 months**
Way Fwd	Index pensions to **inflation**, use **DBT + Aadhaar-based life certificates**, and push States to top up to a dignified floor.
Concept	**NSAP** launched **15 August 1995** (Ministry of **Rural Development**) – gives effect to **Article 41** (DPSP: public assistance in old age, sickness, disablement). Rights of Persons with Disabilities Act **2016**: 'benchmark disability' = **40%**.

Financial Inclusion Saturation Campaign runs till 31 December across 2.70 lakh local bodies

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

Syllabus Linkage	GS3 – Inclusive growth, banking; GS2 – Welfare delivery. Prelims: **PMJDY, PMJJBY, PMSBY, APY**, CKYC.
Context	The **Department of Financial Services** (Finance Ministry) is running a saturation drive from **21 October to 31 December 2026** in **2.70 lakh gram panchayats and urban local bodies**.
Key Facts	● Camps for enrolment in **PMJJBY**, **PMSBY** and **Atal Pension Yojana**; new **PMJDY** accounts and **re-KYC** ● Generation of pending **C-KYC IDs** and updating **nominations** in accounts and lockers ● **KCC** saturation for eligible **PM-KISAN** beneficiaries and **PMFBY** enrolment before the **Rabi** season ● Awareness on digital frauds and unclaimed deposits under '**Aapki Poonji, Aapka Adhikar**'
Way Fwd	Shift focus from account opening to **usage** – active accounts, micro-insurance renewals and grievance redress in the last mile.
Concept	**PMJDY** (2014) – zero-balance accounts + RuPay + ₹2 lakh accident cover; **PMJJBY** (₹2 lakh life, ₹436/yr) and **PMSBY** (₹2 lakh accident, ₹20/yr) launched **2015**; **CKYC** registry run by **CERSAI**.



Pradhan Mantri Samajik Sahayata Yojana – key numbers and the four renamed component schemes

SECTION D • PRELIMS RAPID-FIRE

Topic	Quick fact
Space	**Perseverance** rover set an off-world driving record of **45.22 km**, beating **Opportunity's 45.16 km**; landed in **Jezero Crater** (Feb 2021)
Trade	**India–New Zealand FTA** entered into force on **20 October 2026**; customs MoC signed for electronic **origin-data** exchange
Tech & Language	**BHASHINI** (MeitY) & **IISc** released Text-to-Speech models for **Sourashtra**, a low-resource Indo-Aryan language of **Tamil Nadu**, on **AIKosh**

Topic	Quick fact
Defence	DRDO's **ARDE (Pune, 1958)** shortlisted partners for India's first indigenous **20 mm aviation gun** for **ALH Rudra** and **LCH Prachand**
Important Day	**UN Day – 24 October**: UN Charter came into force on **24 Oct 1945** (signed **26 June 1945**, San Francisco)
Health	**World Polio Day – 24 October**; India certified **polio-free** by WHO on **27 March 2014**

SECTION E • PRACTICE CORNER

Q1. With reference to the Monetary Policy Committee (MPC) of India, consider the following statements:
1. It has six members, three of whom are from the RBI.
2. In case of a tie, the RBI Governor has a casting vote.
3. The inflation target is notified by the Central Government in consultation with the RBI.
Which of the statements given above is/are correct?

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

Answer: (d) – All three are correct. Under **Section 45ZB** of the RBI Act, the MPC has **6 members (3 RBI + 3 external)**; the Governor has a **casting vote**; the **Centre**, in consultation with RBI, notifies the **4% ± 2%** CPI target.

Q2. Consider the following statements about the Pradhan Mantri Samajik Sahayata Yojana (erstwhile NSAP):
1. It was originally launched in 1995 and gives effect to Article 41 of the Constitution.
2. Under the revamped disability pension, the eligibility threshold has been lowered from 80% to 40% disability.
3. Its nodal ministry is the Ministry of Social Justice and Empowerment.
Which of the statements given above are correct?

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

Answer: (b) – NSAP began on **15 August 1995** reflecting **Article 41** (DPSP); disability threshold cut from **80% to 40%**. Statement 3 is wrong – the nodal ministry is the **Ministry of Rural Development**.

MAINS PRACTICE (GS-III): The Emissions Gap Report 2026 declares that overshooting 1.5°C is now unavoidable. Discuss the implications for climate-vulnerable developing countries in South Asia and evaluate the role of loss and damage finance in addressing them. (15 marks, 250 words)

Hint: Intro: **58.4 GtCO2e** in 2025, **2.6–2.8°C** trajectory. Body: Himalayan **GLOFs**, heatwaves, monsoon extremes, coastal risks; Nepal's **$20 million** FRLD grant vs **$4.8 billion** need; equity & **CBDR-RC**, NCQG. Conclude: adaptation + finance + India's own 2035 NDC leadership.

ONE-LINE REVISION: Repo **5.50%** & calibrated tightening | GST phase-1 from **1 Nov** | EGR 2026: **58.4 GtCO2e**, cuts **18/45/69%** | Nepal: first FRLD grant **$20M** | India–Poland: 2x trade by **2030** | NSAP → **PM Samajik Sahayata Yojana** (₹53,428 cr) | Ladakh: **100** seats, **8** councils

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