CURRENT AFFAIRS — 28 OCTOBER 2026

Wednesday, 28 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

- India invites Pakistan's culture minister **Aurangzeb Khan Khichi** to the **SCO Civilisational Dialogue Forum**, New Delhi, **20–22 Nov 2026**.
- SC (CJI **Surya Kant**) issues notice on **DNPA** plea against **DPDP Act, 2023**; next hearing **17 Nov**.
- SC on drug pricing: non-scheduled medicines are about **83%** of the market by value; order **reserved**.
- ICRA: FY27 fresh NPA generation **0.8%** (PSBs) vs **2.5%** (private banks).
- Japanese delegation pitches **₹8–10 lakh crore** investment; Japan was top FDI source in Q1 FY27 (**$5.71 bn**).
- **SIMBEX-2026** (33rd edition) concluded off **Visakhapatnam**; running since **1994**.
- Army special forces head to **Banyuwangi** (Indonesia) for **Exercise Garuda Shakti**.
- GIB rewilding: **1 of 4** released birds killed by a **desert fox** in Desert National Park.
- Study: just **3.2%** of glaciers (lake/ocean-ending) cause **over half** of global glacier ice loss.
- **ESTIC-2026** (27–29 Oct, Bharat Mandapam) spotlights **CCUS** and gene-edited crops.

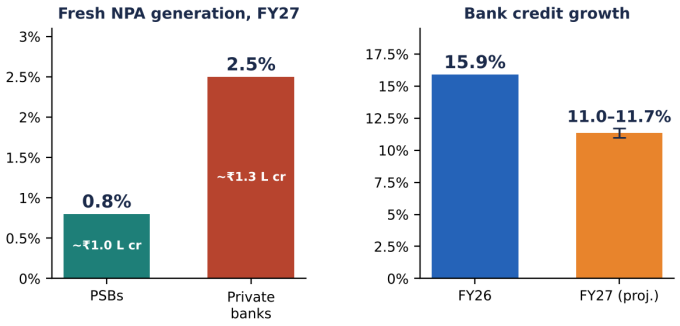
SECTION A • GS-III: SCIENCE-TECH, ECONOMY, ENVIRONMENT & SECURITY

ICRA: Fresh Bad Loans to Rise in FY27, Private Banks Under Pressure

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	**GS3** – Indian Economy, banking & mobilisation of resources; Prelims: **NPA**, **slippage ratio**, **GNPA**, credit growth.
Context	Rating agency **ICRA** expects fresh NPA generation to inch up in **FY27**, led by stress in **unsecured retail** and **MSME** loans of private banks, even as overall credit costs stay below historical levels.
Key Facts	■ Fresh NPA generation in FY27: **0.8%** for **PSBs** vs **2.5%** for **private banks**. ■ In absolute terms: about **₹1 lakh crore** (PSBs) and **₹1.3 lakh crore** (private banks). ■ Bank credit growth seen at **11.0–11.7%** in FY27, down from **15.9%** in FY26. ■ System **GNPA** projected at **2.0–2.1%**; slippages likely higher in **H2 FY27**.
Way Fwd	Tighter **underwriting** of unsecured loans, early-warning systems and timely use of **IBC** resolution to keep asset quality stable.
Concept	**NPA**: a loan whose interest/principal is overdue for **more than 90 days**. **Slippage ratio** = fresh NPAs ÷ standard advances at the start of the year. **GNPA** includes all NPAs; **NNPA** = GNPA minus provisions.

ICRA outlook: asset quality & credit, FY27



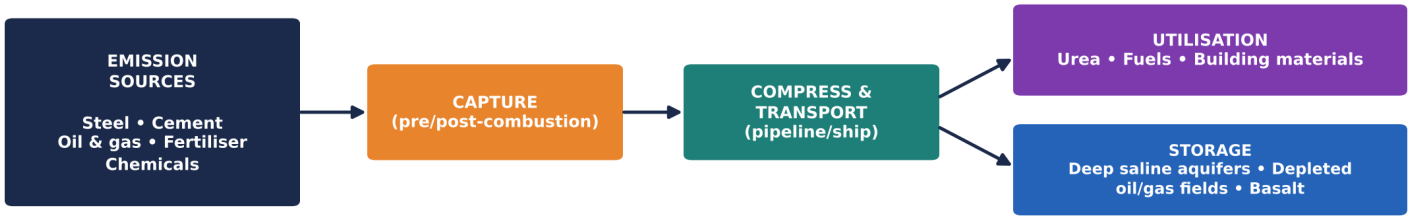
Source: rating-agency projections; System GNPA seen at 2.0–2.1%

