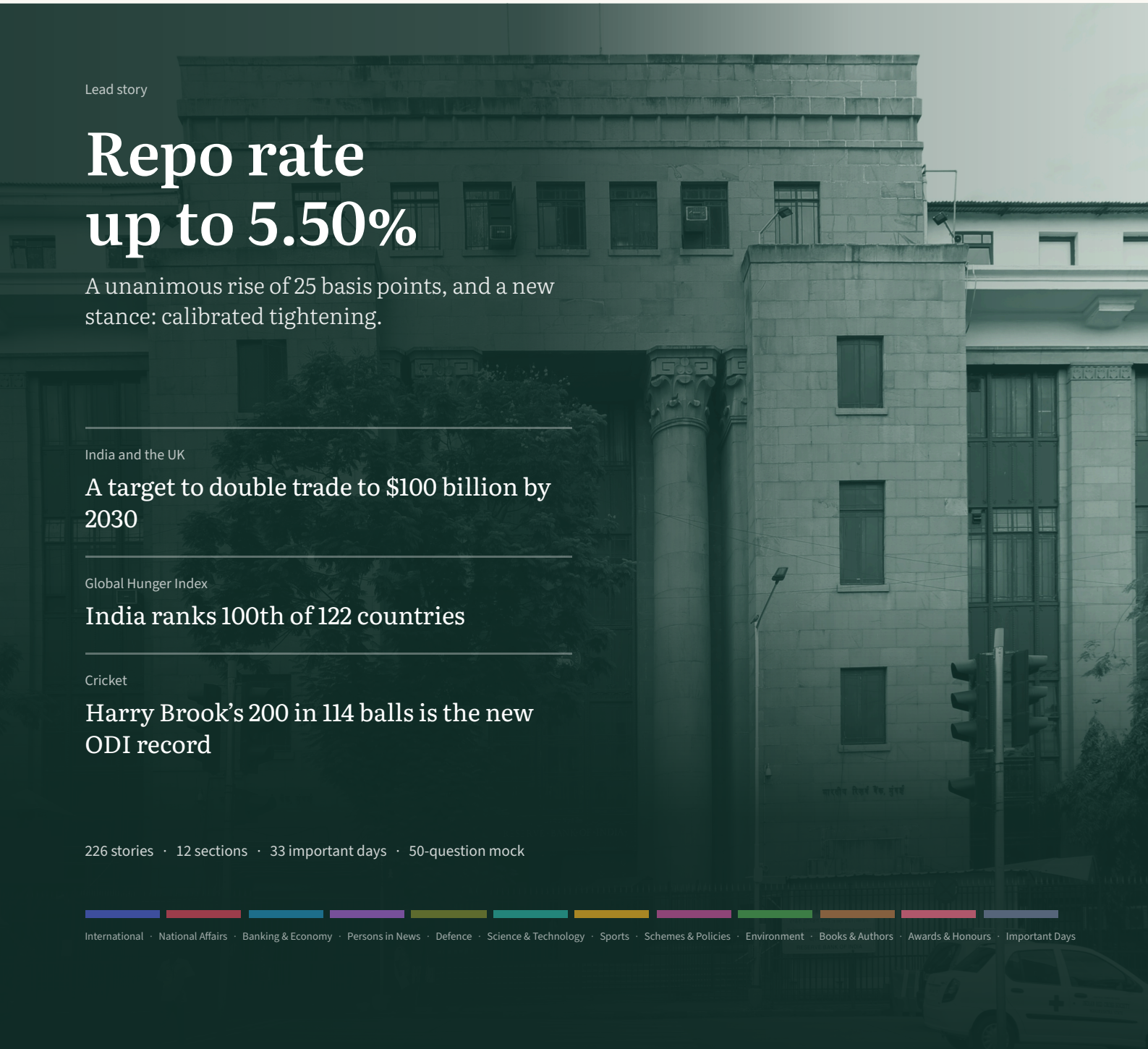
Arvind Thombre

For UPSC, MPSC, Banking, Insurance and SSC

Current Affairs Monthly

October 2026

Issue 10



Lead story

Repo rate up to 5.50%

A unanimous rise of 25 basis points, and a new stance: calibrated tightening.

India and the UK

A target to double trade to $100 billion by 2030

Global Hunger Index

India ranks 100th of 122 countries

Cricket

Harry Brook's 200 in 114 balls is the new ODI record

226 stories · 12 sections · 33 important days · 50-question mock

International · National Affairs · Banking & Economy · Persons in News · Defence · Science & Technology · Sports · Schemes & Policies · Environment · Books & Authors · Awards & Honours · Important Days

In this issue

226 stories in twelve sections, a four-page revision and a 50-question mock test.



Cover story · p. 24

RBI raises the repo rate to 5.50%

Client image, licence to confirm.

Five to know

1 **Banking & Economy**
The MPC raised the repo rate by 25 basis points and moved its stance to ‘calibrated tightening’. p. 24

2 **National Affairs**
India ranked 100th of 122 countries in the Global Hunger Index 2026, in the ‘serious’ category. p. 13

3 **Persons in News**
Air Marshal Ashutosh Dixit will be the 29th Chief of the Air Staff from 31 October 2026. p. 41

4 **Sports**
Harry Brook made the fastest ODI double century, 200 in 114 balls, on 22 October 2026. p. 60

5 **Environment**
Sukhna Wetland and Sauj Jheel took India’s Ramsar sites to 103. p. 78

How this book works

Find a section
Each section has one colour. Its tab sits at the same height on every page edge.

Read in order
The lead story first, then the other stories, then the briefs. Highlighted words are the likely answers.

Test yourself
Each section ends with Check yourself. Part C is a timed 50-question mock; the answers are in Part D.

Contents

Part A · The month, in twelve sections

01 International — 4
12 stories

- India and the UK aim to double trade to $100 billion by 2030
- G7 countries to release 100 million barrels of oil

02 National Affairs — 11
24 stories

- India 100th of 122 in the Global Hunger Index
- Five new entries on India's UNESCO Tentative List

03 Banking & Economy — 23
58 stories

- RBI raises the repo rate to 5.50%
- CPI inflation rises to 5.54% in September

04 Persons in News — 38
19 stories

- Ashutosh Dixit to be the 29th Chief of the Air Staff
- Anup Bagchi to head HDFC Bank

05 Defence — 45
20 stories

- Tarang Shakti 2026 concludes in Jodhpur
- DRDO completes field trials of quantum key distribution

06 Science & Technology — 52
18 stories

- TRISHNA will track water stress from space
- A third launch pad at Sriharikota is approved

07 Sports — 59
19 stories

- Kabaddi gold for both Indian teams
- Brook's 114-ball double century beats Gill's record

08 Schemes & Policies — 65
31 stories

- PM E-DRIVE: 26.59 lakh EVs supported in two years
- PM Dhan-Dhaanya Krishi Yojana completes one year

09 Environment — 77
10 stories

- India's Ramsar sites reach 103
- UNEP's Emissions Gap Report 2026

10 Books & Authors — 82
5 stories

- The month's books and their authors

11 Awards & Honours — 85
10 stories

- Ashoke Sen is the first Indian to win the Oskar Klein Medal

12 Important Days — 89
33 days and weeks

- Every observance in October

B Revise — The month on four pages — 92

C Mock test — 50 questions, timed, with answers — 96

D Reference — Answers, glossary, index, credits — 104

01

International

12 stories · pages 4 to 10

Before you read

Guess first, then check as you read.

1 What is the India–UK trade target for 2030?

2 Which country holds the G7 presidency in 2026?

3 Under which article of the Paris Agreement does the India–Japan carbon-credit mechanism work?

Trade with the UK, energy deals with Bhutan and Japan, and the global bodies that met in Bangkok.

The month in four numbers

US$100 bn
India–UK trade target for 2030 p. 5

100 mn
barrels the G7 will release from reserves p. 6

770 MW
Chamkharchhu-I hydropower project, Bhutan p. 6

12 · 5
key considerations · pillars of the Bangkok Blueprint p. 8

In this section

5	India–UK trade target, $100 billion	Lead
6	G7 oil release · Bhutan hydro deal	Energy
7	Japan: carbon credits, green ammonia	Climate
8	Mekong-Ganga · Bangkok Blueprint	Groupings
9	Smaller stories · country file	In brief
10	Check yourself	Review

16th JETCO, New Delhi · Banking, UPSC, SSC, MPSC

India and the UK aim to double trade to $100 billion by 2030

The target was set at the 16th Joint Economic and Trade Committee, under the trade agreement that came into force on 15 July 2026.



- The target was set under the India–UK **Comprehensive Economic and Trade Agreement (CETA)** at the **16th JETCO** meeting in New Delhi.
- CETA was signed on 24 July 2025 in London and came into force on **15 July 2026**, giving zero-duty access to the UK market for about 99% of India's exports.

The social security pact

- The accompanying **Agreement on Social Security** exempts eligible Indian workers and employers from **dual social security contributions** during temporary assignments in the UK.

Key terms

CETA the Comprehensive Economic and Trade Agreement, India's trade pact with the UK.

JETCO the Joint Economic and Trade Committee, where the two trade ministers meet.

Dual contributions paying social security in both countries for the same work.

Duty-free access

99% of India's exports enter the UK at zero duty

Co-chairs

Piyush Goyal, Union Commerce and Industry Minister, and Jonathan Reynolds, UK Secretary of State

Next JETCO

In the UK, 2027

Exam angle

Questions pair the target, **$100 billion by 2030**, with the agreement's two dates: signed on 24 July 2025 in London, in force from 15 July 2026.

Read with The FTA Utilisation Cell and the EFTA pact, p. 34 · Carbon credits with Japan, p. 7

Energy · Banking, UPSC, SSC

Oil from the reserves, power from Bhutan

The G7 will release oil to ease fuel prices during the Iran-related war. In Bhutan, Adani Power and the state power company will build a 770 MW plant.

G7: 100 million barrels from emergency reserves

G7 members

Canada, France, Germany, Italy, Japan, the UK and the US

IEA

Paris, France · Executive Director Dr Fatih Birol · 32 member countries

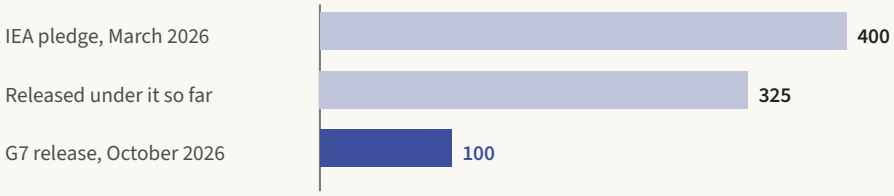
Also pledged

No energy export curbs among members, and more refinery output

- G7 countries agreed to release **100 million barrels** of crude oil and diesel through the **International Energy Agency (IEA)** to tackle rising fuel prices amid the Iran-related war.
- French President Emmanuel Macron chaired the videoconference, as **France** holds the G7 presidency. The release runs over four months.

The G7 release beside the IEA's March pledge

Million barrels of crude oil and diesel



Source: International Energy Agency; G7 Leaders' Statement, October 2026.

Bhutan: Chamkharchhu-I, a second hydro project with Adani Power



Client image, licence to confirm.

DGPC

Druk Green Power Corporation, Thimphu · est. 2008

The first project

The partners agreed the 570 MW Wangchhu project in September 2025.

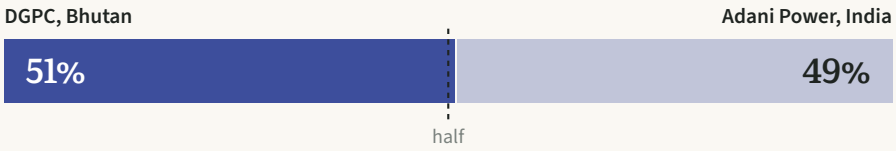
BOOT

Build, Own, Operate and Transfer: the partner builds, owns and runs the plant for the concession, then hands it over.

- Adani Power and Bhutan's **Druk Green Power Corporation (DGPC)** signed a Shareholders Agreement on **6 October 2026** for the **770 MW Chamkharchhu-I** project in Zhemgang District.
- Construction starts in the first half of 2027 under a **BOOT** model with a 30-year concession. The plant will support Bhutan's winter energy security and send surplus clean power to India.

Who owns Chamkharchhu-I

Equity in the project



Source: Adani Group, 6 October 2026. Bhutan's state company keeps the majority.

Climate finance · UPSC, SSC, Banking

Japan and India: carbon credits and green ammonia

A rulebook for credits that count towards both countries' climate targets, and a loan for a green ammonia plant at Kakinada.

The Joint Crediting Mechanism gets its Operational Manual

How the JCM was set up, and what a credit does

7 August 2025
Memorandum of Cooperation
signed by India and Japan

→

8 June 2026
Rules of Implementation
adopted

→

Latest
Operational Manual
launched in New Delhi: the full project cycle

→

For each project
JCM credits
from a Project Idea Note to credits issued and authorised

→

The result
Counted towards NDCs
of both Japan and India

- The **Operational Manual** for the India–Japan **Joint Crediting Mechanism (JCM)** was launched in New Delhi by Japan's Ambassador **Keiichi Ono** and Tanmay Kumar, then Secretary of the Environment Ministry (MoEFCC).
- The JCM works under **Article 6.2** of the Paris Agreement. Eligible emission-reduction credits can count towards the **Nationally Determined Contributions (NDCs)** of both countries.

Article 6.2

Lets two countries cooperate on cutting emissions and count the credits towards their climate targets. GS Paper III, environment.

Japan

Tokyo · yen · PM Sanae Takaichi

Green ammonia at Kakinada: the first ACCEL investment

Where the money comes from

Japan
JICA
Japan International Cooperation Agency

finances →

Run by ADB
LEAP 2
Leading Asia's Private Infrastructure Fund 2

US$100 mn loan →

Borrower
AM Green Ammonia
(India) Private Limited

builds →

Kakinada, Andhra Pradesh
About 1.1 million tonnes a year
of green ammonia

- The **Asian Development Bank (ADB)** and the Government of Japan signed financing agreements for a plant at **Kakinada**, including a US$100 million loan from **LEAP 2**.
- It is the first investment under **ACCEL**, launched by ADB and Japan in May 2026. The plant, converted from a natural-gas-based ammonia and urea facility, will run on renewable energy.



Client image, licence to confirm.

ACCEL

Action for Creating Energy Security for Long-term Resilience

Neighbourhood & global bodies · UPSC, SSC, Banking

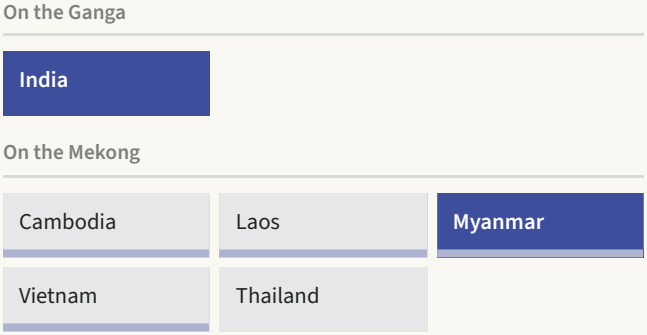
Projects in Myanmar, and a plan against cyber fraud

India signed five project agreements with Myanmar under the Mekong-Ganga Cooperation. In Bangkok, the IMF and the World Bank set out how to fight fraud in digital finance.

India and Myanmar: five MoUs under the Mekong-Ganga Cooperation

Six members, named after two rivers

Filled: the two countries that signed this month's MoUs



Underlined: **CLMV**. Each is offered Quick Impact Projects, **up to 10 projects a year, up to US$50,000 each**.

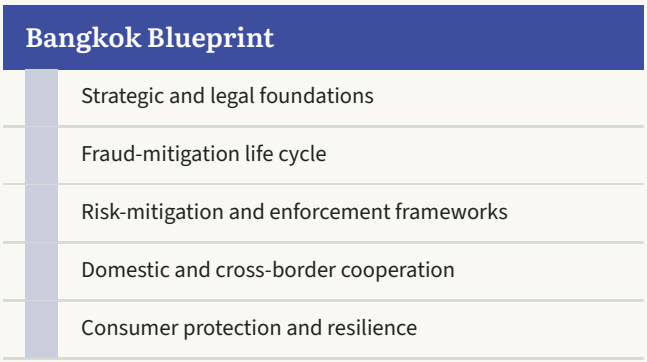
Source: Ministry of External Affairs.

- Signed in **Naypyitaw** on **15 October 2026** for **Quick Impact Projects (QIPs)**: water, sanitation and hygiene, boiler operations, road upgrades, sports facilities and software support.
- QIPs are small, short projects that bring visible benefits to local communities.
- The MGC was launched in **2000** in **Vientiane**, Laos. Its four original areas: tourism, culture, education, and transport and communications.

The Bangkok Blueprint against cyber-enabled fraud

12 key considerations, in 5 pillars

The five pillars of the framework



Source: IMF press release, October 2026.

- The **IMF** and the **World Bank Group** released it with the **Bank of Thailand** to **prevent, detect and address** cyber-enabled fraud in digital financial services.
- It came out at the IMF–World Bank **Annual Meetings** in Bangkok (12–18 October 2026). Thailand last hosted the meetings in 1991.
- It highlights a growing global threat that **INTERPOL** has also identified.

Exam angle

Remember the groupings by their numbers: the MGC has **six** members and dates from 2000; the Bangkok Blueprint has **12** key considerations in **5** pillars.

In brief · International

Five smaller stories

One or two facts each. The highlighted words are usually the answer.

US–China tariff relief. The two countries released product lists under a tariff relief deal after a summit in **Washington** between Donald Trump and Xi Jinping. Their trade truce runs until January.

Greece and social media. From **1 January 2027** children under 15 may not use social media, even with parental consent. Ages are checked through the 'Kids Wallet' or 'Gov.gr Wallet'.

A king for Tooro, Uganda. Former UBC news anchor Edward Rukidi Kijanangoma was crowned **Edward Rukidi Nyabongo I** at Fort Portal, succeeding King Oyo, who died in August.

Dewi in Jakarta. India's embassy in Indonesia launched **Dewi**, an AI avatar for information on Indian culture, tourism, scholarships and consular services. The name comes from the Sanskrit 'Devi'.

CAST and NAAS. The US Council for Agricultural Science and Technology and India's National Academy of Agricultural Sciences signed a **5-year MoU** on 20 October 2026, at the Borlaug Dialogue in Des Moines, Iowa. It covers food and nutrition security, water management, climate-resilient farming, AI and digital farming, and gene editing, with exchanges for students and early-career scientists.

Country file: the month's countries and bodies

Capitals, currencies and leaders are asked alongside the story.

Country	Capital · currency	Leaders	Story
United States	Washington, D.C. · US dollar	President Donald Trump (47th) · Vice President James David Vance	In brief, this page
China	Beijing · renminbi	President Xi Jinping · Premier Li Qiang	In brief, this page
Japan	Tokyo · yen	PM Sanae Takaichi	Carbon credits → p. 7
Indonesia	Jakarta · rupiah	President Prabowo Subianto	In brief, this page
Uganda	Kampala · Ugandan shilling	President Yoweri Museveni · PM Robinah Nabbanja	In brief, this page
Bodies			
G7	Presidency 2026: France	Canada, France, Germany, Italy, Japan, the UK and the US	Oil release → p. 6
IEA	Paris, France	Executive Director Dr Fatih Birol · 32 member countries	Oil release → p. 6
DGPC	Thimphu, Bhutan · est. 2008	MD Dasho Chhewang Rinzin	Chamkharchhu-I → p. 6
Mekong-Ganga Cooperation	Launched 2000, Vientiane	India, Cambodia, Laos, Myanmar, Thailand, Vietnam	Myanmar MoUs → p. 8

Review · International

Check yourself

Answer from memory, then turn the book round for the key.

Numbers to remember

US$100 bn
India–UK trade target, 2030

15 July 2026
CETA in force

100 mn
barrels released by the G7

770 MW
Chamkharchhu-I, Bhutan

51%
DGPC's share

Article 6.2
Paris Agreement, the JCM

1.1 mn t
green ammonia a year, Kakinada

2000
Mekong-Ganga Cooperation launched

12 · 5
Bangkok Blueprint

Trade

1 What is the India–UK bilateral trade target for 2030? p. 5

2 When did the India–UK CETA come into force? p. 5

3 At which meeting, and where, was the target set? p. 5

Energy and climate

4 How many barrels of oil and diesel will the G7 release from emergency reserves? p. 6

5 Which country holds the G7 presidency in 2026? p. 6

6 What share of Chamkharchhu-I does Bhutan's DGPC hold? p. 6

7 In which district of Bhutan is Chamkharchhu-I? p. 6

8 Under which article of the Paris Agreement does the JCM work? p. 7

9 Where is the green ammonia plant that ADB and Japan are financing? p. 7

Groupings and briefs

10 Where and when was the Mekong-Ganga Cooperation launched? p. 8

11 How many key considerations and pillars does the Bangkok Blueprint set out? p. 8

12 From when must platforms in Greece keep children under 15 off social media? p. 9

13 What is the AI avatar of India's embassy in Jakarta called? p. 9

Answers **1** US$100 billion **2** 15 July 2026 **3** the 16th JETCO, New Delhi **4** 100 million **5** France **6** 51% **7** Zhemgang **8** Article 6.2 **9** Kakinada, Andhra Pradesh **10** Vientiane, Laos, in 2000 **11** 12 key considerations in 5 pillars **12** 1 January 2027 **13** Dewi

02

National Affairs

24 stories · pages 11 to 20

Three global indices, India's heritage list, literacy, Parliament's committees and the networks that move people and goods.

The month in four numbers

100th
India in the Global Hunger Index, of 122 p. 13

81st
Henley Passport Index, as of November p. 13

81 sites
Indian sites on UNESCO's Tentative List p. 12

95%
literacy for a state to count as fully literate p. 15

Before you read

Guess first, then check as you read.

1. Where does India rank in the Global Hunger Index 2026?
2. Which state has four of the five new sites on India's UNESCO Tentative List?
3. How many members does each Department-related Standing Committee have?

In this section

12	UNESCO Tentative List	Lead
13	Three global indices	Rankings
14	The Global MPI explained	Explainer
15	Literacy · languages	Lead
16	Committees · CAPF Act	Governance
17	Transport networks	Infrastructure
18	Aadhaar to rankings	Stories
19	Smaller stories · who's who	In brief
20	Check yourself	Review

Heritage · UPSC, SSC, MPSC

Five new entries on India's UNESCO Tentative List

Four are in Madhya Pradesh. The fifth, the Sites of Satyagraha, is a joint proposal with South Africa. India now has 81 sites on the list.

The five new entries

UNESCO World Heritage Tentative List, India

Madhya Pradesh

- Bagh Cave Paintings
- Chambal Valley Temples
- Udaigiri Caves
- Ginnorgarh Fort

India and South Africa

- **The Sites of Satyagraha** — 9 sites on Gandhi's non-violent movement

Source: UNESCO World Heritage Centre.

81

Indian sites on the Tentative List (UNESCO, November 2026)

The Sites of Satyagraha



in India · in South Africa

UNESCO

Paris, France · founded 1945 · 194 member countries · Director-General Khaled El-Enany

Exam angle

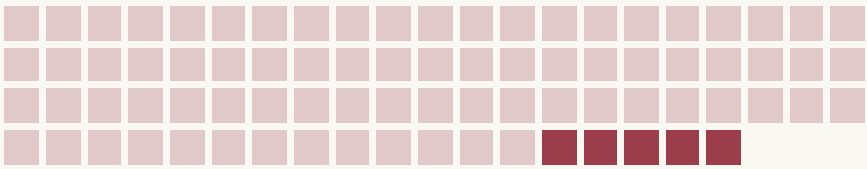
The count, **81**, and the state, **Madhya Pradesh**, are the usual questions; the joint entry with South Africa is the link to Gandhi.