CCUS Pitched as Key to Net Zero for Hard-to-Abate Sectors at ESTIC-2026

[ENVIRONMENT] COMMON: Prelims + Mains GS3

Syllabus Linkage	**GS3** – Environment, conservation, climate change; Prelims: **CCUS**, **Net Zero 2070**, **ESTIC**.
Context	An official statement on the sidelines of the second **Emerging Science, Technology and Innovation Conclave (ESTIC-2026)**, **27–29 Oct** at **Bharat Mandapam**, positioned **Carbon Capture, Utilisation and Storage** as central to India's **Net Zero by 2070** vision.
Key Facts	■ Target sectors: **steel, cement, oil & gas, petrochemicals, chemicals, fertilisers**. ■ Union Budget 2026-27 proposed **₹20,000 crore over 5 years** for CCUS, aligned with the **Dec 2025 roadmap**. ■ Captured CO2 is either **utilised** (urea, fuels, building materials) or **stored** in deep geological formations. ■ ESTIC-2026 is organised by **CSIR**; theme: **'Creative Minds, Catalyzing Science, Empowering Technologies'**.
Way Fwd	Build **CO2 transport hubs/clusters**, a carbon-market linkage via **CCTS**, and storage-site mapping to cut costs and scale pilots.
Concept	**Hard-to-abate sectors** need high heat or carbon as a feedstock, so renewables alone cannot decarbonise them. India's updated **NDC**: **45%** cut in emissions intensity (2005 base) by **2030**, **50%** non-fossil power capacity, Net Zero by **2070**.

CCUS value chain — pathway for hard-to-abate sectors (Net Zero 2070)



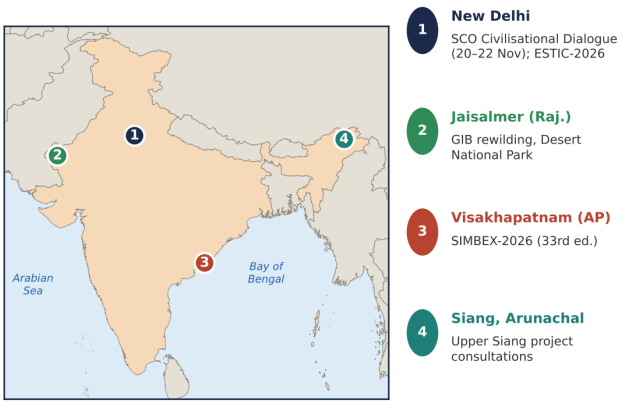
Budget 2026-27: ₹20,000 crore over 5 years for CCUS • ESTIC-2026, Bharat Mandapam (27–29 Oct)

Great Indian Bustard Rewilding: One Bird Lost to Desert Fox, Next Batch Under Review

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

Syllabus Linkage	**GS3** – Biodiversity conservation; Prelims: **GIB**, **Desert National Park**, **IUCN status**, **WPA Schedule I**.
Context	In the first phase of India's experimental **GIB rewilding**, a **six-month-old** captive-bred male was killed by a **desert fox** at a watering hole in **Desert National Park, Jaisalmer**; officials say the programme will continue after a review of safeguards.
Key Facts	■ **11** captive-bred GIBs (about 6 months old) identified for phase-1 release. ■ **2** satellite-tagged males released on **4 Oct** at **Sudasari (Sam)**; **2** more later — **4** in all. ■ **3** surviving birds are safe and tracked by **satellite**; release of the remaining **7** paused for review. ■ Birds bred at the **WII-run** conservation breeding centre at **Sam**, Jaisalmer.
Way Fwd	Predator-proof **soft-release enclosures**, staggered releases and continued **power-line undergrounding/bird diverters** in GIB habitats.
Concept	**GIB (Ardeotis nigriceps)**: **Critically Endangered** (IUCN), **Schedule I** of WPA 1972, **CMS Appendix I**; state bird of **Rajasthan**. Main threat: collision with **overhead power lines**. **Rewilding** = restoring captive-bred animals to the wild.