- India now has **81** sites on the Tentative List. Four new sites are in **Madhya Pradesh**: Bagh Cave Paintings, Chambal Valley Temples, Udaigiri Caves and Ginnorgarh Fort.
- The fifth, **The Sites of Satyagraha**, is a joint India–South Africa proposal of 9 sites (7 in India, 2 in South Africa) tracing Mahatma Gandhi's non-violent movement.

Why the list matters

- A place on the **Tentative List** is needed before a site can be nominated to the **World Heritage List**.

81 sites on India's list; the five added this month filled



Source: UNESCO World Heritage Centre, November 2026.

Key terms

Tentative List a country's list of sites it intends to nominate for World Heritage status.

Transnational proposal one entry put forward by two or more countries together.

Satyagraha Gandhi's non-violent resistance, begun in South Africa.

Read with Classical-language centres, p. 15 · PM Mementos e-Auction, in brief, p. 19

Rankings · UPSC, MPSC, SSC, Banking

India in three global indices

Each line is a whole list, first place on the left. The dot is India this year; where it is given, last year's place is under it.

Global Hunger Index 2026

Welthungerhilfe, Helvetas and IFHV



Score 24.1: the 'serious' category, tied with Ethiopia.

WJP Rule of Law Index 2026

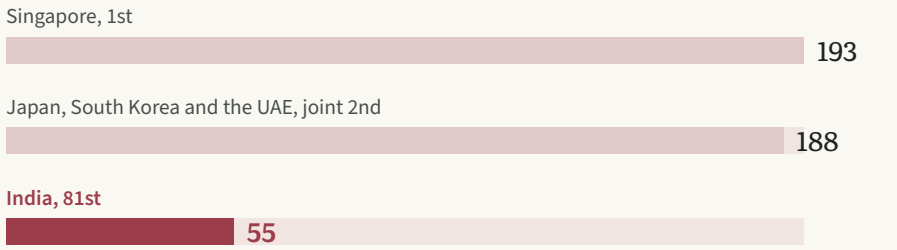
World Justice Project



Down two places. The rule of law weakened in 62% of countries.

Henley Passport Index

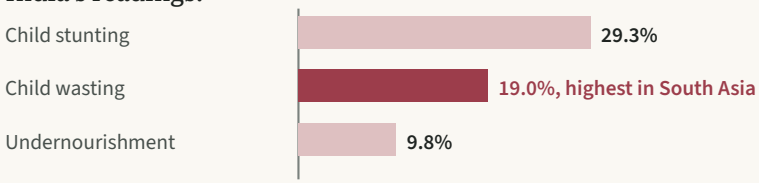
Henley & Partners, IATA data



Destinations a holder can visit without a visa in advance, as of November 2026. The index ranks 199 passports and changes every month.

Hunger: what the score is made of

The report, *No Security without Food Security*, uses four indicators: undernourishment, child wasting, child stunting and child mortality. India's readings:



Source: Global Hunger Index 2026. South Asia scores 23.5; the world 18.1.

Neighbours on the hunger index, of 122

Sri Lanka 53rd · Nepal 72nd · Bangladesh 84th · **India 100th** · Pakistan 106th · Afghanistan 108th

Who publishes it

Hunger
Welthungerhilfe, Helvetas, IFHV

Rule of law
World Justice Project

Passports
Henley & Partners

Exam angle
Questions pair the rank with the publisher. Learn both, and the size of the list.

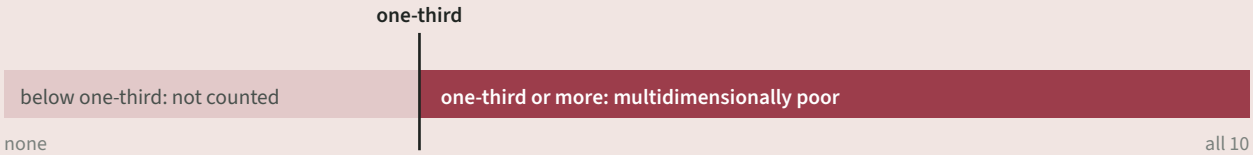
Explainer · UPSC, SSC, Banking

Global MPI 2026: poverty counted ten ways

The UNDP and Oxford's OPHI count a person as poor when they are deprived in at least one-third of 10 weighted indicators of health, education and living standards.

Who counts as multidimensionally poor

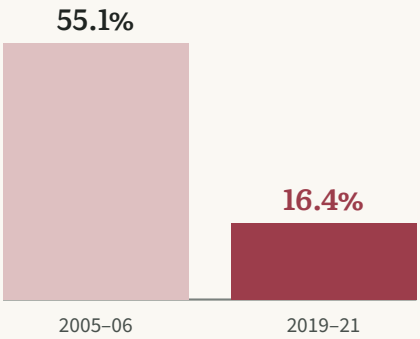
Share of the 10 weighted indicators in which a person is deprived



Source: UNDP and OPHI, Global MPI 2026.

India: share of people who are poor

%, multidimensional poverty



Source: UNDP and OPHI, Global MPI 2026, Table 2. India's MPI value fell from 0.283 to 0.069.

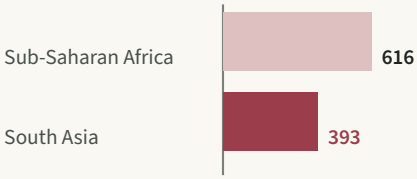
1.2 billion
people in acute multidimensional poverty, in 108 countries

18.9%
of the population the index covers

617 million
of the poor are children; 83.3% live in rural areas

The two regions with the most poor people

Million people



Source: UNDP and OPHI, Global MPI 2026.

Who publishes it

UNDP with the Oxford Poverty and Human Development Initiative (OPHI), University of Oxford

Read it with

The Global Hunger Index → p. 13

Exam angle

Two things are asked: the cut-off, **one-third of 10 weighted indicators**, and India's fall from 55.1% to 16.4%.

What the report says

- Released by the **UNDP** and **OPHI** (University of Oxford): **1.2 billion** people in 108 countries live in acute multidimensional poverty, 18.9% of those covered.
- A person is poor if deprived in at least one-third of **10** weighted indicators of health, education and living standards.
- India's poverty incidence fell from 55.1% to **16.4%** between 2005–06 and 2019–21; an estimated 238 million Indians were projected to be multidimensionally poor in 2024.

Education · SSC, UPSC, MPSC

Uttarakhand becomes India's sixth fully literate state

A state is fully literate when literacy among people aged 15 and above reaches 95%. Ladakh was the first Union Territory to get there.

The six fully literate states

Uttarakhand joined on 8 July 2026

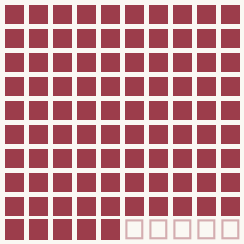
Filled: the newest, Uttarakhand

Mizoram	Goa	Tripura
Himachal Pradesh	Sikkim	**Uttarakhand**

Source: PIB, Literacy for All. Ladakh was the first Union Territory.

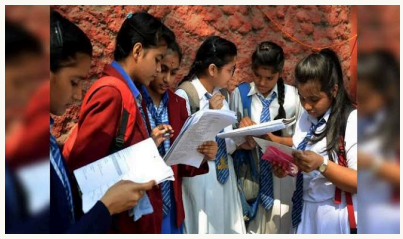
- A state is fully literate when literacy among people aged 15 and above reaches the **95%** benchmark. The Governor, Lt Gen Gurmit Singh (Retd.), approved the declaration on 8 July 2026.
- Uttarakhand joins Mizoram, Goa, Tripura, Himachal Pradesh and Sikkim. **Ladakh** was the first Union Territory to reach the status.
- **ULLAS** (Understanding of Lifelong Learning for All in Society), the New India Literacy Programme under NEP 2020, runs from 2022–23 to 2026–27 for non-literates aged 15 and above. It aims to reach 5 crore learners, with an outlay of ₹1,037.90 crore.

What 95% means



at least 95 of every hundred people aged 15 and above

Source: PIB.



Client image, licence to confirm.

Five Centres of Excellence for classical languages

Language	Centre of Excellence	State
Assamese	Tezpur University	Assam
Bengali	Visva-Bharati University	West Bengal
Marathi	**Deccan College, Pune**	Maharashtra
Pali	Central University of Odisha	Odisha
Prakrit	Central University of Gujarat	Gujarat

- The Ministry of Education approved the centres; the five languages got classical status in **2024**. They will support research, preservation and digitisation.

Earlier centres

Classical Kannada, Telugu, Malayalam and Odia

CIIL

Central Institute of Indian Languages, Mysuru, Karnataka

Parliament & security · UPSC, MPSC, SSC

Parliament's committees, and one law for five forces

The 24 Department-related Standing Committees were reconstituted for 2026–27. A new Act sets common service rules for the Central Armed Police Forces.

Department-related Standing Committees, 2026–27

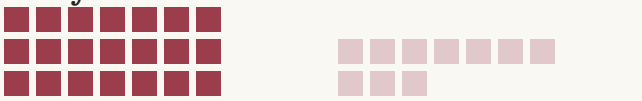


Client image, licence to confirm.

Chairs often asked

Finance: **Bhartruhari Mahtab** · External Affairs: **Shashi Tharoor** · Home Affairs: Radha Mohan Das Agrawal · Defence: Radha Mohan Singh

Every committee: 31 members



21 members from the Lok Sabha

10 members from the Rajya Sabha

Source: Digital Sansad (Lok Sabha).

- Lok Sabha Speaker **Om Birla** and Rajya Sabha Chairman **C. P. Radhakrishnan** reconstituted the **24** committees from 26 September 2026, for up to one year.
- They examine the functioning, policies and demands for grants of ministries. The committees were introduced in **1993**.

The CAPF (General Administration) Act, 2026



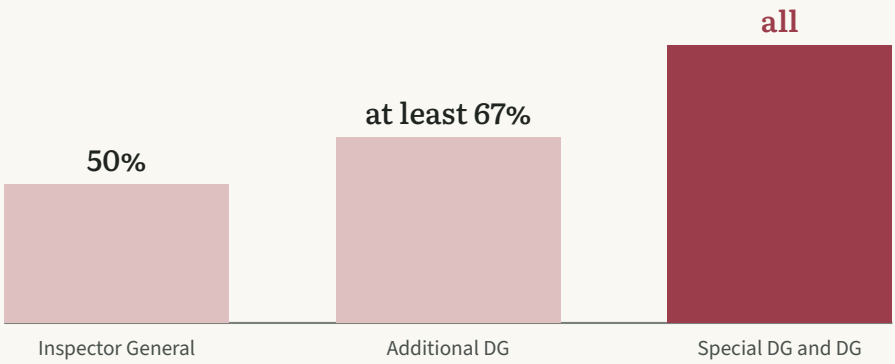
Client image, licence to confirm.

The five forces

CRPF, BSF, CISF, ITBP and SSB

The higher the post, the larger the IPS share

Share of posts filled by IPS officers on deputation



Source: Ministry of Home Affairs, via News On AIR, 8 October 2026.

- The MHA notified **8 October 2026** as the start date; President Droupadi Murmu assented on 9 April 2026.
- It sets common rules for recruitment, promotion, deputation and service conditions in the five CAPFs.
- The **Ministry of Home Affairs** is responsible for internal security and the CAPFs.

Infrastructure · UPSC, SSC, Banking

A master plan turns five; rail safety and toll passes spread

PM GatiShakti marks five years. Kavach 4.0 reaches the Varanasi Division, and the FASTag Annual Pass crosses 1 crore.

PM GatiShakti National Master Plan: five years

Seven engines, grouped

The plan's seven engines, by mode

Land			Water		Air	And the glue
Railways	Roads	Mass Transport	Ports	Waterways	Airports	Logistics Infrastructure

Source: PIB, Five Years of PM GatiShakti, 12 October 2026.

- Announced on 15 August 2021 and launched on **13 October 2021**, with a vision of ₹100 lakh crore for multimodal connectivity.
- Its geospatial platform, built by **BISAG-N**, has over 23,493 data layers (12 October 2026) from 58 ministries and all 36 States/UTs.
- The **Network Planning Group** has evaluated over 400 projects worth about ₹20.23 lakh crore.

23,493+
data layers on the platform, 12 October 2026

Kavach 4.0 for the Varanasi Division

614.75 route km approved for Kavach 4.0 on the Varanasi Division

- Kavach 4.0 will cover **614.75 route km** of the Varanasi Division of North Eastern Railway, at a cost of ₹223 crore.
- **Kavach** is an indigenous **Automatic Train Protection** system: it prevents Signal Passing at Danger and brakes automatically. Version 4.0 meets **SIL 4**.
- **RDSO**, Lucknow, approved Kavach 4.0 in July 2024. The 324 km Mathura–Kota section was the first cleared by an Independent Safety Assessor.
- Development began in 2015; the first operational certificate came in 2018, on South Central Railway.

FASTag Annual Pass crosses 1 crore

₹3,075 fee for FY 2026–27, valid for 1 year or 200 toll crossings

- Launched by **NHAI** on 15 August 2025 for non-commercial vehicles, the pass is valid for 1 year or **200 toll crossings**, whichever comes first.
- The fee rose from ₹3,000 to **₹3,075** from 1 April 2026. It is bought on the Rajmargyatra App or the NHAI website and works on an existing FASTag.
- FASTag uses **RFID**. IHMCL, promoted by NHAI, runs the programme; **NPCI** provides the NETC clearing house.



Client image, licence to confirm.

UIDAI
Est. 2009 · statutory under the Aadhaar Act, 2016 · MeitY

Governance · SSC, UPSC

UIDAI launches five new Aadhaar initiatives

Five services launched on the 17th Aadhaar Day, at Aadhaar Samvaad in Kolkata.

- Launched at **Aadhaar Samvaad** in Kolkata on the **17th Aadhaar Day**: Face Authentication for ePDS, SWIK Portal 2.0, a LITE framework, a Token Management System and a new website.
- The website supports 13 languages through **BHASHINI**, rising to **23**.



Client image, licence to confirm.

TRAI
Est. 1997 under the TRAI Act · New Delhi

Governance · SSC, UPSC

TRAI launches the Digital Connectivity Rating platform

- Consumers can check the **digital connectivity rating** of buildings and properties; **5 stars** is the highest standard.
- The platform links property managers, consumers and the **8** rating agencies (DCRAs) TRAI approved in August 2025.



Client image, licence to confirm.

ASCI
Advertising Standards Council of India · Mumbai · 1985 · Secretary General and CEO Manisha Kapoor

Governance · SSC, UPSC

ASCI guidelines for AI-generated adverts

- Labelling of **Synthetically Generated Content (SGC)** in adverts applies from **29 December 2026** wherever not disclosing it could mislead consumers.
- Paid AI-generated product recommendations must carry a "Sponsored by" label naming the brand.



Client image, licence to confirm.

Publisher
Times Higher Education, UK

Rankings & reports · SSC, UPSC

IISc is India's top institution in the THE World University Rankings 2027

India had the second-most ranked universities, after the US.

- IISc Bengaluru ranked **254th**. India had the second-most universities ranked (143), after the US (168).
- Oxford was first for the **11th** year running, followed by MIT. The rankings covered 2,297 universities.

In brief · National Affairs

Eight smaller stories

One or two facts each. The highlighted words are usually the answer.

PM Mementos e-Auction. The 8th edition, from 17 September 2026, offers 1,498 mementos. Proceeds go to the **Namami Gange Programme**.

Judges' well-being. CJI Surya Kant formed a 5-member Standing Committee on 10 October 2026, World Mental Health Day, chaired by Justice **K. V. Viswanathan**. It draws on the Nauru Declaration (2024).

UNESCO's GEM Gender Report. Gaps in enrolment have narrowed, but in rural India only **59 girls** complete upper secondary school for every 100 boys.

Seva First Innovation Challenge. Pralhad Joshi inaugurated the South Zone round at **IISc Bengaluru**. The Ministry of Education, AICTE and UGC run it, with 5 themes and 2 tracks.

Sankoo, Ladakh's newest district. Carved out of **Kargil** district with 4 tehsils, it also gets its own Ladakh Autonomous Hill Development Council. Ladakh had 7 districts after April 2026, before Sankoo was created.

Allied healthcare rules. Professionals registered with the NCAHP get a **UID number** and a QR-coded certificate valid for 5 years; a 2-year D.MRIT diploma is mandatory from 2027–28.

A digital detox. India Post and IndiGo gave flyers postcards to write on 12 October 2026, in National Postal Week. **World Post Day** (9 October) marks the UPU's founding in 1874.

Protest venues in Delhi. Delhi Police removed **Jantar Mantar** as a protest venue and named Ramlila Ground, Burari Ground and CBD Ground instead, after the Supreme Court sought better sites.

Who's who: the bodies in this section

Headquarters, founding years and heads are asked alongside the story.

Body	Based · set up	Head or role	Story
UNESCO	Paris, France · 1945	Director-General Khaled El-Enany · 194 members	Tentative List → p. 12
UIDAI	New Delhi · 2009; statutory under the Aadhaar Act, 2016	Chairman Neelkanth Mishra · CEO Saurabh Vijay	Aadhaar → p. 18
TRAI	New Delhi · 1997, under the TRAI Act	Regulates telecom tariffs and service quality	Connectivity rating → p. 18
ASCI	Mumbai · 1985	Secretary General and CEO Manisha Kapoor	AI adverts → p. 18
NCAHP	New Delhi · 2021	Chairperson Dr Yagna Unmesh Shukla	In brief, this page
IISc	Bengaluru · 1909	India's top-ranked institution in THE 2027	Rankings → p. 18

Review · National Affairs

Check yourself

Answer from memory, then turn the book round for the key.

Numbers to remember

100th
Global Hunger Index, of 122

88th · 81st
WJP index · Henley index

one-third
of 10 weighted MPI indicators

16.4%
India's poverty incidence, 2019–21

81
Indian sites on the Tentative List

95%
literacy for full literacy

31 = 21 + 10
members of each Standing Committee

50%
CAPF IG posts for the IPS

₹ 3,075
FASTag Annual Pass, FY 2026–27

Rankings and poverty

1 India's rank and score in the Global Hunger Index 2026? p. 13

2 Which country tops the WJP Rule of Law Index 2026? p. 13

3 India's rank in the Henley Passport Index, November 2026? p. 13

4 What share of 10 weighted indicators marks MPI poverty? p. 14

Heritage and education

5 How many Indian sites are on the Tentative List now? p. 12

6 Which state has four of the five new entries? p. 12

7 Which UT was the first to become fully literate? p. 15

8 Where is the Centre of Excellence for Classical Marathi? p. 15

9 India's top institution in THE 2027, and its rank? p. 18

Governance and infrastructure

10 How many members does each Standing Committee have? p. 16

11 What share of CAPF IG posts goes to the IPS? p. 16

12 Which safety integrity level does Kavach 4.0 meet? p. 17

13 Who chairs the committee on judicial well-being? p. 19

Answers 1 100th of 122, score 24.1 2 Denmark 3 81st 4 at least one-third 5 81 6 Madhya Pradesh 7 Ladakh 8 Deccan College, Pune 9 IISc Bengaluru, 254th 10 31: 21 Lok Sabha, 10 Rajya Sabha 11 50% 12 SIL 4 13 Justice K. V. Viswanathan

03

Banking & Economy

58 stories · pages 23 to 37

RBI and SEBI decisions, the month's data, and the rates you will be asked about.

The month in four numbers

5.50%
repo rate, up from 5.25% p. 24

5.54%
CPI inflation, September p. 28

99%
minimum daily CRR balance p. 25

7.3%
GDP nowcast, July–September p. 27

Before you read

Guess first, then check as you read.

1. Did the repo rate go up, down or stay the same in October?
2. What is the RBI's inflation target band?
3. Who chairs the Financial Stability and Development Council?

In this section

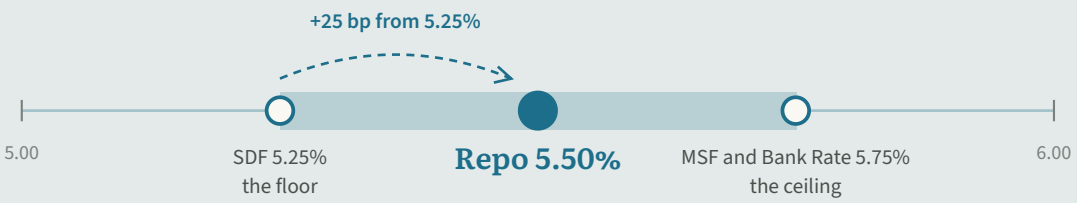
24	Repo rate raised to 5.50%	Lead	31	Gas, prices and ports	Energy
25	RBI rules, before and after	Regulation	32	GST reforms, step by step	Process
26	Steel to 2047	Explainer	33	Banks, markets, economy	Stories
27	The month in data	Data	36	Smaller stories	In brief
28	Prices, pensions, payments	Stories	37	Check yourself	Review

63rd MPC meeting, 5–7 October 2026 · Banking, UPSC, SSC

RBI raises the repo rate to 5.50%

The Monetary Policy Committee voted unanimously for a rise of 25 basis points and, by 4 to 2, changed its stance from ‘neutral’ to ‘calibrated tightening’.

The policy corridor after 7 October





RBI Governor Sanjay Malhotra, who chairs the MPC. Client image, licence to confirm.

Inflation target

4% CPI inflation, with a band of 2% to 6%

Exam angle

Questions separate the rate decision, which was unanimous, from the stance vote, 4 to 2. They also test the corridor: the SDF is the floor, the MSF the ceiling, and the repo rate sits between them.

- Chaired by Governor Sanjay Malhotra, the MPC raised the repo rate by 25 basis points, from 5.25% to **5.50%**, at its 63rd meeting. The rate decision was **unanimous**; the change of stance passed **4 to 2**.
- The SDF rate is 5.25%; the MSF rate and the Bank Rate are 5.75%. The RBI projects CPI inflation at 5.2% and real GDP growth at 7.1% for 2026–27.
- The next meeting is on **2–4 December 2026**.

About the MPC

- Set up under **Section 45ZB** of the RBI Act, 1934, on the Urjit Patel Committee’s recommendation.
- Six members: three from the RBI and three external members appointed by the Central Government.
- It must meet at least four times a year. Its target is 4% CPI inflation, with a tolerance band of 2% to 6%.

Key terms

Repo rate the rate at which the RBI lends to banks against government securities.

SDF the Standing Deposit Facility: the rate the RBI pays on banks’ surplus money, without collateral.

MSF the Marginal Standing Facility: the rate for banks’ emergency overnight borrowing.

Read with CPI inflation rises to 5.54%, p. 28 · Minimum daily CRR raised to 99%, p. 25 · GDP nowcast 7.3%, p. 27

Regulation · Banking, UPSC

Four RBI rules, before and after

What changed, from when, and the number you will be asked.

Rule and date	Now	What it means
Minimum daily CRR balance From the fortnight beginning 16 October 2026	**99%** was 90% of the required CRR	The prescribed CRR stays **3%**, averaged over the fortnight. An OMO sale of ₹25,000 crore on 13 October was announced to absorb surplus liquidity.
Export proceeds settled in foreign currency From 1 October 2026	**9 months** was 15 months to bring the money home	For exports invoiced or settled in rupees the limit falls from 18 to **12 months**. The FEMA Export and Import Regulations, 2026 replace the 2015 rules and add a single Export Declaration Form.
Forex positions without underlying exposure A.P. (DIR Series) Circulars 25 and 26	**$5 mn** was $100 mn threshold	Cancelled rupee-linked contracts can no longer be rebooked. A Foreign Exchange Risk Reserve of **20%** applies to contracts above USD 2 million.
Leverage ratio From April 2027	**4%** unchanged for D-SIBs; 3.5% for other banks	The framework now follows the Basel Committee's 2017 standard. Indian branches of G-SIBs need 3.5% plus the G-SIB buffer.

Also from the RBI

All Treasury Bill bids rejected

The RBI rejected all 224 bids at a T-Bill auction, the first complete rejection since March 2026. The government had planned to raise ₹23,000 crore.

₹1 lakh crore VRR auction

A 7-day Variable Rate Repo auction under the LAF eased liquidity; the money is reversed after 7 days. A VRR adds money, a VRRR takes it out.

SGB 2018-19 Series-II

The final redemption price is ₹14,425 per unit, due on 23 October 2026, after the 8-year term. It was issued at ₹3,146 a gram.

Exam angle

Two numbers to remember from the forex rules: the limit without underlying exposure falls to **USD 5 million**, and the new reserve is **20%** on contracts above USD 2 million.



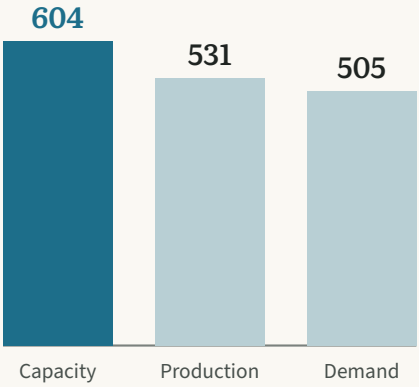
Steel coils. Client image, licence to confirm.

Explainer · Banking, UPSC, MPSC, SSC

Steel to 2047: the draft policy

The Ministry of Steel's National Steel Policy–Vision 2047 sets targets for capacity, demand and cleaner production. The current policy, from 2017, runs to 2030–31.

Capacity ahead of demand



Million tonnes (MT), 2047 targets: crude steel capacity and production, finished steel demand. Source: Ministry of Steel.

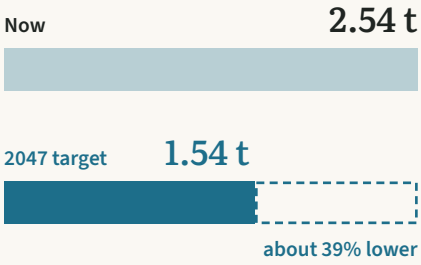
Per person and abroad

302 kg
steel used per person, projected for 2047

45 MT
of exports targeted

Cleaner steel

Tonnes of CO_2 for every tonne of crude steel, now and the 2047 target



Through green technologies, hydrogen-based steelmaking and renewable energy. Source: Ministry of Steel.

What else it proposes

- A **Steel Industry Safety Council (SISC)** to improve industrial safety.
- A **Steel Digital Centre of Innovation** for research and technology.
- Lower emissions through green technologies, hydrogen-based steelmaking and renewable energy.

Exam angle

Long-range targets are asked as numbers: crude steel capacity, production and per capita consumption by 2047. The current National Steel Policy dates from 2017.

Why steel matters

It is a key input for infrastructure, construction, transport and manufacturing.

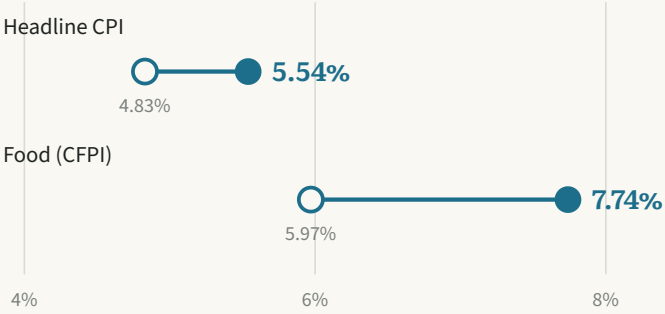
Data · Banking, SSC, UPSC

The month in data

Six charts for the numbers most likely to be asked.

Prices rose faster in September

CPI inflation, %, August → September 2026

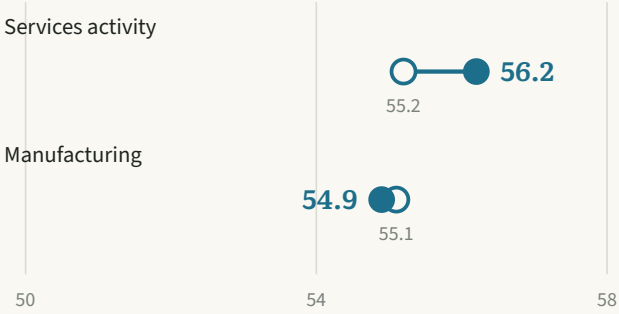


Open dot August, filled dot September.

Source: NSO, provisional. Rural 6.08%, urban 4.88% in September.

Services sped up while factories eased

HSBC flash PMI, September → October 2026; above 50 means growth

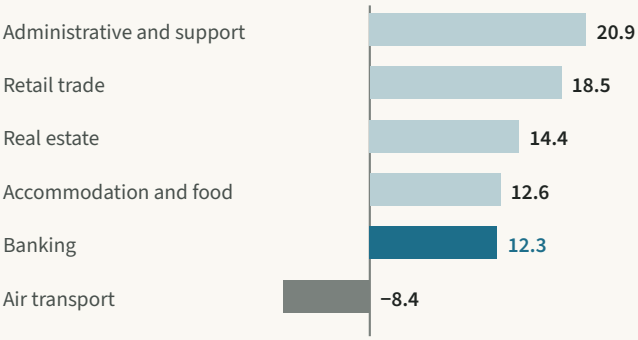


Open dot September, filled dot the October flash estimate.

Source: S&P Global, HSBC Flash India PMI (flash estimates).

Services index, July: biggest movers

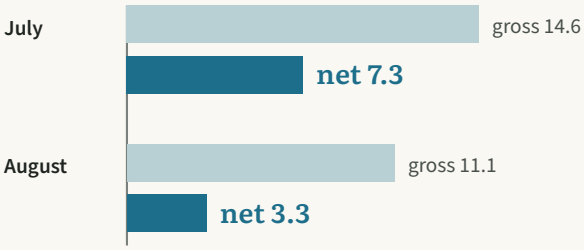
Growth by sub-sector, %, trial Index of Services Production



Source: MoSPI; base year 2024–25; 17 of 19 sub-sectors grew.

FDI: gross inflows and net

US$ billion, July and August 2026

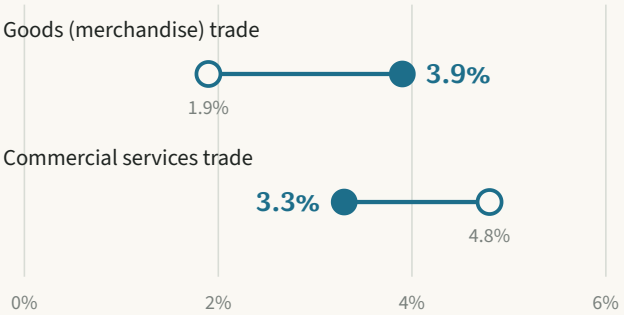


July net FDI was the highest monthly level in five years.

Source: RBI. Net is what remains after repatriation and investment abroad.

WTO, 2026: goods up, services down

Forecast growth in world trade volume, %, March → October

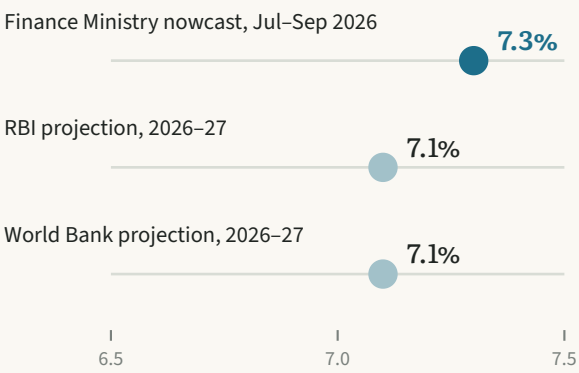


Open dot the March forecast, filled dot October's.

Source: WTO, Global Trade Outlook, October 2026.

Growth, and who said it

Real GDP growth, %



Exams ask the number with its source.

New CPI series
Base year 2024 = 100

First released
February 2026

Weights from
HCES 2023–24

Exam angle
Headline CPI, food inflation (CFPI) and the rural and urban rates are asked separately, and often appear as options in the same question. The September figures are provisional.

Monetary policy & liquidity · Banking, SSC, MPSC, UPSC

Retail inflation rises to 5.54% in September 2026

Food inflation rose faster still, from 5.97% to 7.74%.

- CPI inflation rose to **5.54%** in September from **4.83%** in August, according to provisional data from the National Statistics Office (NSO) under **MoSPI**.
- Food inflation (**CFPI**) rose from 5.97% to **7.74%**. Rural inflation was 6.08% and urban inflation 4.88%.
- **Onion** recorded the highest inflation (108.09%). Potato and tomato remained in deflation.

Connects to the **4% target** in the MPC item → p. 24



Client image, licence to confirm.

Notified by
Department of Economic Affairs, every quarter

Linked to
G-Sec yields (Shyamala Gopinath Committee, 2010)

PPF
Since 1968 · 15-year maturity

Insurance & pensions · Banking, Insurance, SSC

Small savings rates unchanged for October–December 2026

- Rates on all Small Savings Schemes stay unchanged for Q3 FY 2026–27. The highest, **8.2%**, continues for the **Senior Citizens' Savings Scheme** and **Sukanya Samriddhi**.
- NSC **7.7%**, KVP 7.5% (matures in 115 months), Monthly Income Scheme 7.4%, **PPF** **7.1%**, 5-year RD 6.7%; Post Office Savings Account 4%.

Static: Sukanya Samriddhi can be opened before a girl turns 10; SCSS is for people aged 60 or above.



Client image, licence to confirm.

Insurance & pensions · Insurance, Banking

LIC launches three new plans

- On sale from **19 October 2026**: **New Jeevan Dhara-II** (Plan 892), a deferred annuity with guaranteed lifelong payouts, and **Health Shield** (Plan 907), a family health plan with a 15-year term.
- **New Cancer Cover** (Plan 908) pays **25%** of the sum assured for early-stage and 100% for major-stage cancer, plus 1% a month for 10 years in major-stage cases.

Insurance & pensions · Banking, Insurance, SSC

Bank of Baroda enters the pension fund business

The second public sector bank, after SBI, to be appointed a pension fund manager under the PFRDA Act.

- Bank of Baroda is the **second public sector bank** after SBI to run a pension fund, appointed by PFRDA under **Section 27 of the PFRDA Act, 2013**.
- MD and CEO Debadatta Chand received the certificate at **NPS Divas** on **1 October 2026**. BoB holds **80.10%** of BoB Pension Fund Management Company Ltd.
- The bank also linked **NPS Tatkal** with the BHIM app.

NPS Tatkal itself → p. 30



Client image, licence to confirm.

Bank of Baroda
Est. 1908 · Vadodara, Gujarat

PFRDA
Regulates the NPS and pension schemes

Exam angle
Bank of Baroda is the **second public sector bank after SBI** to run a pension fund. PFRDA appoints pension funds under **Section 27 of the PFRDA Act, 2013**.

Payments & fintech · Banking, SSC

UPI processes 24.07 billion transactions in September

- UPI handled **24.07 billion** transactions worth ₹29.37 lakh crore in September 2026, says NPCI: volume up 23% and value up 18% on a year earlier.
- Average daily transactions hit a record **802 million**. An MDR of 0.40% (capped at ₹300) on P2M payments above ₹2,000 was deferred until after Diwali; P2P stays free.



Client image, licence to confirm.

NPCI
Est. 2008 by the RBI and the Indian Banks' Association

Still free
Small vendors receiving up to ₹1 lakh a month

Monetary policy & liquidity · Banking

RBI holds the 36th Conference of State Finance Secretaries

- Held on **27 October 2026** in Mumbai and inaugurated by Governor **Sanjay Malhotra**; 27 States and 3 UTs took part.
- The Governor urged States to use the **Unified Lending Interface (ULI)** and programmable CBDC for Direct Benefit Transfers.



Client image, licence to confirm.



Client image, licence to confirm.

Banks at launch
SBI, HDFC Bank, ICICI Bank, Axis Bank, IndusInd Bank, Bank of Baroda

Exam angle
Expect the eligibility details: age **18–85**, minimum **₹250**, account opened through UPI apps; a **PRAN** is generated on registration.

Insurance & pensions · Banking, Insurance, SSC

PFRDA launches "NPS Tatkal" for instant digital NPS accounts

A National Pension System account can now be opened in minutes through a UPI app.

- Users can open a National Pension System account through **UPI apps** (BHIM) using an existing KYC-verified bank account.
- Open to Indian citizens aged **18 to 85**, with a minimum contribution of **₹250**. A Permanent Retirement Account Number (**PRAN**) is generated.

Bank of Baroda linked it to BHIM → p. 29



Client image, licence to confirm.

Axis Bank
Est. 1993 · Mumbai · MD & CEO Amitabh Chaudhry

Payments & fintech · Banking, SSC

Apple Pay launches in India with Axis Bank

- **Axis Bank** is Apple Pay's first Indian banking partner: eligible Axis Visa and Mastercard credit cards can pay contactless on Apple devices.
- Card details are protected by **tokenisation**. **RuPay and UPI** are not supported at launch.

Static: NFC is the technology behind contactless payments.



Client image, licence to confirm.

Capital
Port of Spain

UPI
Developed by NPCI, launched 2016

NIPL
NPCI's international arm

Payments & fintech · Banking, SSC, UPSC

Trinidad and Tobago plans to adopt India's UPI

- It would be the **first Caribbean nation** to adopt UPI, under an agreement between **NPCI International Payments Limited (NIPL)** and its Ministry of Digital Transformation, exchanged on 26 September 2024.
- The platform will support person-to-person (P2P) and person-to-merchant (P2M) payments. On his July 2025 visit, PM Modi received the **Order of the Republic of Trinidad and Tobago**.

Energy & industry · Banking, UPSC, MPSC

Oman becomes India's largest LNG supplier

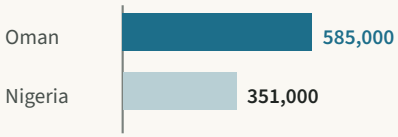
Disruption to Qatari supplies pushed India to buy liquefied natural gas elsewhere. At home, the ceiling price for difficult-field gas went up.

- Oman supplied **585,000 tonnes** of liquefied natural gas in September 2026, or **27%** of India's LNG imports (Kpler data).
- **Nigeria** ranked second with 351,000 tonnes. The **United States** slipped to third with a 16% share.
- Total LNG imports fell 14% to **2.17 million tonnes** (August: 2.5 Mt), as disruption to Qatari supplies and risks around the **Strait of Hormuz** pushed India to diversify.

Static: the Strait of Hormuz connects the Persian Gulf with the Gulf of Oman and the Arabian Sea. LNG is natural gas cooled to about −162 °C for transport.

Top two suppliers, September

LNG, tonnes



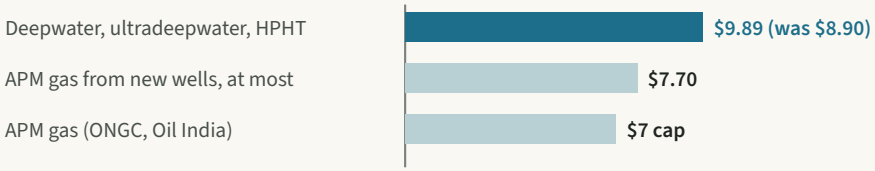
Source: Kpler data. The United States slipped to third.

Gas prices at home: the difficult-field ceiling goes up

- The ceiling price for gas from deepwater, ultradeepwater and **HPHT** fields rose to **$9.89 per MMBtu** from $8.90, for 1 October 2026 to 31 March 2027.
- It benefits producers such as Reliance Industries and BP in the **KG-D6** block. **APM gas** from ONGC and Oil India stays capped at **$7 per MMBtu**; new wells may get a 10% premium, up to $7.70.

Price caps, 1 October 2026 to 31 March 2027

US$ per MMBtu



Source: Government of India. A new well may get a 10% premium over the APM cap.

PPAC
Petroleum Planning and Analysis Cell, Ministry of Petroleum and Natural Gas

MMBtu
Million British thermal units, the energy content of gas

Used for
Fertiliser, power generation, CNG and PNG

Ports: India's first maritime blue financing

- The **International Finance Corporation (IFC)** will invest **$70 million** in Shore Power Supply at the **Jawaharlal Nehru Port Authority (JNPA)**, so docked ships use grid power instead of diesel.
- Expected: carbon emissions down **63%**, air pollution down up to 90%, over 400 jobs. It supports Maritime India Vision 2030 and the Harit Sagar guidelines.

JNPA
Nhava Sheva, Navi Mumbai

IFC
World Bank Group's private-sector arm, Washington, D.C.

Tax · Banking, UPSC, SSC

GST: what the Council decided, and when it applies

The 57th GST Council met on 8 October 2026. Changes that need only new rules began on 1 November 2026; those that need the law amended wait for 1 April 2027.

From decision to law

8 October 2026
The Council meets

- The 57th GST Council, chaired by Finance Minister **Nirmala Sitharaman**, met at Bharat Mandapam, New Delhi.
- It recommended process reforms: system-based refunds in two phases, wider ITC and an optional **ARQP** scheme for B2C taxpayers with turnover up to ₹5 crore.

1 November 2026
New rules apply

- Rules for post-sale discounts and credit notes.
- **90%** provisional refunds in inverted duty cases, subject to risk checks.

1 April 2027
The law is amended

- The prosecution threshold rises from ₹1 crore to **₹5 crore**.
- The maximum general penalty under Section 125 falls from ₹25,000 to **₹10,000**.
- Arrest powers change; capital-goods refunds begin, spread over 60 months.

A new officers' committee

A **12-member** Standing Committee of Officers examines changes to GST Acts, Rules and forms.



5 large states · 4 medium states · 3 small states

■ permanent: Karnataka, Maharashtra, Uttar Pradesh, Gujarat and Tamil Nadu
□ the other 7 rotate every **2 years**

The GST Implementation Committee stays; the other officers' committees end.

GST Council
Constitutional body, Article 279A

GST law
101st Amendment Act, 2016 · CGST Act, 2017

Taxpayers
About 1.7 crore registered

Exam angle

Rule changes apply first; anything that needs the GST Acts amended, such as the ₹5 crore prosecution threshold, waits for 1 April 2027. Article 279A and the 101st Amendment are the static links.

Banking regulation · Banking

RBI registers Indiabulls Limited as a Core Investment Company

- The RBI gave Indiabulls Limited (formerly Yaari Digital) a Certificate of Registration as a **Core Investment Company (CIC)** under the RBI Act, 1934. The company says it may surrender it if it does not apply.
- A CIC is an NBFC that mainly invests in and lends to its own group. At least **90%** of net assets must be in group companies, with equity investments at least **60%**.



Client image, licence to confirm.

Rules
RBI (Core Investment Companies) Directions, 2025

Markets & SEBI · Banking, SSC

SEBI makes a Credit Risk-o-Meter mandatory for debt securities

- A colour-coded meter with **six levels**, from lowest credit risk (AAA/A1+) to high to very high risk of default (B+ to D), must appear in offer documents, adverts and bond platforms.
- Where rating agencies differ, it must show the **lowest** rating, with all ratings disclosed. It applies 45 days after the circular.



Client image, licence to confirm.

Markets & SEBI · Banking, SSC

SEBI's Common Advertisement Code for intermediaries

- **Celebrity endorsements** are allowed only at brand level, with prior approval. Other adverts must be reported within **3 working days**.
- Dark patterns are banned, and ratings may come only from **PaRRVA**.
- SEBI also extended the IPO fresh-issue size relaxation (up to **50%**, instead of 20%) until 31 March 2027.



Client image, licence to confirm.

Notified by
SEBI (Intermediaries) (Second Amendment) Regulations, 2026

Banking regulation · Banking, UPSC, SSC

30th FSDC meeting held in New Delhi

- Finance Minister **Nirmala Sitharaman** chaired the **30th** meeting of the **Financial Stability and Development Council**, which reviewed domestic and global risks to financial stability.



Client image, licence to confirm.

FSDC
Non-statutory apex forum, set up in December 2010



Client image, licence to confirm.

FIDC
RBI-recognised SRO for NBFCs and HFCs (October 2025)

NBFCs
Lend, but generally cannot take demand deposits

Banking regulation · Banking, SSC

NBFCs give 47% of new-to-credit consumer loans

- NBFCs accounted for **47%** of new-to-credit consumer originations as of June 2026, says a report by **FIDC** and **TransUnion CIBIL**.
- Their share of retail loan originations rose from 33% in 2016 to **43%** in 2026. Semi-urban and rural markets gave over 58% of NBFC loans by volume.



Client image, licence to confirm.

Issued under
Section 35A, Banking Regulation Act, 1949

Pillar 3
Basel: market discipline through disclosure

Banking regulation · Banking

RBI issues final Credit Valuation Adjustment rules

- From **1 April 2027**, eligible banks must hold capital against **CVA risk**: the risk that derivatives lose value as the other party's credit worsens.
- Most banks will use the **Basic Approach (BA-CVA)**; banks with non-centrally cleared derivatives of ₹10 lakh crore or less may use a simpler method. Disclosures go under **Pillar 3**.



Client image, licence to confirm.

EFTA members
Iceland, Liechtenstein, Norway, Switzerland

Not the EU
EFTA is a separate trade organisation

Trade & investment · Banking, UPSC, MPSC

Government sets up an FTA Utilisation Cell

A new cell in the Department of Commerce will help Indian businesses use free trade agreements such as the EFTA pact.

- The Department of Commerce set up an **FTA Utilisation Cell** to help Indian businesses use Free Trade Agreements. Commerce Secretary Rajesh Agrawal announced it at the **2nd India–EFTA Prosperity Summit**.
- Over **99%** of India's trade value with EFTA countries now enters at zero tariff under the **Trade and Economic Partnership Agreement (TEPA)**.
- TEPA was signed on 10 March 2024 and came into force on **1 October 2025**. It aims at **$100 billion** of investment over 15 years and 1 million direct jobs in India.

Banking regulation · Banking, SSC

SBI named World's Best Consumer Bank 2026

- **Global Finance** magazine gave SBI the award for the **second year running**, at a ceremony alongside the IMF–World Bank Annual Meetings in **Bangkok**.
- SBI serves over 520 million customers through 22,500+ branches and 63,580 ATMs. It was the only Indian bank on the winners' list.



Client image, licence to confirm.

World's Best Bank
Santander (Spain)

Best Corporate Bank
DBS Bank (Singapore)

Economy & data · Banking, UPSC, MPSC, SSC

Annual Survey of Industries 2024–25

Factory employment crossed 2 crore for the first time; Tamil Nadu has the most factories, Maharashtra the largest share of output.