INDIA IN NEWS — 28 Oct 2026



1 **New Delhi** — SCO Civilisational Dialogue (20–22 Nov); ESTIC-2026

2 **Jaisalmer (Raj.)** — GIB rewilding, Desert National Park

3 **Visakhapatnam (AP)** — SIMBEX-2026 (33rd ed.)

4 **Siang, Arunachal** — Upper Siang project consultations

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

Nobel Laureate Backs Gene-Edited Crop Research in Indian Labs

[SCI-TECH] **COMMON: Prelims + Mains GS3**

Syllabus Linkage	**GS3** – Biotechnology, food security; Prelims: **GEAC**, **SDN-1/SDN-2**, **CRISPR**, **Bt cotton**.
Context	At **ESTIC-2026**, Nobel laureate **Richard J. Roberts** (Medicine, **1993**) said fears of dependence on foreign seed firms are unfounded, since **CRISPR**-based plant work needs only a lab and a few weeks of training.
Key Facts	■ **Bt cotton** (2002) remains India's only commercially approved GM crop. ■ **Bt brinjal** moratorium since **2010**; SC gave a **split verdict** on **GM mustard** in **July 2024**. ■ **SDN-1 and SDN-2** genome-edited plants (no foreign DNA) exempted from GM rules in **March 2022**. ■ **ICAR** released India's first two **genome-edited rice varieties** in **2025**.
Way Fwd	A clear **national GM/gene-editing policy** (as the SC asked), science-based **biosafety** review and public outreach to build trust.
Concept	**GM crop**: carries a foreign gene (transgenic). **Gene editing (CRISPR-Cas9)**: precise changes to a plant's own genes. **GEAC** under **MoEFCC** (Rules, **1989** under **EPA, 1986**) approves GM organisms.

Just 3.2% of Glaciers Cause Over Half of Global Glacier Ice Loss

[REPORT] **COMMON: Prelims + Mains GS1/GS3**

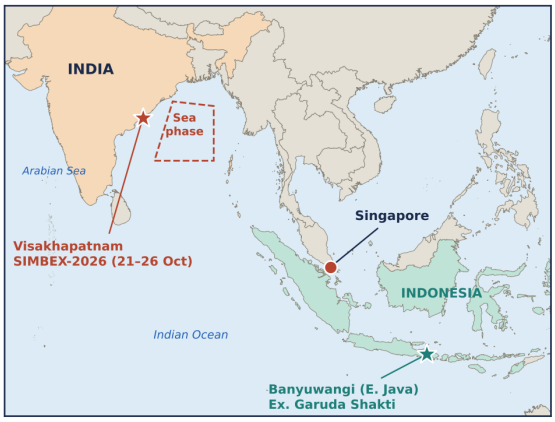
Syllabus Linkage	**GS1** – Physical geography (glaciers); **GS3** – Climate change, disaster management (**GLOFs**).
Context	A new **peer-reviewed global study** found that **water-terminating glaciers** (ending in lakes, oceans or ice shelves) are only **3.2%** of the world's glaciers but drove more than half of glacier ice loss during **2000–2019**.
Key Facts	■ These glaciers lost about **134 billion tonnes** of ice a year. ■ Study covered **216,502 glaciers** (excluding Greenland and Antarctic ice sheets). ■ Lake-ending glaciers flow **10% faster**; ocean-ending ones **44% faster** than land-ending ones. ■ Relative to size, lake-ending glaciers lost ice about **57% faster**; current models under-count them.
Way Fwd	Include **lake-terminating glaciers** in projection models and expand **GLOF** early-warning systems for Himalayan glacial lakes.
Concept	**Calving**: breaking of ice chunks at a glacier's edge into water. **GLOF** (Glacial Lake Outburst Flood): sudden release of water from a moraine-dammed lake, e.g. **South Lhonak (Sikkim), Oct 2023**.