- Registered manufacturing GVA rose **9.59%** to ₹26.94 lakh crore; output grew 7.81% to ₹165.24 lakh crore.
- Factory employment rose 7.19% to **2.10 crore**, crossing 2 crore for the first time.
- **Tamil Nadu** had the most establishments (41,221); **Maharashtra** had the largest share of manufacturing GVA (15.92%).



Client image, licence to confirm.

Released by
MoSPI

Covers
Factories under the Factories Act, 1948, and others

Economy & data · Banking, UPSC, SSC

World Bank: India among the top 10 emerging markets for AI readiness

The World Bank's India Development Update puts India among the top 10 emerging markets for AI readiness.

- Its **India Development Update** (October 2026) says private AI investment in India tripled from US$1.2 billion in 2024 to **US$4.1 billion** in 2025.
- It projects India's growth at **7.1%** for FY 2026–27 and South Asia's at 6.9% for 2026. Risks: oil prices, El Niño and market corrections.

The Finance Ministry's quarterly nowcast → p. 27



Client image, licence to confirm.

Special focus
India and Artificial Intelligence: Seizing the Development Opportunity

In brief · Banking & Economy

Eighteen smaller stories

One or two facts each. The highlighted words are usually the answer.

Delhi's economy. Oxford Economics' Global Cities Index 2026 projects Delhi could be the world's **14th-largest city economy** by 2050.

Entrepreneurs abroad. **74%** of Indian entrepreneurs plan to relocate or get extra residency, says HSBC's Global Entrepreneurial Wealth Report 2026.

Jio Allianz. Jio Financial Services and Allianz Europe each put **₹320.05 crore** into their 50:50 general insurance joint venture.

CAPEX survey. The NSO's **Forward-Looking Survey** of private corporate investment plans runs from October to December 2026.

Ranking banks in Bihar. Bihar introduced a **100-point index**, for the first time, to rank the banks in the state. IDFC FIRST Bank came top with 74 points.

A family lounge card. AU Small Finance Bank and Paytm launched India's first **Family Lounge Access RuPay credit card**, free for life.

NABARD and NSDC. NABARD put ₹4 crore into NSDC's first **Zero Coupon Zero Principal** issue on NSE's Social Stock Exchange.

Razorpay and OpenAI. Razorpay Engage will help Indian brands such as Tanishq advertise on **ChatGPT**.

MSME and MoSPI. The two ministries will share Udyam data through APIs to build the **National Statistical Business Register**.

Adani and Jabil. Adani Enterprises and Jabil signed an MoU for a proposed 50:50 joint venture in **AI manufacturing**.

IndusInd and GCCs. IndusInd Bank set up a banking vertical for India's **Global Capability Centres**.

PLFS changes. From January 2027 the Periodic Labour Force Survey adds a stratum for **digital platform workers**.

A WASH bond. NABKISAN Finance listed India's first **social bond** only for water, sanitation and hygiene: ₹180 crore.

Dixon and Gemtek. Dixon Technologies and Taiwan's **Gemtek** formed a 60:40 joint venture to make optical transceivers in India.

SGB 2020-21 Series I. The premature redemption price is **₹14,159** per unit, due on 28 October 2026.

Samajh Se Investing Simple. SEBI's investor awareness campaign, run under **Project Jagrook** during World Investor Week.

ICICI Lombard VIBE. ICICI Lombard launched VIBE, a health plan for **Gen Z**, with cover from ₹7 lakh to ₹1 crore.

Bank of Baroda's festive offers. Home loans from **7.40%** with zero processing fee, car loans from 7.85%, and a 0.15% concession for EV buyers.

Review · Banking & Economy

Check yourself

Answer from memory, then turn the book round for the key.

Policy and rules

1 By how many basis points did the MPC raise the repo rate, and to what level? p. 24

2 What was the MPC's vote on the change of stance? p. 24

3 Which rate is the floor of the policy corridor? p. 24

4 Under which section of the RBI Act was the MPC set up? p. 24

5 The minimum daily CRR balance was raised to what share of the requirement? p. 25

6 How long do exporters paid in foreign currency now have to bring the money home? p. 25

7 What is the new limit for forex positions without underlying exposure? p. 25

Data and the economy

8 What crude steel capacity does the draft policy target for 2047? p. 26

9 What was CPI inflation in September 2026? p. 28

10 Which services sub-sector grew fastest in July? p. 27

Pensions, tax and briefs

11 Which public sector bank became the second, after SBI, to run a pension fund? p. 29

12 The 57th GST Council raises the prosecution threshold from ₹1 crore to what? p. 32

13 Which city could be the world's 14th-largest city economy by 2050? p. 36

Numbers to remember

5.50%
repo rate

5.25% · 5.75%
SDF floor · MSF ceiling

4%
CPI target, band 2%–6%

99%
minimum daily CRR balance

3%
CRR itself, unchanged

$5 mn
forex limit without exposure

9 months
export proceeds, foreign currency

604 MT
steel capacity target, 2047

5.54%
CPI inflation, September

₹5 crore
GST prosecution threshold

Answers 1 25 basis points, to 5.50% 2 4 to 2 3 the SDF, 5.25% 4 Section 45ZB 5 99% 6 9 months 7 USD 5 million 8 604 MT 9 5.54% 10 administrative and support services, 20.9% 11 Bank of Baroda 12 ₹5 crore 13 Delhi

04

Persons in News

19 stories · pages 38 to 43

Before you read

Guess first, then check as you read.

1 Who will be the 29th Chief of the Air Staff?

2 Which body selects the heads of public-sector insurers?

3 Under which Article does the President appoint a Governor?

Who took which post this month, who chose them, and the Articles behind the posts.

The month in four numbers

29th
Chief of the Air Staff, from 31 October p. 41

37
Supreme Court judges sanctioned, besides the Chief Justice p. 41

27 Oct
Anup Bagchi takes charge at HDFC Bank p. 39

3 years
Anup Kumar Saha's term at Kotak, from 1 January 2027 p. 39

In this section

39 Three bank chairs change hands — Lead
40 Who got which job — Register
41 The 29th Chief of the Air Staff — Lead
42 Courts, ministers, elections, cricket — Stories
43 Check yourself — Review

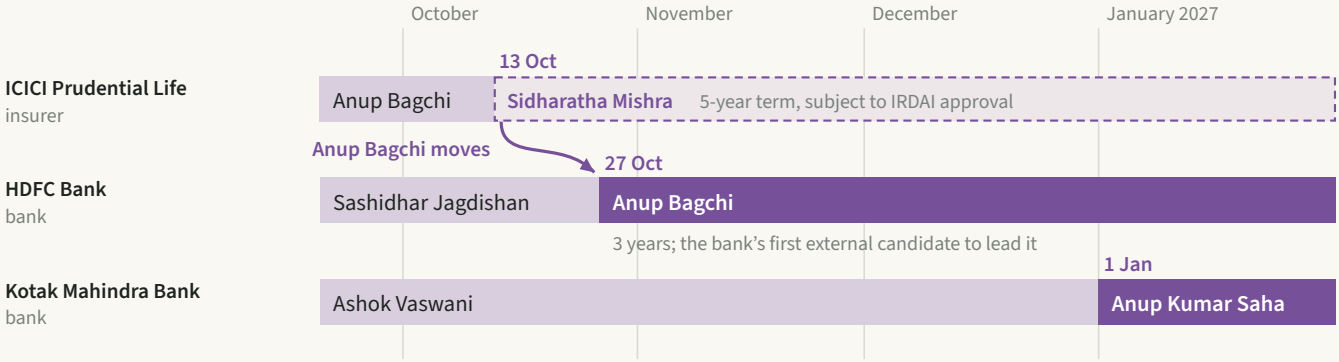
Banking and insurance · Banking, Insurance, SSC

HDFC Bank's first chief from outside

Anup Bagchi leaves ICICI Prudential Life to lead HDFC Bank. Another Anup, Anup Kumar Saha, takes over at Kotak Mahindra Bank on 1 January 2027.

Who leads which company, October 2026 to January 2027

MD & CEO; the new chief's bar starts on the day they take charge



Source: the companies' announcements. RBI approval for both banks; IRDAI approval pending for the insurer.

HDFC Bank

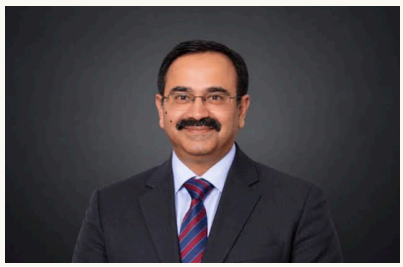
- **Anup Bagchi** takes charge for three years from 27 October 2026, succeeding **Sashidhar Jagdishan**, whose term ends on 26 October. He will be the bank's first external candidate to lead it.
- He was MD & CEO of ICICI Prudential Life Insurance. HDFC Bank was established in 1994 and is headquartered in Mumbai.

ICICI Prudential Life

- **Sidharatha Mishra** is appointed MD & CEO for a 5-year term, subject to IRDAI approval. He joined as COO on 6 October 2026 after over 26 years at ICICI Bank.

Kotak Mahindra Bank

- The RBI approved **Anup Kumar Saha** as MD & CEO for 3 years from 1 January 2027, subject to shareholder approval. He succeeds **Ashok Vaswani**.
- Saha is a Whole-time Director at the bank, with over 32 years of experience.



Anup Bagchi, MD & CEO of HDFC Bank from 27 October 2026. Client image, licence to confirm.

The law

Section 35B of the Banking Regulation Act, 1949: the RBI approves the appointment of a bank's managing director.

Kotak Mahindra Bank

Mumbai; banking licence 2003. The first NBFC in India to convert into a commercial bank.

Read with Every appointment this month, in one register, p. 40 · Sudhakar Malli joins the RBI as Executive Director, p. 40

Appointments · Banking, Insurance, UPSC, SSC

Who got which job

The month's appointments, grouped by the kind of body. Exams ask the person, the post and who made the choice.

Who appoints whom

The President ↓
Supreme Court judges, on the Collegium's recommendation; Governors, under Article 155

The ACC ↓
The Appointments Committee of the Cabinet: the ONGC Chairman, the Deputy Election Commissioner

The RBI approves ↓
A bank's MD & CEO, under Section 35B: HDFC Bank, Kotak Mahindra Bank

The FSIB selects ↓
Heads of public-sector financial institutions: New India Assurance

Person	New post	From	Remember
Banking and finance			
Anup Bagchi	MD & CEO, HDFC Bank	27 Oct 2026	Succeeds Sashidhar Jagdishan → p. 39
Anup Kumar Saha	MD & CEO, Kotak Mahindra Bank	1 Jan 2027	Succeeds Ashok Vaswani → p. 39
Sudhakar Malli	Executive Director, RBI	October 2026	Oversees the **Department of Supervision**
Insurance			
Lavanya R. Mundayur	CMD, New India Assurance	30 Sep 2026	Selected by the **FSIB**; until 31 May 2029
Sidharatha Mishra	MD & CEO, ICICI Prudential Life	5-year term	Subject to IRDAI approval → p. 39
Dinesh Pant, Girija Subramanian	Whole-Time Members, IRDAI	June 2026	Pant (**Actuary**), Subramanian (Distribution)
Tamboli Ayyaj Fakirbhai	Executive Director, IRDAI	October 2026	2009-batch **Chhattisgarh-cadre** IAS
Government, courts and other bodies			
Ashutosh Dixit	29th Chief of the Air Staff	31 Oct 2026	Succeeds Amar Preet Singh → p. 41
Sunil Kumar	Chairman, ONGC	7 Dec 2026	Chosen by the **ACC**; after Arun Kumar Singh
Prakash Rajpurohit	Deputy Election Commissioner	October 2026	Until 8 April 2030 → p. 42
Justices Agarwal, Upadhyaya and Singh	Judges, Supreme Court	October 2026	Women judges now three → p. 41
Six Governors	Tamil Nadu, Keralam, Sikkim, Odisha, Karnataka, Uttarakhand		Appointed under Article 155 → p. 42
Sajjan Singh Yadav	Chief Secretary, J&K	November 2026	1995-batch **AGMUT** IAS; after Atal Dulloo
T. M. Balakrishnan Nair	Chair, UNESCO-IOC's IOCINDIO	elected	INCOIS Director; also chairs **GOOS**

Leaving. Dinesh Pant, LIC Managing Director, by voluntary retirement on **24 September 2026** · Sudhir Kumar Jha, HDFC Bank's Group General Counsel, retired on **30 September 2026** after 22 years with the HDFC Group; Jigar Shah succeeded him · Dr L. Murugan, Minister of State, resigned → p. 42 · Punam Raut, international cricket → p. 42

Indian Air Force · SSC, UPSC, MPSC

Ashutosh Dixit to be the 29th Chief of the Air Staff

The Vice Chief of the Air Staff takes over from Air Chief Marshal Amar Preet Singh on 31 October 2026 and serves until 31 December 2028.

- **Air Marshal Ashutosh Dixit** becomes the **29th** Chief of the Air Staff (CAS) from **31 October 2026**, succeeding Air Chief Marshal **Amar Preet Singh**. He serves until 31 December 2028.
- Commissioned into the IAF fighter stream on 6 December 1986, he has over **3,500 hours** of flying experience.
- He is an alumnus of the **National Defence Academy (NDA)** and the **National Defence College (NDC)**, and was the Vice Chief of the Air Staff.

3,500+
hours of flying experience

1986
commissioned into the fighter stream, 6 December



Air Marshal Ashutosh Dixit. Client image, licence to confirm.

Indian Air Force
Headquarters: New Delhi

Exam angle
Questions ask the number (29th), the date he takes over and whom he succeeds.

Government & judiciary · UPSC, SSC, MPSC

Three High Court Chief Justices become Supreme Court judges

Three High Court Chief Justices move to the Supreme Court, which now has three women judges.

- Justices **Sunita Agarwal** (Gujarat HC), **Devendra Kumar Upadhyaya** (Delhi HC) and **Aparesh Kumar Singh** (Telangana HC), recommended by the Collegium on 28 September 2026.
- The Supreme Court now has **three** women judges. Its sanctioned strength is **37** judges besides the Chief Justice of India.



Client image, licence to confirm.

Read with The IAF's Tarang Shakti 2026, p. 46 · Wings over Ganges, p. 46

Article 75(2)
Union Ministers hold office during the pleasure of the President.

Article 74
A Council of Ministers headed by the Prime Minister aids and advises the President.

Government & judiciary · UPSC, SSC, MPSC

Dr L. Murugan resigns from the Union Council of Ministers

- The President accepted his resignation as Minister of State for Information and Broadcasting and Parliamentary Affairs on the PM's advice, under **Article 75(2)**.
- He also resigned from the Rajya Sabha. **Article 74** provides for the Council of Ministers headed by the PM.

Election Commission of India
Set up on 25 January 1950 under Article 324. National Voters' Day is 25 January.

Government & judiciary · SSC, UPSC

Prakash Rajpurohit appointed Deputy Election Commissioner

- A 2010-batch Rajasthan-cadre IAS officer, he serves until 8 April 2030 and succeeds **Sanjay Kumar**.
- The **Election Commission of India** was set up on **25 January 1950** under **Article 324**.

Article 155
A Governor normally holds office for five years, subject to the President's pleasure.

Government & judiciary · SSC, UPSC, MPSC

Governors appointed for six states

- Appointed by **President Droupadi Murmu** under **Article 155**; each takes effect when the Governor assumes charge.

Tamil Nadu **Rajendra Vishwanath Arlekar**	Keralam **Om Prakash Mathur**	Sikkim **Dushyant Gautam**
Odisha **Braj Mohan Ram**	Karnataka **Dr Sudha Yadav**	Uttarakhand **Dr Dhal Singh Bisen**


Client image, licence to confirm.

Sport, science & business · SSC

Punam Raut retires from international cricket

- She played for India from 2009 to 2021: **2,299** runs in 73 ODIs, a Test century of 130 against South Africa (2014), and 719 runs in 35 T20Is.
- In May 2017 she and **Deepti Sharma** shared a **320-run** opening stand against Ireland.

Also in cricket: Sachin Tendulkar and OpenAI. A multi-year campaign for **ChatGPT**; BCCI also named ChatGPT an Associate Partner through March 2028.

Review · Persons in News

Check yourself

Answer from memory, then turn the book round for the key.

Banks and insurers

1 Who becomes MD & CEO of HDFC Bank from 27 October 2026? p. 39

2 Which section of the Banking Regulation Act, 1949 deals with RBI approval for a bank's managing director? p. 39

3 Whom does Anup Kumar Saha succeed at Kotak Mahindra Bank? p. 39

4 Which bank was the first NBFC in India to convert into a commercial bank? p. 39

5 Which body selected Lavanya R. Mundayur as CMD of New India Assurance? p. 40

6 Which IRDAI post did Dinesh Pant get? p. 40

7 Which RBI department will Sudhakar Malli oversee? p. 40

Government and the Constitution

8 Who becomes the 29th Chief of the Air Staff? p. 41

9 What is the Supreme Court's sanctioned strength besides the Chief Justice of India? p. 41

10 Under which Article do Union Ministers hold office during the pleasure of the President? p. 42

11 Which Article of the Constitution sets up the Election Commission of India? p. 42

12 Who is the new Governor of Tamil Nadu? p. 42

Sport

13 With whom did Punam Raut share a 320-run opening stand against Ireland in May 2017? p. 42

Numbers to remember

29th
Chief of the Air Staff

37 judges
Supreme Court, besides the CJI

Art. 155
Governors

Art. 324
Election Commission, set up 25 January 1950

Art. 75(2)
ministers, at the President's pleasure

Sec. 35B
RBI approval for a bank's MD

5-year
Sidharatha Mishra's term, ICICI Prudential Life

2,299
Punam Raut's ODI runs, in 73 matches

Answers 1 Anup Bagchi 2 Section 35B 3 Ashok Vaswani 4 Kotak Mahindra Bank 5 the Financial Services Institutions Bureau (FSIB) 6 Whole-Time Member (Actuary) 7 the Department of Supervision 8 Air Marshal Ashutosh Dixit 9 37 judges 10 Article 75(2) 11 Article 324 12 Rajendra Vishwanath Arlekar 13 Deepti Sharma

05

Defence

20 stories · pages 45 to 50

The month's exercises on one calendar, two new ships, and two DRDO projects.

The month in four numbers

24th
edition of VARUNA, with France p. 47

2nd
edition of Tarang Shakti, the IAF's multinational air exercise p. 46

₹ 887 crore
L&T contract for two vessels, Samarthak and Utkarsh p. 48

12th
national search and rescue exercise, off Paradip p. 48

Before you read

Guess first, then check as you read.

1 With which country does India hold Exercise VARUNA?

2 Which shipyard built the Navy's new anti-submarine craft Mangrol?

3 What was the theme of Tarang Shakti 2026?

In this section

46	Tarang Shakti and the calendar	Lead
47	All the exercises, for revision	Table
48	Mangrol and Samarthak, side by side	Comparison
49	DRDO: QKD and the AIP module	Explainer
50	Check yourself	Review

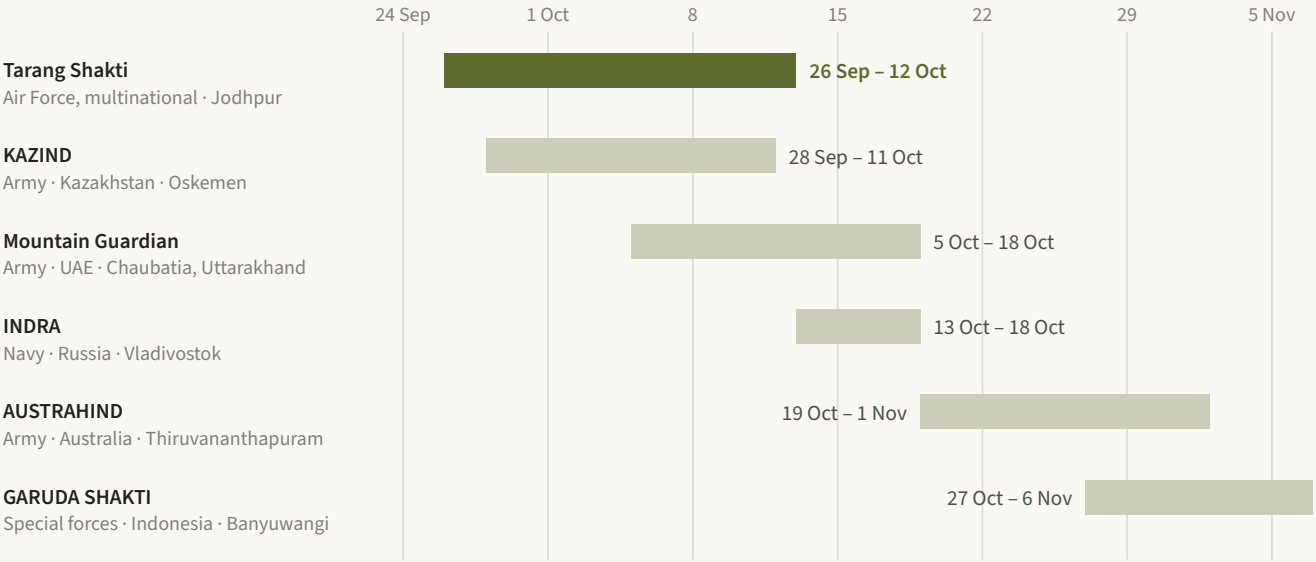
Exercises · SSC, UPSC, MPSC

Tarang Shakti 2026, and a month of exercises

The IAF's multinational air exercise ended at Jodhpur on 12 October. The calendar sets it beside the month's other exercises.

Who India trained with, and when

Exercises with dates; each bar runs from the first day to the last



Source: Ministry of Defence. VARUNA and AIME, reported without dates, are in the table → p. 47.

Who flew

Australia, Bangladesh, France, Germany, Sri Lanka, the UAE and the USA, with air assets; 32 countries observed.

Exam angle

Tarang Shakti is the IAF's own multinational exercise: asked as the theme, the edition (2nd) and the host station, Jodhpur.

- The IAF's **2nd** multinational air exercise ran from 26 September to 12 October 2026 at Air Force Station Jodhpur, themed **"Power in Partnership"**.
- Seven countries flew in it and 32 attended as observers. India showed the **LCA Tejas** and **LCH Prachand** alongside foreign aircraft such as the F-35, Rafale and F-16.
- The first edition (2024) was held in two phases, at **Sulur**, Tamil Nadu, and Jodhpur, Rajasthan.

Also in the air

Wings over Ganges. The IAF's display at Namo Ghat, **Varanasi**, on 22, 24 and 25 October 2026 marked its 94th anniversary, with Surya Kiran and Sarang.

Read with Every exercise, partner by partner, p. 47 · Ashutosh Dixit becomes the 29th Chief of the Air Staff, p. 41

Exercises · SSC, UPSC, MPSC

Each exercise: partner, place, focus

Exams pair the exercise with its partner country and its edition. Learn the service too.

Exercise	With	Edition	Where and when	Who went	Remember
Army					
KAZIND-2026	Kazakhstan	9th	Oskemen, Kazakhstan; 28 Sep – 11 Oct	60 members, mainly the **Garhwal Rifles**	Counter-terrorism under a UN mandate, with drone warfare
Mountain Guardian	UAE	3rd	Chaubatia, Uttarakhand; 5–18 Oct	A Bhairav Battalion; 92 personnel in all	**Mountain warfare** and sub-conventional operations
AUSTRAHIND	Australia	5th	Thiruvananthapuram, Keralam; 19 Oct – 1 Nov	Garhwal Rifles; Australia's 13 Brigade	Chapter VII theme; **New Zealand** observed for the first time
GARUDA SHAKTI	Indonesia	11th	Banyuwangi, Indonesia; 27 Oct – 6 Nov	Parachute Regiment (Special Forces)	**Jungle warfare**; special forces of both
Navy					
VARUNA	France	24th	Toulon, France	INS Trishul	Began in May 1993; named VARUNA in **2001**
INDRA	Russia	–	Vladivostok, Russia; 13–18 Oct	INS Sahyadri, a Shivalik-class frigate	Began in **2003**
AIME 2026	ASEAN	2nd	Subic Bay, Philippines	INS Sahyadri and INS Kulish	First held in **Singapore**, May 2023
Air Force					
Tarang Shakti	multinational	2nd	Jodhpur; 26 Sep – 12 Oct	IAF, with seven countries	"Power in Partnership" → p. 46

Forces & institutions · SSC

Assam Regiment wins gold at Cambrian Patrol 2026



Client image, licence to confirm.

- The exercise in **Wales**, run by the British Army, had over 100 teams; 10 won gold.
- The Assam Regiment was raised on 15 June 1941 at **Shillong**.

Read the partner in the name

KAZIND: Kazakhstan and India. **AUSTRA**HIND: Australia and India. **IND**RA: India and Russia. A name without a clue, like Mountain Guardian (UAE) or GARUDA SHAKTI (Indonesia), needs a flashcard.

Ships & commissioning · SSC, UPSC

Two new ships, two shipyards

Cochin Shipyard built the anti-submarine craft Mangrol; L&T built the multi-purpose vessel Samarthak. The Navy commissioned both in October.

Exams pair each ship with its type and its shipyard. Read across: who built it, where it was commissioned and how much of it is Indian.



Client image, licence to confirm.

Mangrol

The third Anti-Submarine Warfare Shallow Water Craft (ASW-SWC)



Client image, licence to confirm.

Samarthak

The Navy's first indigenous Multi-Purpose Vessel (MPV)

	Mangrol	Samarthak
Built by	**Cochin Shipyard**, Kochi	**L&T**, at Kattupalli near Chennai
Commissioned	12 October 2026, Naval Dockyard, Mumbai	16 October 2026, Naval Base **Karwar**, Karnataka
Indigenous content	over 80%	over 75%
The order	**Mahe class**: a 2019 contract for 8 craft to replace the Abhay-class ASW corvettes	A ₹887 crore contract (2022) for two vessels, Samarthak and Utkarsh
Roles	Underwater surveillance, low-intensity maritime operations, mine warfare-related tasks	Surveillance, patrol, trials support, unmanned systems, disaster relief

Also this month

INS Sudarshini in Oman. The sail training ship called at **Salalah** on Lokayan-2026, a 10-month voyage that began at Kochi on 20 January 2026.

Exercise Jai Se Vijay. Army helicopters used **NH-911** near Dantour, Rajasthan, as a landing zone, on the 10th anniversary of the 2016 surgical strikes.

Forces & institutions · SSC, UPSC

Coast Guard holds SAREX-2026 off Paradip

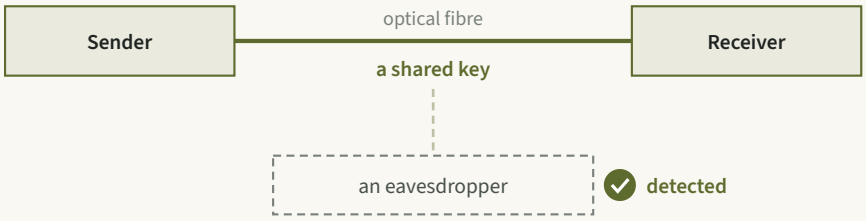
- The **12th** National Maritime Search & Rescue Exercise was inaugurated on 7 October 2026 by Raksha Rajya Mantri **Sanjay Seth**.
- It simulated an aircraft ditching at sea with 228 people on board; 32 observers from 30 countries attended.
- The Coast Guard also held the 24th National Maritime Search & Rescue Board meeting in Bhubaneswar, chaired by its Director General, **Paramesh Sivamani**.

DRDO & research · SSC, UPSC

DRDO: a secure link and a submarine module

Quantum Key Distribution has finished its fibre-based military field trials. The fuel-cell AIP module begins its Phase-II tests on its way to a Kalvari-class submarine.

Quantum Key Distribution (QKD)



What it is

A way to share keys using quantum physics, so that eavesdropping is detected.

Exam angle

Asked as what QKD detects (eavesdropping) and who makes it for DRDO (Taqbit Labs).

- Fibre-based QKD military field trials were completed in **July 2026**; the platform is meant to secure weapon-trial data.
- **QKD** uses quantum physics to share keys and **detect eavesdropping**. Taqbit Labs is the production partner.

Air Independent Propulsion (AIP)

Developed	Now	Next	early 2027
NMRL with L&T	**Setting to Work, Phase-II**	**Power production and tests**	**Into a Kalvari-class submarine**
The Naval Materials Research Laboratory, with L&T as industry partner	At L&T's AM Naik Heavy Engineering Complex, Hazira, Gujarat	As per Indian Navy protocols	Integration by Mazagon Dock Shipbuilders (MDL)

- The fuel-cell-based system, developed by the **Naval Materials Research Laboratory (NMRL)**, generates power and hydrogen on board, so a submarine depends less on atmospheric oxygen and stays underwater longer.

AIP

Lets a conventional submarine make power without surfacing for air.

In brief

A portable ELINT system. DRDO's **DLRL**, Hyderabad, has issued a tender for a man-portable system to intercept signals from enemy radars and drones.

IIT Roorkee and India Optel. An MoU for electro-optical sensors and weapon sights; IOL is a **Mini Ratna** Category-I Defence PSU in Dehradun.

Defence Accounts Department. Three initiatives on its 279th Annual Day: SAKSHAM–IAFIS integration, a **Treasury Single Account** on PRISM, and a revamped NCS.

Review · Defence

Check yourself

Answer from memory, then turn the book round for the key.

Numbers to remember

24th
VARUNA, with France

9th
KAZIND, with Kazakhstan

3rd
Mountain Guardian, with the UAE

5th
AUSTRAHIND, with Australia

11th
GARUDA SHAKTI, with Indonesia

2nd
Tarang Shakti; AIME

12th
SAREX, the Coast Guard

₹ 887 crore
two MPVs, Samarthak and Utkarsh

Exercises

1 With which country does India hold Exercise VARUNA? p. 47

2 Where was KAZIND-2026 held? p. 47

3 Where was Mountain Guardian 2026 held, and with which country? p. 47

4 Where was INDRA 2026 held? p. 47

5 What was the theme of Tarang Shakti 2026? p. 46

6 Which country observed AUSTRAHIND for the first time? p. 47

7 Which Indian unit takes part in GARUDA SHAKTI? p. 47

8 Where was AIME 2026 held? p. 47

Ships and DRDO

9 Which shipyard built Mangrol, and to which class does it belong? p. 48

10 Where was Samarthak commissioned? p. 48

11 Which DRDO laboratory developed the AIP energy module? p. 49

12 What does Quantum Key Distribution detect during key exchange? p. 49

Forces

13 Where was the Assam Regiment raised in 1941? p. 47

Answers 1 France 2 Oskemen, Kazakhstan 3 Chaubatia, Uttarakhand; the UAE 4 Vladivostok, Russia 5 "Power in Partnership" 6 New Zealand 7 the Parachute Regiment (Special Forces) 8 Subic Bay, Philippines 9 Cochin Shipyard; the Mahe class 10 Naval Base Karwar 11 the Naval Materials Research Laboratory (NMRL) 12 eavesdropping 13 Shillong

06

Science & Technology

18 stories · pages 52 to 58

Before you read

Guess first, then check as you read.

1 Which two satellites did ISRO and France's CNES build together before TRISHNA?

2 Where is ISRO's dedicated launch complex for small rockets?

3 Which rover held the record for the longest drive on another world before Perseverance?

A new Earth-watching satellite with France, ISRO's launch plans, a record on Mars, and the research, digital and telecom news of the month.

The month in four numbers

761 km
TRISHNA's orbit p. 53

2029
ISRO's year for 4 launch pads p. 54

45.22 km
Perseverance on Mars, a record p. 55

10%
India's aim in 6G patents p. 57

In this section

53 TRISHNA, with France — Lead

54 ISRO's launch plans — Launch plans

55 Sun, Mars and a launch deal — Space

56 Research and institutions — Research

57 Digital, telecom, briefs — Digital

58 Check yourself — Review

Lead story · Space, UPSC, SSC

TRISHNA will track water stress from space

The thermal infrared satellite, built by ISRO and France's CNES, should be ready for launch on a PSLV within 12–16 months. It is their third joint satellite.

Three ISRO–CNES satellites

2011
Megha-Tropiques
the first joint satellite

2013
SARAL
the second

within 12–16 months
TRISHNA
ready for launch on a PSLV; to operate at 761 km for 5 years

TRISHNA's two main payloads: who builds which

CNES (France)	ISRO
Thermal Infra-Red (TIR) payload	VNIR-SWIR payload

Source: ISRO.

- The **Thermal Infra-Red Imaging Satellite for High-resolution Natural Resource Assessment** is in an advanced stage of development.
- From **761 km** it will monitor terrestrial water stress, water use, surface temperature and water quality, for a planned **5 years**.
- Its data will be freely available worldwide.
- It is the **third** joint ISRO–CNES satellite, after Megha-Tropiques (2011) and SARAL (2013).

Key terms

TRISHNA Thermal Infra-Red Imaging Satellite for High-resolution Natural Resource Assessment

CNES France's space agency, ISRO's partner on all three satellites

PSLV Polar Satellite Launch Vehicle, the rocket it will fly on



A satellite in orbit (illustration). Client image, licence to confirm.

ISRO

Formed 15 August 1969 · Bengaluru, Karnataka · Chairman Dr V. Narayanan

Exam angle

The partner (CNES, France), the orbit (761 km), what it measures (water stress) and the two earlier satellites with their years are the likely questions.

Read with ISRO's launch plans, p. 54 · Aditya-L1 images the corona, p. 55 · Skyroot's Vikram-1U, p. 55

Space · ISRO, UPSC, SSC, MPSC

Four launch pads by 2029

ISRO Chairman V. Narayanan set out the plan. A third pad at Sriharikota and a complex for small rockets in Tamil Nadu will take India to 4 functional pads.

Four functional launch pads by 2029

filled: the new ones

First pad
Sriharikota, Andhra Pradesh
existing

Second pad
Sriharikota, Andhra Pradesh
existing

Third pad
Sriharikota, Andhra Pradesh
approved

SSLV complex
Kulasekarapattinam, Tamil Nadu
new, on 2,000 acres

Source: ISRO.

Sriharikota, Andhra Pradesh

A third launch pad

₹ 3,984.86 crore
approved cost

- For NGLV and LVM3 missions.
- A standby for the existing second pad, with more capacity for future human spaceflight.

Kulasekarapattinam, Tamil Nadu

A dedicated SSLV complex

2,000 acres
for the Small Satellite Launch Vehicle (SSLV)

- A launch site of its own for ISRO's small rockets.
- Part of the plan for 4 functional launch pads by 2029.

Gaganyaan: uncrewed tests first, then the crew

The order of flights ISRO set out

First uncrewed test
planned soon

Two more uncrewed tests
before any crew flies

The crewed mission
after the uncrewed tests

Source: ISRO.



A launch from Sriharikota. Client image, licence to confirm.

Chandrayaan-5, with Japan

A joint ISRO–Japan lunar mission. Its rover will carry out experiments on the Moon's surface.

350 kg
the rover's mass

100 days
of surface experiments

Exam angle

Sites are asked. The SSLV complex is at Kulasekarapattinam, Tamil Nadu; the third pad is at Sriharikota, Andhra Pradesh, approved at ₹3,984.86 crore.

Space · UPSC, SSC

The Sun's corona, a record on Mars and a launch deal

Aditya-L1

Doppler images of the Sun's corona

- India's first dedicated solar mission made the images with its **VELC** payload, the **Visible Emission Line Coronagraph**. The method was developed at the Indian Institute of Astrophysics, Bengaluru.
- Doppler shifts show whether hot solar plasma moves towards or away from us, which helps the study of **Coronal Mass Ejections (CMEs)**.
- Launched on 2 September 2023 on PSLV-C57, it orbits **L1**, about 1.5 million km from Earth.

7 payloads on board

one square for each

4 remote sensing (VELC is one)

3 in situ

Source: ISRO.

Orbit

A halo orbit around Sun–Earth Lagrange Point 1 since 6 January 2024; designed to work for 5 years

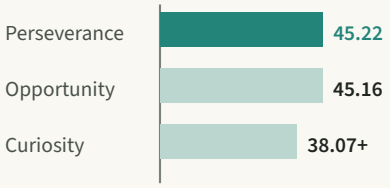
Mars

Perseverance drives farther than any vehicle on another world

- NASA's rover reached **45.22 km** on 11 October 2026, passing the 45.16 km of NASA's **Opportunity**.
- It landed in **Jezero Crater** on 18 February 2021 and plans most drives with its AutoNav software.
- Built and managed by NASA's Jet Propulsion Laboratory (**JPL**), it looks for evidence of ancient microbial life and collects rock samples.

Distance driven on Mars

km



Source: NASA JPL. Curiosity: more than 38.07 km.

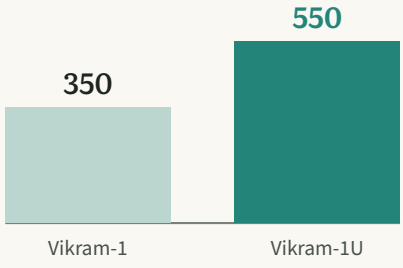
Private launches

Skyroot signs a two-launch deal with Reflect Orbital

- The first launch will use Hyderabad-based Skyroot's **Vikram-1**; the second the upgraded **Vikram-1U**, due to fly first in Q1 2027.
- California-based Reflect Orbital is building orbital mirrors to send sunlight to Earth after sunset, which could support solar power generation and disaster response.
- Low Earth Orbit (**LEO**) generally means altitudes of up to about 2,000 km.

Payload to low Earth orbit

kg, about



Source: Skyroot. Vikram-1U is under development.

Read with TRISHNA with France, p. 53 · ISRO's launch plans, p. 54

Research & institutions · UPSC, SSC, Banking

Money for research, a map of stroke, medals in astronomy

The first cohort: 19 fund managers

one square for each



14 Alternative Investment Funds

5 Focused Research Organisations

Source: PIB.

Research funding · UPSC, Banking, SSC

Research, Development and Innovation Fund approves its first cohort

The ₹1 lakh crore Research, Development and Innovation Fund chose its first cohort of fund managers.

- It approved 19 **Second-Level Fund Managers**, committing ₹7,131 crore in all.
- **DST** is the nodal department; the fund is managed through an independent unit of the **Anusandhan National Research Foundation** (ANRF).
- Separately, the Technology Development Board committed ₹86 crore to Peptris Technologies to take four AI-discovered drug candidates from TRL 4 to TRL 6.

Ischaemic stroke
A blockage cuts off blood flow to part of the brain.

Earlier atlas
ANCHOR, June 2026: 200+ brainstem nuclei and fibre tracts

Health research · UPSC, SSC

IIT Madras releases C-STROKE, a human stroke atlas

- The **Sudha Gopalakrishnan Brain Centre**, IIT Madras, released C-STROKE, described as the world's first human ischaemic stroke atlas, with over 1,000 annotated brain sections.
- The maps were made on the **Param Shakti** supercomputer, supported by MeitY; the data viewer is open to researchers worldwide.
- Prime Minister Narendra Modi launched a mission to make 3D atlases of 100+ human brains.

India's medals, then and now

2024

1 gold, 4 silver

2026

4 gold, 1 silver

Source: PIB.

Olympiad · SSC

India wins 4 gold and 1 silver at IOAA 2026

- India won 4 gold and 1 silver at the **19th** International Olympiad on Astronomy and Astrophysics in **Hanoi**, Vietnam, the largest edition yet, with 307 students from 64 countries.
- India finished joint third in the medal tally. IOAA President is Prof. Aniket Sule of HBCSE, TIFR.

AI, digital & telecom · SSC, UPSC, Banking

India's 6G goal and the World Bank's first digital plan

Telecom

3rd International Bharat 6G Symposium

- Inaugurated by Jyotiraditya M. Scindia at Yashobhoomi, New Delhi, during the **10th India Mobile Congress**; organised by the **Bharat 6G Alliance**. India aims for **10%** of global 6G patents by 2030.

AI and development

The World Bank Group's first Digital Strategy

- Presented by President **Ajay Banga** at the first Global AI and Digital Summit in **Seoul**, South Korea.
- An AI Infrastructure and Readiness Initiative gives governments shared, pay-as-you-go access to **GPUs**, first in Africa and Latin America.

6G: India's aims for 2030

10%
of global 6G patents and standards

1 billion
5G users, up from 550 million

At the symposium

9
working-group white papers on 6G

5
MoUs with international organisations

The World Bank Group's four priorities

Expand reliable internet connectivity	Reduce the cost of devices and data	Strengthen digital services and skills	Prepare countries to adopt AI, particularly **task-specific small AI**

In brief

Safer grain storage. ICAR and FCI will test nitrogen, CO_2 and CO_2–phosphine fumigation as alternatives to **aluminium phosphide** and malathion.

IICT's five MoUs. Signed at FICCI FRAMES 2026 in Mumbai; IICT is the I&B Ministry's National Centre of Excellence for **AVGC-XR**.

YouTube Impact Summit. YouTube's ecosystem added over ₹18,000 crore to India's GDP in 2025; the summit's theme was the **Orange Economy**.

Centre for AI in Keralam. Set up under the IndiaAI Mission in **Thiruvananthapuram** with Digital University Kerala; its first cohort has 15 AI startups.

Sourashtra speech models. BHASHINI and **IISc** built four text-to-speech models in Tamil and Sourashtra scripts, from over 28 hours of speech.

A 6th telecom CoE. C-DOT and **IIT (BHU)** set up a centre for 5G Advanced/6G, quantum communication and AI-native networks.

A school of Physical AI. **IIT Kharagpur** will set up India's first, the Benjamin Gupta School of Physical AI, with ₹35 crore.

SBI's CyRIS. A cybersecurity centre of excellence in Mumbai, on three pillars: **THINK, INNOVATE and DEFEND**.

Review · Science & Technology

Check yourself

Answer from memory, then turn the book round for the key.

Numbers to remember

761 km
TRISHNA's orbit

2011 · 2013
Megha-Tropiques · SARAL

₹ 3,984.86 crore
third pad, Sriharikota

45.22 km
Perseverance, a record

7 = 4 + 3
Aditya-L1 payloads

₹ 1 lakh crore
the RDI Fund

10%
6G patents, India's aim

Space

1 TRISHNA is being built by ISRO and which space agency? p. 53

2 At what altitude will TRISHNA operate? p. 53

3 Name the two earlier ISRO–CNES satellites. p. 53

4 Where is ISRO's dedicated SSLV launch complex? p. 54

5 Which rockets will the third pad at Sriharikota serve? p. 54

6 Which Aditya-L1 payload made the Doppler images of the corona? p. 55

7 Whose distance record did Perseverance beat? p. 55

8 Which Skyroot rocket will make the second launch for Reflect Orbital? p. 55

Research, digital and telecom

9 Through which body is the RDI Fund managed? p. 56

10 Which supercomputer made the C-STROKE maps? p. 56

11 Where was IOAA 2026 held? p. 56

12 What share of global 6G patents does India aim for? p. 57

13 Where did the World Bank Group launch its first Digital Strategy? p. 57

Answers 1 CNES, France 2 761 km 3 Megha-Tropiques (2011) and SARAL (2013) 4 Kulasekarapattinam, Tamil Nadu 5 NGLV and LVM3 6 VELC 7 NASA's Opportunity 8 Vikram-1U 9 the Anusandhan National Research Foundation (ANRF) 10 Param Shakti 11 Hanoi, Vietnam 12 10% 13 Seoul

07

Sports

19 stories · pages 59 to 64

Two Games in Aichi-Nagoya, a record ODI double century and the record that replaced it, and the month's champions.

The month in four numbers

117
balls: Gill's ODI double century, the record until 22 October p. 60

114
balls: Harry Brook's, the record now p. 60

4th
India in the Asian Games medal table, with 85 medals p. 62

704/720
Sheetal Devi, equal to the world record p. 62

Before you read

Guess first, then check as you read.

1 Whose record for the fastest ODI double century did Shubman Gill break?

2 Whom did India beat in both kabaddi finals at the Asian Games?

3 What score did Sheetal Devi equal the archery world record with?

In this section

60	Gill's 200, and Brook's	Record
61	Asian Games, Aichi-Nagoya	Asian Games
62	Asian Para Games records	Records
63	Captains, champions, briefs	Stories
64	Check yourself	Review

Lead story · Guwahati, 30 September 2026

Gill’s 200 in 117 balls

The fastest double century in men’s ODIs at the time, made as India chased 406 against West Indies. On 22 October 2026 Harry Brook took the record with 200 in 114 balls.

West Indies
405/7

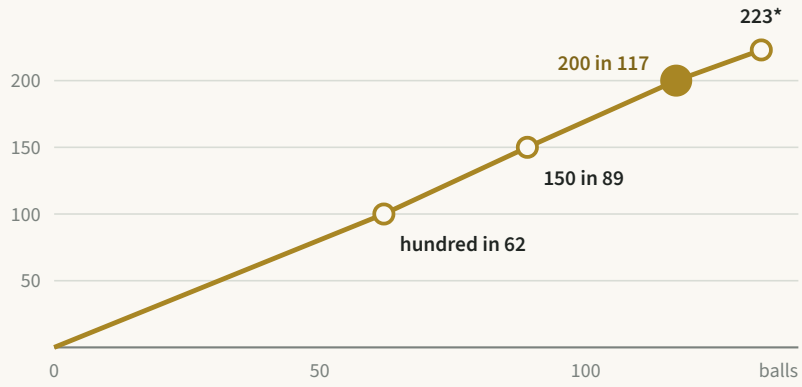
India
406/2

Result
India won by 8 wickets, with 39 balls left

Also a record
His 62-ball hundred is the fastest ODI hundred by an Indian captain.

How the innings built up

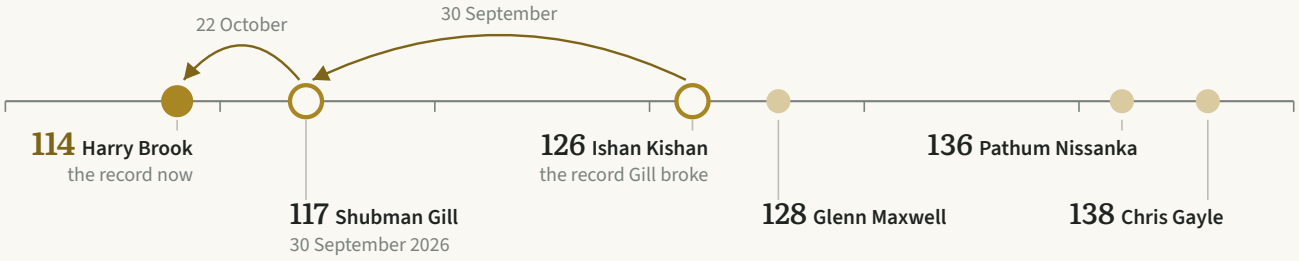
Runs against balls faced, second ODI, India v West Indies



Source: ICC. * not out.