SIMBEX-2026 Concludes; Army Special Forces Head to Indonesia for Garuda Shakti

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

Syllabus Linkage	**GS3** – Security; **GS2** – India & ASEAN, **Act East**; Prelims: bilateral exercises & locations.
Context	The **33rd Singapore–India Maritime Bilateral Exercise (SIMBEX-2026)** concluded after harbour and sea phases off **Visakhapatnam**, while an Indian Army special forces contingent left for **Banyuwangi (East Java)** for the India–Indonesia exercise **Garuda Shakti**.
Key Facts	■ SIMBEX began in **1994** as **'Exercise Lion King'** — the Indian Navy's **longest continuous** bilateral exercise. ■ 2026 edition: **21–26 Oct**; RSN ship **RSS Supreme**; opening aboard **INS Nilgiri** and **INS Kamorta**. ■ Sea phase in the **Bay of Bengal**: anti-submarine, anti-surface and anti-air warfare drills. ■ **Garuda Shakti**: special forces drill on **counter-terrorism** and **jungle operations**.
Way Fwd	Deepen **interoperability** and maritime domain awareness with ASEAN partners under **MAHASAGAR** and the **Indo-Pacific Oceans Initiative**.
Concept	India–Singapore: **Comprehensive Strategic Partnership (2024)**; India–Indonesia: **CSP (2018)**. Other India–Indonesia drills: **Samudra Shakti** (navy), **IND-INDO CORPAT** (coordinated patrol).

India–ASEAN defence drills in news



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

SECTION B • ECONOMY DATA POINT OF THE DAY

2.5%

Fresh NPA generation, private banks (FY27, ICRA projection)

Over **3x** the **0.8%** projected for public sector banks; about **₹1.3 lakh crore** of fresh bad loans, driven by **unsecured retail** and **MSME** stress, while credit growth slows to **11.0–11.7%**.

SECTION C • GS-II: GOVERNANCE, POLITY & INTERNATIONAL RELATIONS

First Since Op Sindoor: India Invites Pakistan to SCO Civilisational Dialogue Forum

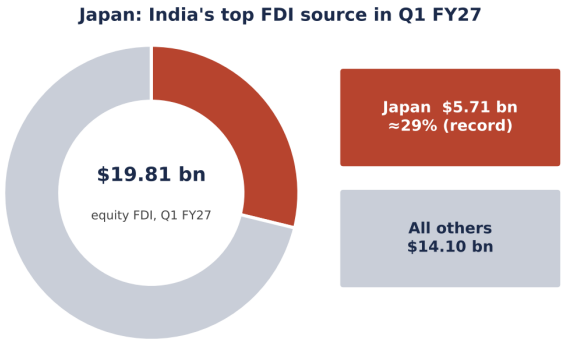
[IR] **COMMON: Prelims + Mains GS2**

Syllabus Linkage	**GS2** – India and its neighbourhood; regional groupings; Prelims: **SCO members**, **RATS**, chairmanship.
Context	India has invited all **10 SCO members**, including Pakistan's Minister for National Heritage and Culture **Aurangzeb Khan Khichi**, to the first **SCO Civilisational Dialogue Forum** in New Delhi on **20–22 November 2026**.
Key Facts	■ Forum announced at the **SCO Council of Heads of Government** in **Dushanbe** on **20 Oct**. ■ If he attends, it would be the first senior Pakistani ministerial visit since **Bilawal Bhutto (Goa, May 2023)**. ■ Pakistan chairs the **SCO Council of Heads of State** for **2026–27** (from **1 Sep**). ■ India's line at SCO: **'no double standards'** in dealing with terrorism.
Way Fwd	Use **multilateral cultural platforms** for people-centric engagement while keeping bilateral dialogue tied to an end to cross-border terrorism.
Concept	**SCO**: founded **15 June 2001**, Shanghai; HQ **Beijing**; **RATS** in **Tashkent**. Members: China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, **India & Pakistan (2017)**, **Iran (2023)**, **Belarus (2024)**.

Japanese Industry Delegation Pitches ₹8–10 Lakh Crore Investment in India

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

Syllabus Linkage	**GS2** – Bilateral relations; **GS3** – Investment models, infrastructure; Prelims: **FDI** data, **high-speed rail**.
Context	A **32-member** delegation led by the **Japan Chamber of Commerce and Industry** met PMO and **NITI Aayog** officials in New Delhi, proposing **₹8–10 lakh crore** of investment in **infrastructure and manufacturing** over the next few years.
Key Facts	■ Japan was India's **top FDI source in Q1 FY27**: record **$5.71 bn**, about **29%** of **$19.81 bn** equity inflows. ■ Interest in **Delhi–Varanasi** and **Varanasi–Siliguri** high-speed rail corridors; autos and manufacturing. ■ Asks: **faster clearances**, **tax predictability**, phased infrastructure, skilled manpower. ■ **India–Japan HR Exchange Action Plan**: movement of over **5 lakh people** in **5 years**.
Way Fwd	Fast-track **single-window clearances** and stable tax rules to convert pledges into projects, leveraging **China+1** supply-chain shifts.
Concept	India–Japan **Special Strategic and Global Partnership** (2014). **Aug 2025** summit set a target of **¥10 trillion** private investment over **10 years**. **Mumbai–Ahmedabad HSR** (~**₹2 lakh crore**) uses **Shinkansen** technology.