Fastest to 200 in men’s ODIs

Balls faced to reach a double century; fewer is faster. Arrows: the day each record fell.



Source: ICC.



Shubman Gill, India captain. Client image, licence to confirm.

- He reached 200 in **117 balls** in the second ODI at Guwahati and finished on 223 not out from 133 balls. India made 406/2 to win by 8 wickets.
- He broke **Ishan Kishan**’s record of 126 balls. It was his second ODI double century, after 208 against New Zealand in 2023; only Rohit Sharma had made more than one before him.

Exam angle

Fastest is not the same as most. The fastest ODI double century is now Harry Brook’s, **114 balls**; the most ODI double centuries are Rohit Sharma’s, **three**.

Asian Games 2026 · Aichi-Nagoya, Japan

India keeps both kabaddi golds

At the 20th Asian Games India beat Iran in both kabaddi finals, and finished 4th in the medal table with 85 medals.

One host city, two Games

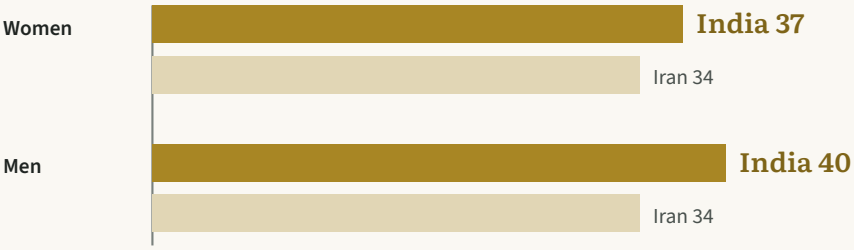
Aichi-Nagoya, Japan, 2026



Source: PIB. The first Asian Games were held in New Delhi in March 1951.

Both finals against Iran

Points scored in the kabaddi finals



Source: All India Radio News.

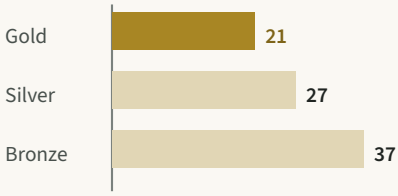
- India's women won **37–34** and the men **40–34**, both against **Iran**. Both teams defended the titles they won at Hangzhou 2023.



India's kabaddi teams. Client image, licence to confirm.

India's medals

Aichi-Nagoya 2026; 4th in the table



Source: PIB.

The IOA's first awards for the best athletes of the Games

Award	Winner	At the Games
Jaspal Rana Award, best female	**Kumkum Anil Mohod**, 17, archer	two gold and one silver in recurve archery
Raja Randhir Singh Award, best male	**Sujeet Kalkal**, wrestler	gold in men's 65 kg freestyle

Named after Jaspal Rana, shooter and pistol coach, and Raja Randhir Singh, former IOA Secretary General and Olympic Council of Asia President.

IOA

Indian Olympic Association; President P. T. Usha

Esha Singh wins 25m pistol silver

In the women's 25m pistol she shot 38 hits, equalling the **Games record**, but lost the second shoot-off 3–2 to China's Xiao Jiaruixuan: her second straight Asian Games silver.

Shooting bodies

ISSF (world) · NRAI (India)

Asian Para Games 2026 · Aichi-Nagoya, 18–24 October 2026

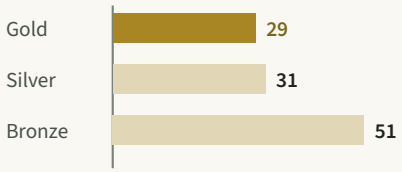
Records at the Asian Para Games

Japan hosted the Para Games for the first time, with about 3,000 athletes from 45 National Paralympic Committees in 18 para sports.

Athlete and event	Mark	What it set
Sheetal Devi, 19 Women's compound archery, qualification	704/720	**Equalled the world record** and set a new Asian record.
Sheetal Devi and Toman Kumar Compound mixed team	1,402	A new **world record**.
Mona Agarwal Women's 10m air rifle standing SH1 (R2): gold	250.0	A new **Games record**. Avani Lekhara took silver with 249.6.
Deepthi Jeevanji Women's 400m T20: gold	56.36 s	A new **Games record**. She holds the world record, 55.07 seconds (Kobe, 2024).

The record to beat: 111 medals at Hangzhou 2022

India's medals



Source: PIB.

Organised by

Asian Paralympic Committee (APC)

T20

the class for athletes with intellectual impairment

India's Games

- Mona Agarwal and Avani Lekhara won India's **first medals** of the Games, in the women's 10m air rifle standing SH1.
- Sachin Sarjerao Khilari, Praveen Kumar and Ayush Verma won para athletics gold; Manish Narwal won silver in the 10m air pistol SH1.
- Deepthi Jeevanji's gold was India's 5th gold of the Games. She also won this event at the Hangzhou 2022 Games, held in 2023.
- India, represented by the **Paralympic Committee of India (PCI)**, made its fifth appearance after a record **111 medals** at Hangzhou 2022.

Exam angle

Equalled or set? Sheetal Devi **equalled** the world record with 704/720, and with Toman Kumar **set** the mixed-team world record, 1,402.

Also this month · Cricket, billiards and the month's champions

A new captain and a 29th world title



Smriti Mandhana. Client image, licence to confirm.

Cricket

Smriti Mandhana named full-time white-ball captain

- BCCI appointed **Smriti Mandhana** after Harmanpreet Kaur stepped down as captain in all formats.
- Vice-captains: **Shafali Verma** for T20Is, Deepti Sharma for ODIs. Her first series: Zimbabwe at home.
- Harmanpreet led India to its first ICC Women's World Cup title in **2025**.



Gill and Shafali Verma. Client image, licence to confirm.

Cricket

Gill and Shafali are ICC Players of the Month

- India's **third** monthly double win, for September 2026.
- Gill's 5th award equals **Hayley Matthews**' record of five across the men's and women's awards.
- Shafali was the leading run-scorer at the Women's Asia Cup, with 236 runs.



Pankaj Advani. Client image, licence to confirm.

Cue sports

Pankaj Advani wins his 29th world title

- He beat England's **Robert Hall** 1,906–1,206 in the WBL World Billiards Championship final.
- His 21st world title in billiards; a break of 587, the highest of the event.
- India's **Shruthi L** kept the women's title.

07

In brief

India v Zimbabwe. India women beat Zimbabwe by 9 wickets in Raipur on 18 October 2026 for an unbeatable **2–0 lead** in the T20I series.

Anmol Kharb. She won the **Turkiye International Challenge**, beating Aakarshi Kashyap in an all-Indian final.

World Boxing U19. Aditya won 55 kg gold in Budva, Montenegro; India finished with 4 medals.

Vishvajit More. The **first Indian Greco-Roman wrestler** to reach a U-23 world final, he won silver at 55 kg in Las Vegas.

Delhi Half Marathon. Kenya's **Charles Matata** set a course record of 58:52; Ethiopia's Wudinesh Alemu Keneni won the women's race.

A boxing MoU. Indian Oil will give **₹40 crore** over two years, with NSDF and SAI, as CSR support for Indian boxing.

BRICS traditional games. Eleven countries showed indigenous sports in Ahmedabad on 12 October 2026; India showed **Mallakhamb**, Yogasana and Kalaripayattu.

Kisan Cricket League. Launched by In-Dot Sports and **Prasar Bharati** under the slogan "Khelega Bharat, Dekhega India".

Review · Sports

Check yourself

Answer from memory, then turn the book round for the key.

Numbers to remember

114
balls, Brook: the fastest ODI 200 now

117
balls, Gill, 30 September

126
balls, Kishan: the old record

4th
India, Asian Games 2026

21
golds at the Asian Games

704/720
Sheetal Devi, equal to the world record

111 medals
India at Hangzhou 2022, a record

Cricket

1 In how many balls did Shubman Gill reach his ODI double century? p. 60

2 Whose record of 126 balls did Gill break? p. 60

3 Who now holds the record for the fastest men's ODI double century? p. 60

4 Who has made the most men's ODI double centuries? p. 60

5 Who is the full-time captain of India's women's white-ball team? p. 63

6 Whose record of five Player of the Month awards did Gill equal? p. 63

The Asian Games and the Asian Para Games

7 Whom did India beat in both kabaddi finals? p. 61

8 Who won the first Jaspal Rana Award? p. 61

9 Where did India finish in the Asian Games medal table? p. 61

10 With what score did Sheetal Devi equal the world record? p. 62

11 Who won gold in the women's 10m air rifle standing SH1? p. 62

12 How many medals did India win at the Hangzhou 2022 Asian Para Games? p. 62

Other sports

13 Whom did Pankaj Advani beat in the World Billiards final? p. 63

Answers 1 117 2 Ishan Kishan's 3 Harry Brook, 114 balls 4 Rohit Sharma, three 5 Smriti Mandhana 6 Hayley Matthews' 7 Iran 8 Kumkum Anil Mohod 9 4th 10 704/720 11 Mona Agarwal 12 111 13 Robert Hall

08

Schemes & Policies

31 stories · pages 65 to 75

Anniversaries, new money and new rules. The schemes you will be asked about, and who pays for them.

The month in four numbers

26.59 lakh
EVs sold under PM E-DRIVE p. 67

11 crore
Farmer IDs created p. 69

₹ 15,000
first-job incentive, at most p. 71

150 days
rural work in Tamil Nadu p. 71

Before you read

Guess first, then check as you read.

1 How many districts does the PM Dhan-Dhaanya Krishi Yojana cover?

2 Until when does PM E-DRIVE run?

3 What share of the livestock insurance premium does the farmer pay?

08

In this section

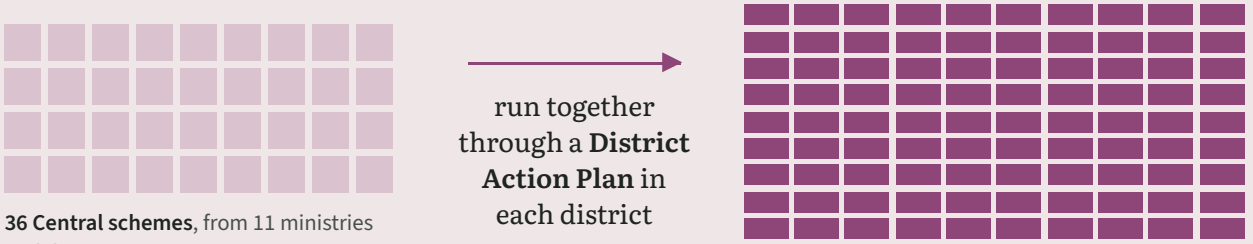
66 PM Dhan-Dhaanya Krishi Yojana Lead
67 PM E-DRIVE and flex-fuel rules Lead
68 Four schemes, side by side Fact file
69 Who pays for each scheme Who pays
70 Caller names and Sanchar Saathi Digital
71 PM-VBRY, rural work, Adarsh... Process
72 Water, roads, cities, fuel Stories
74 What runs to when Data
75 Check yourself Review

Agriculture, one year on · UPSC, SSC, Banking

One plan for each of 100 farm districts

The PM Dhan-Dhaanya Krishi Yojana runs 36 Central schemes together in 100 Aspirational Agricultural Districts. In its first year every district drew up a District Action Plan.

How the scheme works



Source: PIB factsheet, PM Dhan-Dhaanya Krishi Yojana, 10 October 2026.

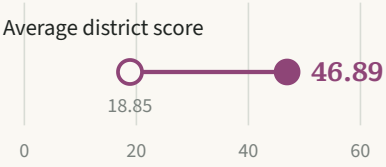


Paddy fields. Productivity and crop diversification are two of the six focus areas. Client image, licence to confirm.

- Launched on **11 October 2025**, the scheme runs for 6 years from 2025–26 with an annual outlay of **₹ 24,000 crore**.
- It covers **100** Aspirational Agricultural Districts; all of them have prepared **District Action Plans (DAPs)**.
- The average district score rose from 18.85 in April 2026 to 46.89 in August 2026.
- It is expected to benefit 1.7 crore farmers.

District scores rose

Average score of the 100 districts, April → August 2026



Open dot April, filled dot August.

Source: PIB factsheet.

Six areas it works on

- Agricultural productivity
- Crop diversification
- Irrigation
- Storage
- Agricultural credit
- Governance

Key terms

Convergence 36 Central schemes of 11 ministries and departments run together, instead of one by one.

DAP District Action Plan: each of the 100 districts has prepared one.

Exam angle

Asked as numbers: **100** districts, 36 schemes, 11 ministries, ₹ 24,000 crore a year for six years.

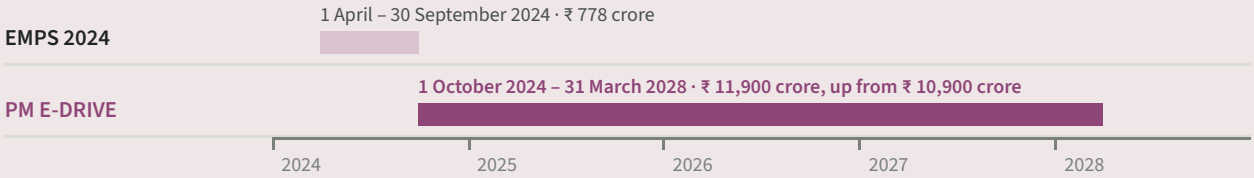
Read with 11 crore Farmer IDs, p. 69 · Pashudhan Bima Portal, p. 69 · Four schemes side by side, p. 68

Clean transport, two years on · UPSC, SSC, Banking

PM E-DRIVE turns two and now runs to March 2028

The Ministry of Heavy Industries' scheme had supported the sale of 26.59 lakh electric vehicles by June 2026. Its outlay went up to ₹ 11,900 crore.

PM E-DRIVE took over from EMPS 2024



Source: PIB factsheet, PM E-DRIVE, 1 October 2026. PM E-DRIVE subsumed EMPS 2024.

- Notified on 29 September 2024 and in force from 1 October 2024, the scheme completed **two years** on 29 September 2026. It now runs until **31 March 2028**.
- It supports electric two-wheelers, three-wheelers, buses, trucks and ambulances, and public charging infrastructure.
- Purchase incentives are paid through **e-vouchers**, with reimbursement to manufacturers.
- It subsumed the **Electric Mobility Promotion Scheme (EMPS) 2024**, which had an outlay of ₹ 778 crore.

What it pays for

- **Electric two-wheelers**
- **Three-wheelers**
- **Buses**
- **Trucks**
- **Ambulances**
- **Public charging infrastructure**

Key terms

e-voucher the form in which the purchase incentive is given; the manufacturer is reimbursed.

EMPS 2024 Electric Mobility Promotion Scheme, 1 April to 30 September 2024, now part of PM E-DRIVE.



Public charging points are covered too. Client image, licence to confirm.

26.59 lakh
electric vehicles sold under the scheme by June 2026

How the money reaches buyers

The incentive is taken off the price through an **e-voucher**; the manufacturer is then reimbursed.

Exam angle

The end date, **31 March 2028**, and the outlay, ₹ 11,900 crore, are the usual questions; so is the scheme it subsumed, EMPS 2024.

Read with Flex-fuel rules: E85 and E100, p. 73 · What runs to when, p. 74 · Four schemes side by side, p. 68

Fact file · UPSC, MPSC, Banking, SSC

Four schemes, side by side

Each marked an anniversary this month. Read down a column for one scheme, or across a row to compare.

When each began

Launch dates on one line, to October 2026



	DDU-GKY	PM E-DRIVE p. 67	PM-SETU	PMDDKY p. 66
	25 September 2014 12 years	29 September 2024 2 years	4 October 2025 1 year	11 October 2025 1 year
Full name	Deen Dayal Upadhyaya Grameen Kaushalya Yojana	PM E-DRIVE Scheme	Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs	Prime Minister Dhan-Dhaanya Krishi Yojana
Run by	Ministry of Rural Development, under the NRLM	Ministry of Heavy Industries	Funded by the Centre, States and industry	36 schemes of 11 ministries and departments
For	Rural poor youth, 15–35	EVs: two- and three-wheelers, buses, trucks, ambulances; charging points	1,000 Government ITIs: 200 hubs, 800 spokes	100 Aspirational Agricultural Districts
Money	₹ 750 crore in 2026–27	₹ 11,900 crore, up from ₹ 10,900 crore	₹ 60,000 crore for five years	₹ 24,000 crore a year
So far	**18.47 lakh trained, 12.43 lakh placed**	**26.59 lakh EVs sold by June 2026**	**850 ITIs identified; ₹ 3,446 crore plans for 14 clusters**	**District score up from 18.85 to 46.89**
Remember	Placement of at least 6 months, up from 3; quotas 50% SC/ST, 33% women; Roshni, Himayat	Runs until 31 March 2028; incentives through e-vouchers	32 new-age courses, such as AI and semiconductors; five NSTIs upgraded	6 years from 2025–26; 1.7 crore farmers

Also this month: skills and livelihoods

Minority Affairs MoUs. **IIM Bangalore** will monitor 43 PM VIKAS training centres; CUBE, IIT Madras, will assess PMJVK projects.

Tribal Affairs platform. Built with Karmayogi Bharat on **iGOT Karmayogi** for Adi Karmayogi volunteers; 60,507 Adi Sewa Kendras are registered.

Tribal youth enterprise. NSTFDC, NSIC and **Rourkela Steel Plant** will work through Rourkela's Livelihood Business Incubation Centre; over 600 students have benefited.

Funding · UPSC, SSC, Banking

Who pays for each scheme

Four schemes approved or launched this month, and how the money is shared between the Centre, the States and the people they serve.

PM Viksit Gram Swaraj Yojana

Total outlay ₹ 7,395.55 crore, 2026–27 to 2030–31



₹ 4,869.48 crore
Centre

₹ 2,526.07 crore
States

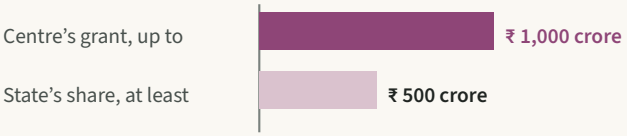
Source: PIB.

- A Centrally Sponsored Scheme of the **Ministry of Panchayati Raj**, approved by the Union Cabinet.
- It builds a common digital platform for **Gram Panchayat Development Plans (GPDPs)**. About 32 lakh elected representatives in more than 2.55 lakh panchayats stand to benefit.

BHAVYA Rasayan: three chemical parks

For each park

₹ crore



Source: PIB, Cabinet decision, 24 July 2026.

- Approved on 24 July 2026 with **₹ 3,030 crore** for FY 2026–27 to 2030–31; the Ministry of Chemicals and Fertilizers runs it.
- Each park needs at least **2,000 acres** of contiguous land, with effluent treatment, waste disposal, water supply and solvent recovery.

Pashudhan Bima Portal

Livestock insurance premium



15%
Farmer

85%
Centre and States

The governments' part is shared 60:40 between the Centre and the States, or 90:10 in Himalayan and North-Eastern regions.

Source: Department of Animal Husbandry and Dairying (DAHD).

- DAHD's single portal handles applications, policies and claims, in 11 regional languages plus Hindi and English.
- Insurance runs under the **National Livestock Mission** (2014–15). Subsidy covers up to 10 cattle units a household; one cattle unit equals **10 small animals**.
- As of July 2025, 55.86 lakh animals had been insured.

Digital Agriculture Mission: 11 crore Farmer IDs

Outlay ₹ 2,817 crore, approved 2 September 2024



₹ 1,940 crore
central share

the rest of the outlay

Source: Ministry of Agriculture and Farmers Welfare.

- **11 crore** Farmer IDs were created, 5 months before the March 2027 deadline. They are issued under **AgriStack**, one of the mission's two pillars.
- Farmer IDs are Aadhaar-like digital identities. They link land records, livestock and crops to government benefits, bank loans, crop insurance and disaster relief.

Exam angle

The numbers asked: the Centre's share of PM VGSY (**₹ 4,869.48 crore**), the farmer's **15%** of the livestock premium, and the grant of up to ₹ 1,000 crore per chemical park.

Digital & telecom · SSC, Banking

From 1 November, your phone shows who is calling

The Department of Telecommunications made Calling Name Presentation (CNAP) mandatory. Its anti-fraud portal passed 30 crore visits.

What your phone shows with CNAP

Incoming calls from 1 November 2026

Incoming call	Incoming call	Incoming call	Incoming call
Name registered at KYC	**"International Call"**	**No name** the number only	**Not covered yet**
A 4G or 5G caller you have not saved	A call from abroad	A caller with CLIR turned on	A 2G, 3G or landline caller

Source: Department of Telecommunications. Trials began in November 2025 in Haryana and Himachal Pradesh.



The caller's name appears with the number. Client image, licence to confirm.

- All telecom service providers must offer **Calling Name Presentation** from **1 November 2026**. It is on by default for **4G and 5G** users.
- If the number is not saved, the name registered during **KYC** verification is shown. Users with **CLIR** (Calling Line Identification Restriction) enabled stay hidden.

Sanchar Saathi: 30 crore visits



The Sanchar Saathi app. Client image, licence to confirm.

- DoT's portal, launched in May 2023, helps citizens fight telecom and cyber fraud; its app (17 January 2025) has 2.8 crore downloads.
- The **Financial Fraud Risk Indicator (FRI)** has helped prevent losses of over **₹ 5,000 crore**; 60.96 lakh lost or stolen handsets have been blocked.

Its 7 services

- **Chakshu** report suspected fraud calls and messages
- **Connections** in your name
- **CEIR** block or trace a lost handset
- **IMEI** check a handset
- **+91 calls** report international calls in disguise
- **Trusted Contact Details**
- **Keep Yourself Aware** scam awareness

Languages

The app is in English, Hindi and 21 regional languages.

Run by

Department of Telecommunications (DoT), Ministry of Communications

Jobs & villages · UPSC, SSC, Banking

First jobs pay twice under PM-VBRY

The EPFO scheme pays the first-time employee once, and the employer every month for each extra worker kept on.

Two parts, two payments

Pradhan Mantri Viksit Bharat Rozgar Yojana, 1 August 2025 to 31 July 2027

Part A the first-time employee	Registers with EPFO for the first time, earning up to ₹ 1 lakh a month	Becomes eligible for a one-time incentive	**Gets one month's EPF wage, up to ₹ 15,000, in two instalments**
Part B the employer	Hires an eligible additional employee	Keeps them for at least 6 months	**Gets up to ₹ 3,000 a month for 2 years; longer for manufacturing**

Source: Employees' Provident Fund Organisation (EPFO).

- The scheme has an outlay of **₹ 99,446 crore** and aims at jobs for over 3.5 crore people, including 1.92 crore first-time employees.

EPFO
Est. 1952 · New Delhi

Tamil Nadu adds 25 days of rural work

- Tamil Nadu sanctioned an extra 25 days of wage employment under **VB-G RAM G**, taking it from 125 to up to **150 days** a year, with ₹ 100 crore under the budget head "VETRI 150".
- VB-G RAM G was rolled out on 1 July 2026, replacing **MGNREGA**, and guarantees 125 days a financial year.
- Women-headed households, single women, persons with disabilities, SCs, STs and Forest Rights Act beneficiaries come first.

Days of work a year

Tamil Nadu, 2026–27



125 days guaranteed — **+25** extra

Up to 150 days in all.

Source: Government of Tamil Nadu.