SC Issues Notice on News Publishers' Challenge to DPDP Act, 2023

[POLITY] COMMON: Prelims + Mains GS2

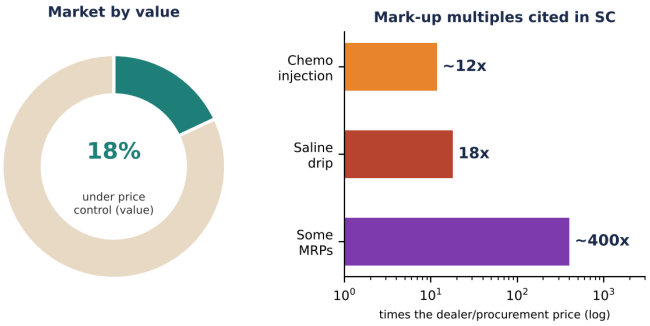
Syllabus Linkage	**GS2** – Fundamental rights, judiciary, statutory bodies; Prelims: **Art. 19(1)(a)**, **Art. 21**, **Puttaswamy**, **Data Protection Board**.
Context	A bench of CJI **Surya Kant** and Justices **Joymalya Bagchi** and **V. Mohana** issued notice to the Centre on the **Digital News Publishers Association (DNPA)** plea arguing the data law has **no journalistic exemption** and could stifle newsrooms.
Key Facts	■ Challenged: **Sections 7, 17(2), 18, 19, 27, 29, 36, 37, 44(3)** of the Act and **Rules 16, 17, 23** of DPDP Rules, 2025. ■ **Sec 44(3)** amends **RTI Act Sec 8(1)(j)** to exempt all personal information from disclosure. ■ Petitioners: consent rules could act as **prior restraint** on investigative reporting. ■ CJI sought **safeguards against misuse** of any media exemption; next hearing **17 Nov**.
Way Fwd	A narrowly-tailored **journalistic exemption** (as in GDPR Art. 85) with a public-interest test can balance **privacy** and **press freedom**.
Concept	**K.S. Puttaswamy (2017)**: 9-judge bench held **privacy** a fundamental right under **Art. 21**; test of **legality, necessity, proportionality**. Press freedom is implicit in **Art. 19(1)(a)**, subject to **Art. 19(2)**.

'Patients' Lives, Not Commerce': SC Questions Why Most Medicines Escape Price Control

[HEALTH] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS2** – Health, government policies; Prelims: **DPCO 2013**, **NPPA**, **NLEM**, **Para 19**.
Context	Hearing **Kishan Chand Jain v. EMRB**, a bench of Justices **Vikram Nath** and **Sandeep Mehta** questioned steep hospital mark-ups and the narrow coverage of price control, and **reserved its order** with **two weeks** for written submissions.
Key Facts	■ Non-scheduled medicines ≈ **83%** of market by value (petitioner); scheduled drugs = **18%** by price (Centre). ■ Examples: chemo injection **₹11,000** dealer price billed at **₹1.3 lakh**; **₹15** saline sold for **₹270**. ■ Bench noted MRPs up to **~400 times** procurement price; called the regulator's functioning **'defunct'**. ■ Centre: no legal bar to wider control, but follows a **'calibrated'** policy (NPPP, **2012**).
Way Fwd	Extend **trade-margin rationalisation** beyond cancer drugs, cap hospital mark-ups on consumables and strengthen **NPPA** monitoring.
Concept	**DPCO 2013** issued under the **Essential Commodities Act, 1955**; caps prices of **NLEM** (scheduled) drugs. **NPPA** (1997) enforces it. **Para 19** allows price fixing in extraordinary cases (e.g. **stents, 2017**). Right to health flows from **Art. 21**; **Art. 47** (DPSP).