PM-AJAY: 18,093 Adarsh Grams

- The Ministry of Social Justice and Empowerment says **18,093** villages have been declared Adarsh Grams; about ₹ 1,730 crore was released to States in FY 2021–22 to 2025–26.
- The scheme has covered over 47,200 villages, completed 46,944 works and 785 student hostels, and prepared 27,032 Village Development Plans.

Who qualifies
Villages with **50%** or more Scheduled Caste population (Adarsh Gram component)

Money
100% centrally funded; merged three earlier schemes in FY 2021–22



Client image, licence to confirm.

State initiatives · SSC, UPSC

Andhra Pradesh launches JJM 2.0 – Amarajeevi Jaladhara

Chief Minister N. Chandrababu Naidu and Deputy Chief Minister Pawan Kalyan launched it in Kadapa district. It reaches 24,601 habitations.

- Launched on 5 October 2026 at Proddatur with **₹30,156 crore** to bring tap water to 27.36 lakh more rural households by December 2028.
- The **Jal Jeevan Mission** (15 August 2019) aims at **55 litres** per person per day for every rural home.

PM-JANMAN
75 Particularly Vulnerable Tribal Groups (PVTGs), in 18 states and one Union Territory

PMGSY-IV outlay
₹ 70,125 crore

Rural & agriculture · UPSC, SSC, Banking

NRIDA and IIM Kolkata to assess rural roads

The study in 10 States and UTs will look at connectivity, mobility and access to essential services.

- A four-year study of roads built under **PMGSY-IV** and **PM-JANMAN**, covering 250 roads and about 5,000 households.
- PMGSY-IV (approved 11 September 2024) will build **62,500 km** of all-weather roads to 25,000 habitations in 2024–29.


Farmers in a field. Client image, licence to confirm.

IBRD
International Bank for Reconstruction and Development, part of the World Bank Group

Rural & agriculture · UPSC, Banking

Keralam to set up a Carbon Cell for farmers

The cell will sit in the state Agriculture Department. KERA is the Kerala Climate Resilient Agri-Value Chain Modernisation Project.

- Backed by the World Bank under the **KERA** project, it will help farmers earn **carbon credits** through climate-friendly farming.
- KERA costs ₹2,365 crore, including a **$200 million** IBRD loan, and should benefit about 4 lakh farmers.

BIS
Bureau of Indian Standards, under the Ministry of Consumer Affairs, Food & Public Distribution

Silver hallmark
Five elements, including the BIS Standard Mark, the purity grade and a unique serial number

Industry & jobs · SSC, Banking

BIS launches the Silver Refinery Scheme

The scheme certifies and licenses silver refineries and mints.

- Launched by Pralhad Joshi on **World Standards Day**, 14 October 2026, to certify silver refineries and mints.
- Three purity grades (999.9, 999.5, 999.0) were added to **IS 2112:2025**.

Digital & telecom · SSC, UPSC

Maharashtra signs up for the Amended BharatNet Programme

Maharashtra is the latest state to sign up for the state-led model of the Amended BharatNet Programme.

- **Digital Bharat Nidhi** signed the agreement for the state-led model, with **₹10,520 crore** for 28,237 Gram Panchayats.
- The Cabinet approved the Amended BharatNet Programme on **4 August 2023**.

BharatNet aims to bring broadband to Gram Panchayats and rural areas, for e-governance, online education, telemedicine and digital payments.

DBN
Digital Bharat Nidhi, under the Department of Telecommunications

Also covers
15,799 villages; over 9 lakh rural fibre connections

Urban & infrastructure · SSC, UPSC

PRAGATI-50 for cleaner cities

The Minister will review the 50 cities' progress every two months.

- Launched by Manohar Lal on 29 September 2026: **50** model cities in 24 States under **Swachh Bharat Mission-Urban 2.0**.
- It focuses on solid waste management, sanitation, used water management and citizen participation, with **KPI-based monitoring**.
- SBM-U 2.0 began on 1 October 2021 with ₹ 1,41,600 crore for 2021–22 to 2025–26. It aims for Garbage Free cities, each at least **3-star**.



Client image, licence to confirm.

Urban & infrastructure · SSC, UPSC

Motor vehicle rules amended for E85 and E100 flex-fuel vehicles

The rules apply only to vehicles designed and certified for E85 or E100, not to existing vehicles.

- MoRTH amended the **Central Motor Vehicles Rules, 1989**; emission certification now includes E100 alongside E85.
- E85 has up to **85%** ethanol. India met the **E20** blending target in 2025.

E10 or E20 compatibility does not mean E85 compatibility, so owners should check the fuel compatibility sticker. The amendments also update the biodiesel provisions.

How much ethanol

The number after E is the ethanol share, %



Source: MoRTH.

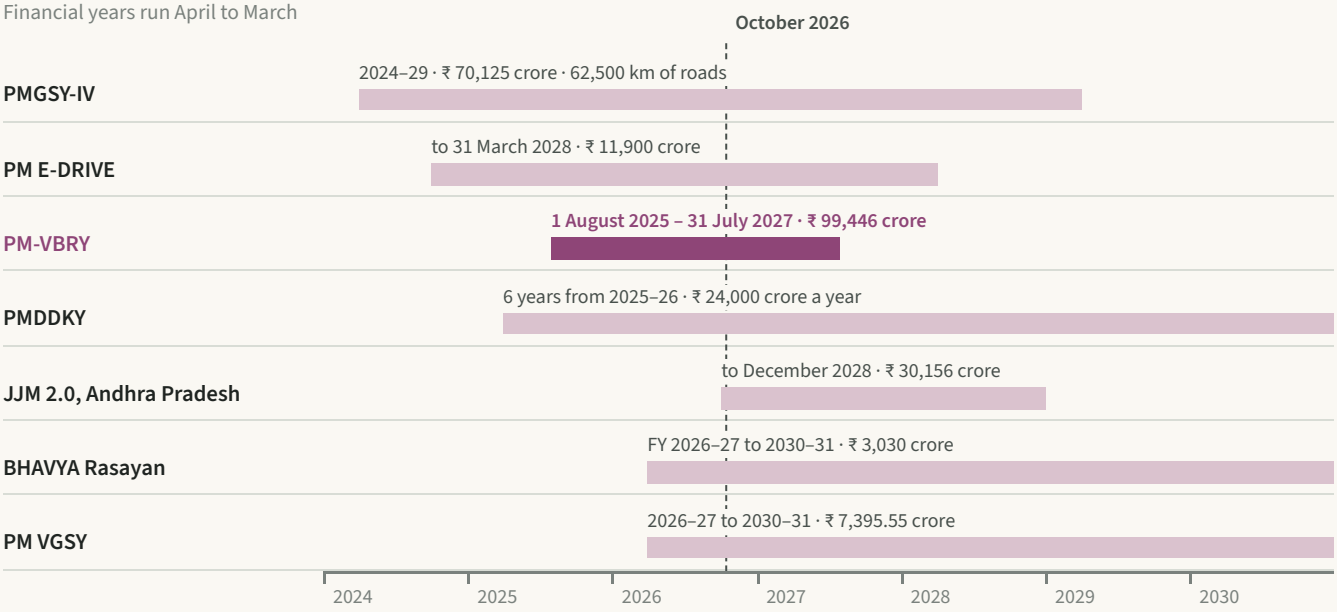
Data · UPSC, SSC, Banking

What runs to when

The periods and outlays of this month's schemes on one axis, then eight smaller stories. Exams ask the end date with the money.

Scheme periods, with each scheme's outlay

Financial years run April to March



Bars end at the axis edge where a scheme runs past it. Sources: PIB and the ministries; the stories in this section.

Eight smaller stories

Newborn screening in Delhi. The expanded ANMOL mission screens newborns free for **63 disorders** within 24–72 hours of birth; ASHA incentives doubled to ₹ 6,000 a month.

MSCARO 2026. A risk-based audit order for **Multi-State Cooperative Societies**, modelled on the Companies (Auditor's Report) Order.

Odisha's MICE portal. India's **first state-level MICE portal** was launched at the 7th Odisha Travel Bazaar.

Tobacco-Free Youth Campaign 4.0. A **60-day** campaign focused on college campuses; the first edition began on World No Tobacco Day, 31 May 2023.

National Startup Awards 6.0. DPIIT gives **₹ 25 lakh** to winners in each of 20 sectoral categories; applications close on 20 November 2026.

Delhi's single window. The **Udyog Mitra Portal**, linked to the National Single Window System, offers 50+ services today.

Clean sport in classrooms. With **UNESCO**, the 'Sports Values in Every Classroom Toolkit' will be available in 13 Indian languages.

Data centres. NITI Aayog's five-pillar framework helps States plan data centres; capacity grew from about 375 MW (2020) to 1.5 GW.

Review · Schemes & Policies

Check yourself

Answer from memory, then turn the book round for the key.

The leads and the grid

1 How many districts does the PM Dhan-Dhaanya Krishi Yojana cover? p. 66

2 How many Central schemes does PMDDKY bring together? p. 66

3 Until when does PM E-DRIVE run? p. 67

4 Which scheme did PM E-DRIVE subsume? p. 67

5 How many hub ITIs does PM-SETU have, against how many spokes? p. 68

6 Which DDU-GKY programme serves Jammu & Kashmir and Ladakh? p. 68

Who pays, and what changed

7 What share of the livestock insurance premium does the farmer pay? p. 69

8 Which ministry runs the PM Viksit Gram Swaraj Yojana? p. 69

9 What is the Centre's maximum grant for each BHAVYA chemical park? p. 69

10 Under which platform are Farmer IDs issued? p. 69

11 From which date is CNAP mandatory, and for which users is it on by default? p. 70

12 Which scheme did VB-G RAM G replace on 1 July 2026? p. 71

13 Which blending target did India meet in 2025? p. 73

Numbers to remember

100 districts
PMDDKY, ₹ 24,000 crore a year

31 March 2028
PM E-DRIVE ends

26.59 lakh
EVs sold by June 2026

200 + 800
PM-SETU hub and spoke ITIs

15%
farmer's share of the premium

₹ 4,869.48 crore
Centre's share of PM VGSY

₹ 15,000
PM-VBRY first-job incentive, at most

11 crore
Farmer IDs

55 litres
JJM, per person per day

08

Answers 1 100 Aspirational Agricultural Districts 2 36, from 11 ministries and departments 3 31 March 2028 4 EMPS 2024 5 200 hubs, 800 spokes 6 Himayat 7 15% 8 the Ministry of Panchayati Raj 9 ₹ 1,000 crore 10 AgriStack 11 1 November 2026; 4G and 5G users 12 MGNREGA 13 E20

09

Environment

10 stories · pages 77 to 81

A warning from UNEP, two new Ramsar sites, and the clean power and cleaner fuel India is building.

The month in four numbers

2.8 °C
warming by 2100, current policies p. 78

103
Ramsar sites in India p. 78

59.2 GW
wind power installed p. 79

45
World Heritage Sites in India p. 80

Before you read

Guess first, then check as you read.

1. What warming do current policies lead to by 2100, according to UNEP?
2. How many Ramsar sites does India have now?
3. Where is India's first port-based e-methanol plant?

In this section

78	The gap to 1.5°C · Ramsar sites	Report
79	Wind power and floating solar	Lead
80	Ships, forests and heritage	Shipping, forests, heritage
81	Check yourself	Review

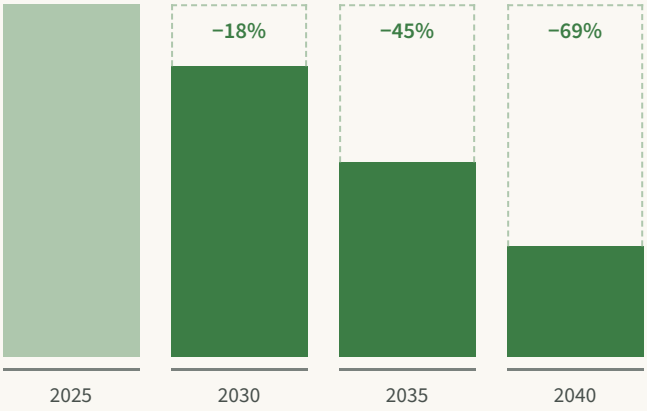
Report · UNEP, Emissions Gap Report 2026: 'The Point of Return'

The gap to 1.5°C

UNEP warns the world is likely to pass the 1.5°C limit soon. Getting back to it by 2100 needs deep, fast cuts.

How fast emissions must fall

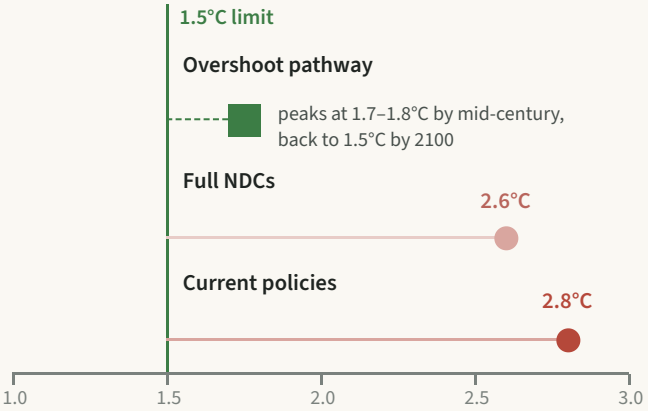
Global greenhouse-gas emissions; 2025 is the full bar



Cuts from 2025 levels for the overshoot pathway. The dashed part is what has to go. Source: UNEP.

Where warming is heading by 2100

Warming, °C



The distance from the 1.5°C line to each dot is the gap. Source: UNEP.

Ramsar in four dates

1971
Convention adopted at Ramsar, Iran

1 October 1981
Chilika Lake and Keoladeo: India's first two sites

1 February 1982
Convention in force for India

103 sites
today, with Sukhna Wetland and Sauj Jheel

Exam angle

UNEP's report is asked by its name, its title and the warming figures; Ramsar by the count, the newest sites and the first two.

Lead · Conservation

India's Ramsar sites reach 103

- Two wetlands were added: **Sukhna Wetland** in Chandigarh and **Sauj Jheel** in **Uttar Pradesh**. Union Environment Minister Bhupender Yadav announced them.
- Sukhna Wetland, built in 1958 at the foothills of the Outer Himalayas, is Chandigarh's first Ramsar site and supports migratory birds on the Central Asian Flyway.
- Sauj Jheel, in the Ganga floodplain, gives waterbirds places to nest, breed and feed.
- The Ramsar Convention was adopted in **1971** at Ramsar, Iran. India's first sites, **Chilika Lake** (Odisha) and **Keoladeo National Park** (Rajasthan), were designated on 1 October 1981.

In brief

Green accounts. MoSPI released its **Strategy for Environmental-Economic Accounts** for 2026–2030, following the UN SEEA framework.

Litter in Delhi. A 12-month CSR project with **Litterati** uses AI image recognition to find litter hotspots.

Clean energy · SSC, UPSC, Banking

Wind power reaches 59.2 GW; the target is 100 GW by 2030

Pralhad Joshi opened the 8th edition of Windergy India in Chennai. A record 6.05 GW of wind capacity was added in FY 2025–26.

The gap to 100 GW of wind power

Installed capacity, GW



59.2 GW
installed, 30 September 2026

100 GW
target for 2030

Source: Ministry of New and Renewable Energy (MNRE).

- Union Minister Pralhad Joshi inaugurated the 8th edition of **Windergy India**, with around 400 exhibitors from 20+ countries and 500 delegates.
- India's installed wind capacity reached 59.20 GW on 30 September 2026, after a record **6.05 GW** addition in FY 2025–26. The target is 100 GW by 2030.
- Two reports were released, on Tamil Nadu's energy transition and on contractual mechanisms in India's wind sector.



Windergy India 2026, Chennai. Client image, licence to confirm.

IWTMA

Indian Wind Turbine Manufacturers Association: agreements with BWE Global, PTB and the OECD

Floating solar on a membrane, not pontoons

- Tata Power and Norway's **Ocean Sun** will test a 300 kWp pilot at Tata Power's Mulshi reservoir in Maharashtra, for performance, reliability, cost and scalability.
- Floating solar plants put panels on water bodies, which saves land. The National Institute of Solar Energy (NISE) puts India's floating solar potential at over 102 GWp.
- The agreement was signed at the 2nd India–EFTA Prosperity Summit.

The usual design

Panels mounted on interconnected pontoons

Ocean Sun's design

Panels mounted on a flexible **floating membrane**

60

Read with E-methanol for ships at Kandla, p. 80 · UNEP's emissions gap warning, p. 78

Clean shipping · SSC, UPSC, MPSC

Fuel for cleaner ships, made at Kandla

The foundation stone of India's first port-based e-methanol plant was laid at Deendayal Port. Separately, an India–EU coalition will look at green fuels for shipping routes.

From renewable power to a green shipping corridor

Renewable energy
powers the plant

E-methanol, Kandla
150 tonnes a day, at Deendayal Port

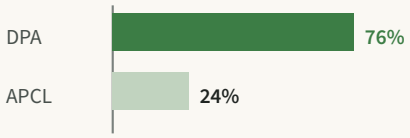
Ships
a cleaner marine fuel

India–EU corridor
will explore green ammonia and green methanol

Source: Ministry of Ports, Shipping and Waterways.

Who owns the plant

Shares in the joint venture



DPA: Deendayal Port Authority; APCL: Assam Petro-Chemicals.

- The ₹ 2,300 crore plant at **Deendayal Port**, **Kandla**, Gujarat, is a joint venture of the Deendayal Port Authority and Assam Petro-Chemicals Limited. Both phases are due by March 2027; it should create over 3,500 jobs.
- The **India–EU Green Shipping Corridor Industry Coalition** was launched on 7 October 2026 at the 3rd **Sagarmanthan** dialogue in New Delhi. It will explore **green ammonia** and **green methanol**; the Rocky Mountain Institute is its technical partner.

First PRAMAAN forest certificates

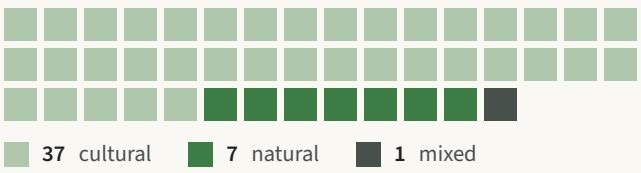
- Bhupender Yadav presented them under the **Indian Forest and Wood Certification Scheme** (IFWCS), launched in December 2023. APFDC, Andhra Pradesh (33,000 hectares of plantations), and Govind Mohapatra, a farmer with the Odisha Bamboo Development Agency, received them.
- PRAMAAN gives three certifications: **Forest Management**, **Tree Outside Forest Management** and **Chain of Custody**.
- Forest Management follows the Indian Forest Management Standard, part of the National Working Plan Code 2023. The scheme is run by **IIFM, Bhopal**.

Three sites join UNESCO's Tentative List

- The Baratang mud-volcano complex and the Andaman Subduction Volcanoes, with **Barren Island**, India's only active volcano.
- The Sirpur landscape on the Mahanadi in Chhattisgarh, with structures from the 5th to 12th century CE.
- The Baratang complex covers 299.57 sq km; Narcondam Island, also in the volcanoes entry, rises 710 m above sea level.

India's 45 World Heritage Sites

One square each



Being on the Tentative List is needed before a site can be nominated. Source: UNESCO.

Read with Five more Tentative List entries, p. 12 · Wind power reaches 59.2 GW, p. 79

Review · Environment

Check yourself

Answer from memory, then turn the book round for the key.

Climate and wetlands

1 What is the title of UNEP's Emissions Gap Report 2026? p. 78

2 What warming do current policies lead to by 2100? p. 78

3 By how much must emissions fall by 2035 from 2025 levels? p. 78

4 How many Ramsar sites does India have now? p. 78

5 Which two wetlands became India's first Ramsar sites? p. 78

6 In which state is Sauj Jheel? p. 78

Energy and shipping

7 What wind capacity does India target by 2030? p. 79

8 Where is India's first port-based e-methanol plant? p. 80

9 Which two fuels will the India–EU Green Shipping Corridor coalition explore? p. 80

10 What is India's floating solar potential, according to NISE? p. 79

Forests and heritage

11 Which institute runs the PRAMAAN forest certification scheme? p. 80

12 What is India's only active volcano? p. 80

Numbers to remember

2.8 °C
warming by 2100, current policies

18% · 45% · 69%
cuts needed by 2030, 2035, 2040

103 Ramsar Sites
Ramsar sites in India

1971
Ramsar Convention adopted

59.2 GW
wind installed, 30 September 2026

100 GW
wind target, 2030

150 tonnes a day
e-methanol at Kandla

45 sites
World Heritage Sites: 37 cultural, 7 natural, 1 mixed

Answers 1 'The Point of Return' 2 2.8°C 3 45% 4 103 5 Chilika Lake and Keoladeo National Park 6 Uttar Pradesh 7 100 GW 8 Deendayal Port, Kandla, Gujarat 9 green ammonia and green methanol 10 over 102 GWp 11 IIFM, Bhopal 12 Barren Island

10

Books & Authors

5 stories · pages 82 to 84

Before you read

Guess first, then check as you read.

1 Which dancer's memoir did the Vice-President release in October?

2 Who wrote *Advantage India*?

3 Which organisation's centenary did *Vishwasanchar Hindutva Ka* mark?

The month's new books, who wrote them, who published them and who released them.

The month in four dates

19 Sep
SAARATHI published, says Amazon India p. 83

24 Sep
Vishwasanchar Hindutva Ka released p. 83

14 Oct
Dancing with Joy released p. 83

23 Oct
Advantage India released p. 83

In this section

83 The month's books — Register

84 Check yourself — Review

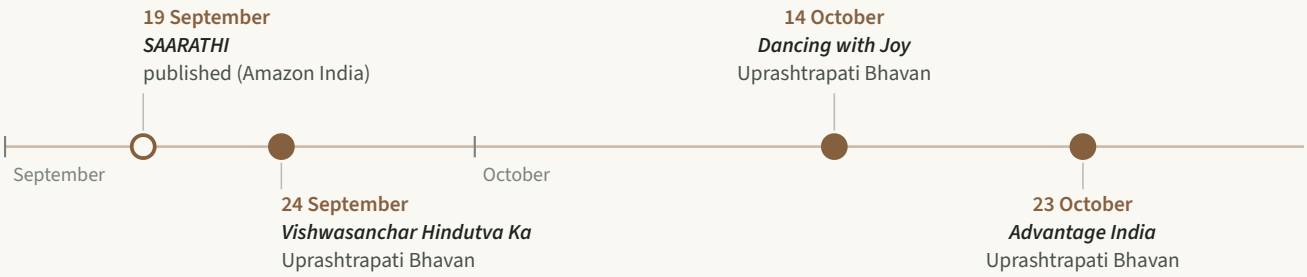
New books · SSC, UPSC

The month's books and their authors

The Vice-President released a memoir, a book on Hindutva and a book on India's future. A business novel and a history of TV news complete the list.

In order of release

September–October 2026 · filled dot: released by Vice-President C. P. Radhakrishnan



Not on the axis: *The Evolution of TV News in India*, launched in October 2026 by former Prasar Bharati Chairman Surya Prakash at the India International Centre, New Delhi (no day given).

Business novel · published 19 September 2026

SAARATHI

Author **Hirav Shah**, business strategist

Vivek Patel, a struggling fashion designer from Ahmedabad, learns **strategy**, financial discipline and leadership.