Drug pricing: narrow control, steep mark-ups



SIR Row: SC Says It Will 'Examine Everything' as Petitioners Seek Preservation of ECI Records

[POLITY] COMMON: Prelims + Mains GS2

Syllabus Linkage	**GS2** – Constitutional bodies, elections; Prelims: **Art. 324/326**, **RP Act 1950**, **Form 6**.
Context	Hearing pleas on the **Special Intensive Revision (SIR)** of electoral rolls, the CJI-led bench was urged to order preservation of the **Election Commission's files, notings and internal communications**; the CJI said, **'We are aware of everything... we will examine.'**
Key Facts	■ Petitioners questioned changes to the online **Form 6** (new-voter enrolment) made during the **Bihar SIR**. ■ Petitioners got **10 days** to file a rejoinder to the ECI's counter-affidavit. ■ Matter listed next on **17 Nov**, with fresh notice on the Form 6 dispute.
Way Fwd	Transparent **SOPs**, publication of deletion lists with reasons and a time-bound appeal route protect the **universal adult franchise**.
Concept	**Art. 324**: ECI superintends preparation of electoral rolls. **Art. 326**: adult suffrage (18+). **Sec 21, RP Act 1950**: revision of rolls by the **ERO**. **Form 6**: inclusion of name; **Form 7**: objection/deletion; **Form 8**: correction/shifting.

SECTION D • PRELIMS RAPID-FIRE

TOPIC	QUICK FACT
BRICS Parl. Forum	**12th BRICS Parliamentary Forum** (New Delhi) adopted the **New Delhi Joint Declaration**: condemned the **Pahalgam** attack, sought **UNSC** and global financial reforms.
Vigilance Week	**Vigilance Awareness Week 2026** (CVC): **27 Oct–2 Nov**, the week of **Sardar Patel's** birth anniversary (**31 Oct**); CVC set up in **1964** (Santhanam Committee).
E100 flex-fuel	**MoRTH** amended the **CMV Rules, 1989** to add **E100** alongside **E85** for emission certification of **flex-fuel vehicles**.
CIML meeting	**61st CIML** (International Organization of Legal Metrology) meeting: **26–28 Oct**, New Delhi — **first time in India**.
Vande Mataram	SC issued notice to the Centre on petitions against the law mandating **six stanzas of Vande Mataram**.
Siang project	Arunachal government held talks with dam-affected people over the **Siang Upper Multipurpose Project** on the **Siang** (Brahmaputra).

SECTION E • PRACTICE CORNER

Prelims MCQs

Q1. With reference to SIMBEX, consider the following statements:
1. It began in 1994 as 'Exercise Lion King'.
2. Its 2026 edition was hosted at Visakhapatnam.
3. It is a trilateral exercise involving India, Singapore and Thailand.

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: (b) — SIMBEX is a **bilateral** India–Singapore exercise (not trilateral; SITMEX is the trilateral with Thailand). It began in **1994** as Lion King; the **33rd** edition was held off **Visakhapatnam**.

Q2. Consider the following statements about the Great Indian Bustard:
1. It is listed as Critically Endangered on the IUCN Red List.
2. It is listed in Schedule I of the Wild Life (Protection) Act, 1972.
3. It is the state bird of Gujarat.

Which of the statements given above are correct?

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

Answer: (c) — The GIB is **Critically Endangered** and in **Schedule I**; it is the state bird of **Rajasthan**, not Gujarat. Its last stronghold is **Desert National Park**, Jaisalmer.

Mains Practice (GS2)

Price regulation covers only a small share of India's pharmaceutical market by value. Examine the gaps in the current drug-pricing framework and suggest measures to make medicines affordable without hurting innovation. (GS2, 15 marks, 250 words)

Hint: Intro: **DPCO 2013**/NLEM coverage (~**18%** by value). Body: gaps — non-scheduled drugs, hospital mark-ups (₹15 saline at ₹270), weak **NPPA** enforcement, trade margins; Centre's 'calibrated' view (innovation, industry). Way forward: trade-margin caps, **Jan Aushadhi**, generic prescription, hospital consumable pricing, **Art. 21** right to health. Conclude with balance.

ONE-LINE REVISION: Revise: SCO Civilisational Dialogue (Delhi, 20–22 Nov) | DPDP–DNPA (Puttaswamy, Art 19(1)(a)) | DPCO 2013 & NPPA | ICRA FY27 NPA 0.8% vs 2.5% | GIB rewilding (Sam, Jaisalmer) | SIMBEX since 1994.

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