Culture · released 24 September 2026

Vishwasanchar Hindutva Ka

Publisher **Saptahik Vivek**
Released by Vice-President C. P. Radhakrishnan

Indian culture and Hindutva across the world, from **Yoga** to **Vedanta**. It marks the **RSS** centenary (Dr K. B. Hedgewar, Nagpur, 1925).

Memoir · released 14 October 2026

Dancing with Joy

Author **Dr Ananda Shankar Jayant**
Released by Vice-President C. P. Radhakrishnan

The life of a **Bharatanatyam and Kuchipudi** dancer and former **IRTS** officer, and how dance carried her through breast cancer.

Politics and policy · released 23 October 2026

Advantage India

Reshaping the Future for an Equitable World

Author **Anil K. Antony** · **Publisher** **Rupa Publications**
Released by Vice-President C. P. Radhakrishnan

Part one: AI, data, silicon sovereignty, defence, space and Digital India. Part two: global affairs and India's roadmap towards 2047.

Media · launched October 2026

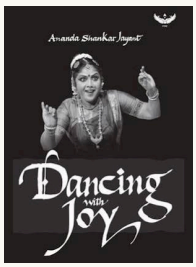
The Evolution of TV News in India

From Doordarshan to Digital Disruption – An Insider's Account

Author **Harsaran Bir Kaur Pandey**, former Doordarshan producer
Publisher Om Books International

Nearly five decades of Indian TV news, from **Doordarshan** to 24-hour private channels and digital platforms.

Two of the covers



Dancing with Joy. Client image, licence to confirm.



SAARATHI. Client image, licence to confirm.

Review · Books & Authors

Check yourself

Answer from memory, then turn the book round for the key.

Dates to remember

24 Sep
Vishwasanchar Hindutva Ka

14 Oct
Dancing with Joy

23 Oct
Advantage India

1925
RSS founded, Nagpur

Released by the Vice-President

1 Who wrote the memoir *Dancing with Joy*? p. 83

2 Which two dance forms does the author of *Dancing with Joy* perform? p. 83

3 In which service was she an officer? p. 83

4 Where did the Vice-President release the month's books? p. 83

5 Who wrote *Advantage India: Reshaping the Future for an Equitable World*? p. 83

6 Which house published *Advantage India*? p. 83

7 *Advantage India* sets out India's roadmap towards which year? p. 83

8 Who published *Vishwasanchar Hindutva Ka*? p. 83

9 The RSS was founded in 1925 by whom, and where? p. 83

The other books

10 Who wrote *The Evolution of TV News in India*? p. 83

11 Which publisher brought out *The Evolution of TV News in India*? p. 83

12 Which former Prasar Bharati Chairman launched it? p. 83

13 What kind of book is SAARATHI, and who wrote it? p. 83

Answers 1 Dr Ananda Shankar Jayant 2 Bharatanatyam and Kuchipudi 3 the Indian Railway Traffic Service (IRTS) 4 Upashtrapati Bhavan, New Delhi 5 Anil K. Antony 6 Rupa Publications 7 2047 8 Saptahik Vivek 9 Dr K. B. Hedgewar, in Nagpur 10 Harsaran Bir Kaur Pandey 11 Om Books International 12 Surya Prakash 13 a business novel, by Hiray Shah

11

Awards & Honours

10 stories · pages 85 to 88

A first for Indian physics, two AGU honours, a new national award from Assam, and the year's best airline and wildlife pictures.

The month in four numbers

43
AGU awardees for 2026 p. 86

₹ 10 lakh
Hazarika award, every 3 years p. 86

57th
Air India, Skytrax top 100 p. 87

65,403
entries, Wildlife Photographer of the Year, a record p. 87

Before you read

Guess first, then check as you read.

1. Who is the first Indian to receive the Oskar Klein Medal?
2. Who is the first recipient of the Bharat Ratna Dr Bhupen Hazarika National Award?
3. Where did Air India rank in Skytrax's World's Top 100 Airlines?
4. Who won the overall Wildlife Photographer of the Year 2026?

In this section

86 Who won what · Ashoke Sen · the Hazarika award — Honours
87 Airlines, wildlife pictures, a documentary — Rankings and prizes
88 Check yourself — Review

Honours · SSC, UPSC, MPSC

Who won what

Five honours from this month, each with the line an exam asks. Two of them are firsts.

Honour	Winner	Remember
Oskar Klein Medal 2026	Ashoke Sen First Indian physicist	String theory: S-duality, black hole entropy, string field theory
Bharat Ratna Dr Bhupen Hazarika National Award Government of Assam	Usha Mangeshkar First recipient	Presented by the PM on 29 November 2026 at Bharat Mandapam
Pavel S. Molchanov Climate Communications Prize American Geophysical Union (AGU)	Roxy Mathew Koll (IITM, Pune)	Communicating Indian Ocean warming and its effects on monsoons and cyclones
Devendra Lal Memorial Medal American Geophysical Union (AGU)	Neelima Satyam (IIT Indore)	Geotechnical engineering and seismic hazards
Presidential Award for Civil Heroism State of Israel; announced by President Isaac Herzog	Captain Smit Machchhar	The flydubai pilot helped restrain the co-pilot of Flight FZ1073

Source: the awarding bodies; PIB; Government of Assam.



Ashoke Sen. Client image, licence to confirm.

Now at

Infosys-Madhava Chair Professor, ICTS, Bengaluru

Lead · Science

Ashoke Sen is the first Indian to win the Oskar Klein Medal

- The theoretical physicist was honoured for his work on **string theory**, including **S-duality**, black hole entropy and string field theory.
- He gave the 2026 Oskar Klein Memorial Lecture, "Gravity from Strings and Strings from Gravity", at **Stockholm University**.
- He has earlier received the Padma Shri and the Padma Bhushan.

Assam's new national award

8 September 1926
Hazarika, the 'Bard of the Brahmaputra', born

2019
Bharat Ratna (posthumous)

29 November 2026
first award, to Usha Mangeshkar

Given every 3 years, with ₹ 10 lakh and a citation. Source: Government of Assam.

Two Indian scientists among AGU's 43

- **Roxy Mathew Koll** of the Indian Institute of Tropical Meteorology (IITM), Pune, won the **Pavel S. Molchanov** Climate Communications Prize.
- **Neelima Satyam** of IIT Indore was selected for the Devendra Lal Memorial Medal, for research in Earth and space sciences. The awards are presented in San Francisco in December.

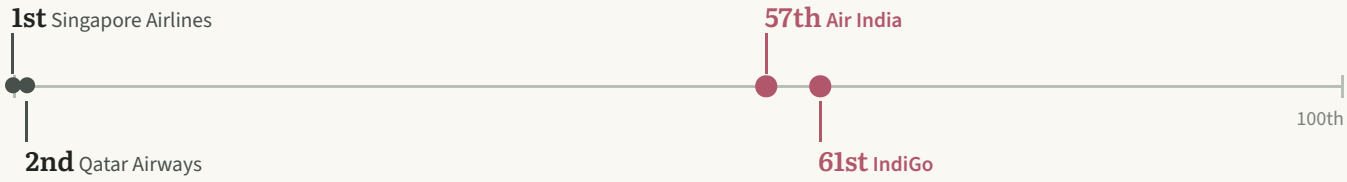
Rankings and prizes · SSC, MPSC

Singapore Airlines is the world's best, for the sixth time

Skytrax's awards are based on passenger surveys. Air India was the best-placed Indian carrier.

Where the airlines ranked

Skytrax World's Top 100 Airlines, 2026



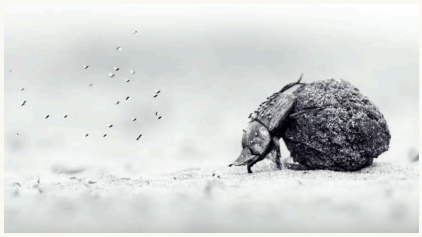
Source: Skytrax, an air transport rating organisation in the United Kingdom.

- Singapore Airlines took the World's Best Airline title back from **Qatar Airways**, which came second. **Cathay Pacific** was third, then ANA All Nippon Airways and Turkish Airlines.
- It also won World's Best Economy Class. AirAsia won World's Best Low-Cost Airline.

Wildlife Photographer of the Year 2026: the winners



'Shifting Sand', Sitaram Raul. Client image, licence to confirm.



'Labour of Love', Oscar Whitfield. Client image, licence to confirm.

- India's **Sitaram Raul** won 'Behaviour: Invertebrates' with a scorpion burrowing in the Thar Desert.
- **Oscar Whitfield** won the Young Grand Title with a dung beetle in Zambezi National Park, Zimbabwe.

65,403

entries, a record, from 121 countries and territories

- The overall winner is **Federico Veronesi** (Italy) for 'The Aftermath', an elephant carrying its dead calf in Namibia. The 62nd edition is run by the Natural History Museum, London.

'Pandharpur Wari' wins at AACA

- The 22-minute film, India's national winner for **Best Branded Programme** at the Asian Academy Creative Awards 2026, was made by Maharashtra's Information and Public Relations Department with Warner Bros. Discovery.
- The Wari is a yearly pilgrimage by the **Warkaris** to the Vithoba Temple at Pandharpur, Solapur district, ending around Ashadhi Ekadashi.

Also this month

Eco Warrior Awards. The 4th edition honoured 15 forest officers; **Brij Kishore Singh** won the Lifetime Achievement Award.

National Exhibition of Art. The **Lalit Kala Akademi** (est. 1954) gave awards to 20 artists at the 65th NEA.

Review · Awards & Honours

Check yourself

Answer from memory, then turn the book round for the key.

Numbers to remember

Ashoke Sen
first Indian, Oskar Klein Medal

Usha Mangeshkar
first Hazarika National Award

29 November 2026
the first award is presented

2019
Hazarika's Bharat Ratna

57th · 61st
Air India and IndiGo, Skytrax

65,403
entries, Wildlife Photographer of the Year

43
AGU awardees for 2026

Honours

1 Who is the first Indian to receive the Oskar Klein Medal? p. 86

2 In which field is Ashoke Sen known? p. 86

3 Who is the first recipient of the Bharat Ratna Dr Bhupen Hazarika National Award? p. 86

4 How often will the Hazarika award be given? p. 86

5 Which AGU medal did Neelima Satyam win? p. 86

6 Which country will honour Captain Smit Machchhar for civil heroism? p. 86

Rankings and prizes

7 Which airline came second in the Skytrax awards 2026? p. 87

8 Where did IndiGo rank in the World's Top 100 Airlines? p. 87

9 Where was 'Shifting Sand' photographed? p. 87

10 Who won the overall Wildlife Photographer of the Year 2026? p. 87

11 To which temple do the Warkaris walk? p. 87

Answers 1 Ashoke Sen 2 string theory 3 Usha Mangeshkar 4 every 3 years 5 the Devendra Lal Memorial Medal 6 Israel 7 Qatar Airways 8 61st 9 the Thar Desert, Rajasthan 10 Federico Veronesi (Italy) 11 the Vithoba Temple, Pandharpur

Calendar · all exams

October, day by day

33 days and weeks. Highlighted names are India's own observances, the ones state exams ask most.

Mon	Tue	Wed	Thu	Fri	Sat	Sun
28	29	30	**1** +2 Older Persons	**2** +2 **Gandhi Jayanti**	3	**4** Animal Day
5 +1 Teachers' Day	6	**7** Cotton Day	**8** **Air Force Day**	**9** Post Day	**10** Mental Health	**11** Girl Child
12	**13** Disaster Risk	**14** Standards Day	**15** +2 **Students' Day**	**16** Food Day	**17** End Poverty	18
19	20	**21** **Police Day**	22	23	**24** +2 UN Day	25
26	**27** AV Heritage	28	**29** +1 Stroke Day	30	**31** +2 **Ekta Diwas**	1

a week: World Space Week 4–10, Disarmament Week 24–30 +2 more on that day, listed below

1	International Day of Older Persons
	International Coffee Day
	World Vegetarian Day
2	**Gandhi Jayanti**
	International Day of Non-Violence
	Lal Bahadur Shastri Jayanti
4	World Animal Day
4–10	World Space Week
5	World Teachers' Day
	World Habitat Day
7	World Cotton Day
8	**Indian Air Force Day**
9	World Post Day
10	World Mental Health Day
11	International Day of the Girl Child
13	International Day for Disaster Risk Reduction
14	World Standards Day
15	**World Students' Day (India)**
	International Day of Rural Women
	Global Handwashing Day
16	World Food Day
17	International Day for the Eradication of Poverty
21	**Police Commemoration Day (India)**
24	United Nations Day
	World Development Information Day
	World Polio Day
24–30	Disarmament Week
27	World Day for Audiovisual Heritage
29	International Day of Care and Support
	World Stroke Day
31	**Rashtriya Ekta Diwas (National Unity Day)**
	World Cities Day
	World Savings Day

Reference · all exams

Why each day is marked

The 33 days, by what they stand for. A year in colour marks a founding.

India's own

2 **Gandhi Jayanti** Celebrated on the birth anniversary of Mahatma Gandhi, the Father of the Nation.

2 **Lal Bahadur Shastri Jayanti** Birth anniversary of Lal Bahadur Shastri, India's second Prime Minister.

8 **Indian Air Force Day** Commemorates the establishment of the Indian Air Force in 1932.

15 **World Students' Day (India)** Observed in honour of Dr. A. P. J. Abdul Kalam's birth anniversary.

21 **Police Commemoration Day (India)** Pays tribute to police personnel who lost their lives in the line of duty.

31 **Rashtriya Ekta Diwas (National Unity Day)** Celebrates the birth anniversary of Sardar Vallabhbhai Patel and promotes national unity.

People and their rights

1 **International Day of Older Persons** Raises awareness about the rights, welfare and well-being of older people.

5 **World Teachers' Day** Recognises teachers and their contribution to education.

11 **International Day of the Girl Child** Promotes girls' rights, education, equality and empowerment.

15 **International Day of Rural Women** Recognises rural women's contribution to agriculture, food security and development.

29 **International Day of Care and Support** Recognises the importance of care work and support systems.

Health

10 **World Mental Health Day** Promotes mental health awareness and access to mental healthcare.

15 **Global Handwashing Day** Promotes handwashing with soap to prevent diseases.

24 **World Polio Day** Raises awareness about polio vaccination and global eradication efforts.

29 **World Stroke Day** Raises awareness about stroke prevention, treatment and recovery.

Peace and the United Nations

2 **International Day of Non-Violence** Promotes peace and non-violence in honour of Mahatma Gandhi.

24 **United Nations Day** Marks the entry into force of the UN Charter in 1945.

24–30 **Disarmament Week** Promotes disarmament and awareness about reducing weapons.

24 **World Development Information Day** Highlights the importance of information and public awareness for development.

17 **International Day for the Eradication of Poverty** Promotes efforts to end poverty and social exclusion.

Food, farms and trade

1 **International Coffee Day** Recognises the coffee industry and coffee producers worldwide.

1 **World Vegetarian Day** Promotes vegetarian diets and awareness of their benefits.

7 **World Cotton Day** Highlights the economic importance of cotton and its contribution to livelihoods.

16 **World Food Day** Raises awareness about hunger and food security; marks the founding of FAO in 1945.

14 **World Standards Day** Recognises the importance of international standards in safety, quality and trade.

31 **World Savings Day** Promotes saving habits and financial awareness.

Animals, homes, cities and disasters

4 **World Animal Day** Promotes animal welfare and protection.

5 **World Habitat Day** Raises awareness about adequate housing and sustainable urban development.

13 **International Day for Disaster Risk Reduction** Promotes disaster preparedness and reducing disaster-related risks.

31 **World Cities Day** Promotes sustainable urban development and better cities.

Science, culture and the post

4–10 **World Space Week** Celebrates the contributions of space science and technology to society.

9 **World Post Day** Marks the establishment of the Universal Postal Union (UPU) in 1874.

27 **World Day for Audiovisual Heritage** Promotes the preservation of films, recordings and audiovisual materials.

Review · Important Days

Check yourself

Answer from memory, then turn the book round for the key.

India's own days

1 Which two Jayantis fall on 2 October? p. 89

2 World Students' Day in India marks whose birth anniversary? p. 90

3 Which force was established in 1932, and is honoured on 8 October? p. 90

4 On which date is Police Commemoration Day observed? p. 89

5 Rashtriya Ekta Diwas marks the birth anniversary of whom? p. 90

World days and what they mark

6 World Post Day marks the founding of which body, and in which year? p. 90

7 World Food Day marks the founding of which organisation? p. 90

8 United Nations Day marks what event of 1945? p. 90

9 Which international day on 2 October honours Mahatma Gandhi? p. 89

10 Name two of the observances on 15 October. p. 89

The two weeks

11 Which week runs from 4–10 October? p. 89

12 Between which dates is Disarmament Week observed? p. 89

Numbers to remember

1874
UPU founded · World Post Day, 9 October

1932
Indian Air Force established · 8 October

1945
FAO founded · World Food Day, 16 October

1945
UN Charter in force · UN Day, 24 October

4–10 October
World Space Week

24–30 October
Disarmament Week

Answers 1 Gandhi Jayanti and Lal Bahadur Shastri Jayanti 2 Dr A. P. J. Abdul Kalam's 3 The Indian Air Force 4 21 October 5 Sardar Vallabhbhai Patel 6 The Universal Postal Union (UPU), 1874 7 FAO, in 1945 8 The UN Charter came into force 9 International Day of Non-Violence 10 Any two of World Students' Day, International Day of Rural Women, Global Handwashing Day 11 World Space Week 12 24–30 October

Part B · Revise · the month on four pages

October, story by story

The month's dated stories in the order they happened. Say what happened on each date, then check the page.

October 2026 — International · National Affairs · Banking & Economy · Defence · Sports

1 Thu
- RBI export–import rules take effect — p. 25
- Bank of Baroda enters pension funds — p. 29

6 Tue
- Adani–DGPC deal: Chamkharchhu-I, 770 MW — p. 6

7 Wed
- MPC (5–7 Oct): repo to 5.50% — p. 24

8 Thu
- CAPF (General Administration) Act in force — p. 16
- 57th GST Council meeting — p. 32
- WTO goods-trade forecast 3.9% — p. 27

10 Sat
- SC committee on judicial well-being — p. 19

15 Thu
- India–Myanmar: five MoUs under MGC — p. 8

16 Fri
- CRR daily minimum 99% — p. 25

19 Mon
- LIC launches three plans — p. 28
- AUSTRAHIND begins — p. 47

22 Thu
- Brook: 200 in 114 balls — p. 60

23 Fri
- SGB 2018-19 Series-II redeemed — p. 25

27 Tue
- 36th Conference of State Finance Secretaries — p. 29

Cover the dates

1 On which date did the CAPF (General Administration) Act come into force?

2 Name two observances that fall on 15 October.

3 Which cricket record fell on 22 October?

Where India ranks

India's place in each index, and who tops it

Henley Passport Index (Nov 2026)	81st	Singapore (193 destinations)	p. 13
Global Hunger Index 2026	100	Somalia scores worst (47.0)	p. 13
WJP Rule of Law Index 2026	88	Denmark (1)	p. 13
THE World University Rankings 2027 (IISc)	254th	India has 143 universities ranked	p. 18
Skytrax World's Top 100 Airlines (Air India)	57	Singapore Airlines (1)	p. 87
Asian Games 2026 medal table	4th, with 85 medals	India's best: 21 gold	p. 62

Part B · Revise · numbers

The month's numbers

Cover the numbers with a card; say each one, then check it.

01 International

770 MW	Capacity of the Chamkharchhu-I Hydroelectric Project, Bhutan	p. 6
US$100 bn	India–UK bilateral trade target for 2030 (Roadmap 2030)	p. 5

02 National Affairs

81st	India's rank, Henley Passport Index (as of November 2026)	p. 13
100	India's rank, Global Hunger Index 2026 (of 122)	p. 13
88	India's rank, WJP Rule of Law Index 2026	p. 13
24 committees	Department-related Parliamentary Standing Committees	p. 16
over 23,493	Data layers on the PM GatiShakti platform (12 October 2026)	p. 17
81 sites	Indian sites on the UNESCO World Heritage Tentative List (November 2026)	p. 12

03 Banking & Economy

5.50%	Policy repo rate after the 5–7 October 2026 MPC meeting	p. 24
99%	Minimum daily CRR balance banks must keep, as a share of required CRR, from the fortnight beginning 16 October 2026	p. 25
5.54% (provisional)	All-India CPI inflation, September 2026 (base 2024=100)	p. 28
7.74% (provisional)	All-India food inflation (CFPI), September 2026	p. 28
5.2%	RBI projection of CPI inflation for FY 2026–27 (October 2026 policy)	p. 24
3.9%	WTO forecast of world merchandise trade volume growth for 2026 (October 2026 update)	p. 27
US$13.8 bn	Net FDI, April–August 2026	p. 27

04 Persons in News

37 judges	Sanctioned strength of the Supreme Court, besides the Chief Justice of India	p. 41

05 Defence

75%	Indigenous content of Samarthak (MPV)	p. 48
80%	Indigenous content of Mangrol (ASW-SWC)	p. 48

06 Science & Technology

45.22 km	Distance driven by NASA's Perseverance rover, 11 October 2026	p. 55
7 payloads	Payloads on Aditya-L1	p. 55
₹ 1 lakh crore	Size of the Research, Development and Innovation Fund	p. 56
10%	India's target share of global 6G patents and standards	p. 57

07 Sports

114 balls	Balls, Harry Brook's ODI double century (the fastest, 22 October 2026)	p. 60
4th, with 85 medals	India's finish at the 2026 Asian Games	p. 62
111 medals	India's medals at the Hangzhou 2022 Asian Para Games (record)	p. 62

08 Schemes & Policies

₹60,000 crore	PM-SETU outlay, five years	p. 68
125 days	Guaranteed days of employment per year under VB-G RAM G	p. 71
11 crore	Farmer IDs created under AgriStack	p. 69
26.59 lakh	EVs sold under PM E-DRIVE, as of June 2026	p. 67

09 Environment

103 Ramsar Sites	India's Ramsar Sites now	p. 78
45 sites	India's UNESCO World Heritage Sites	p. 80
2.8 °C	Warming by 2100 under current policies (UNEP)	p. 78
59.2 GW	India's installed wind power capacity, 30 September 2026	p. 79

11 Awards & Honours

65,403 entries	Entries, Wildlife Photographer of the Year 2026	p. 87

Part B · Revise · people and firsts

Who holds which post

Cover the names and say who holds each post, then the month's firsts and records.

Courts, Parliament and elections

- **Surya Kant** p. 19
  Chief Justice of India
- **Justice K. V. Viswanathan** p. 19
  Chair, SC Standing Committee on Judicial Well-being
- **Prakash Rajpurohit** p. 42
  Deputy Election Commissioner
- **Bhartruhari Mahtab** p. 16
  Chair, Standing Committee on Finance
- **Shashi Tharoor** p. 16
  Chair, Standing Committee on External Affairs

Banks, insurance and companies

- **Anup Bagchi** p. 39
  MD & CEO, HDFC Bank (from 27 Oct 2026)
- **Anup Kumar Saha** p. 39
  MD & CEO, Kotak Mahindra Bank (from 1 Jan 2027)
- **Sidharatha Mishra** p. 39
  MD & CEO, ICICI Prudential Life
- **Lavanya R. Mundayur** p. 40
  CMD, New India Assurance
- **Sudhakar Malli** p. 40
  Executive Director, RBI (Supervision)
- **Dinesh Pant (Actuary), Girija Subramanian (Distribution)** p. 40
  Whole-Time Members, IRDAI
- **Sunil Kumar** p. 40
  Next Chairman, ONGC
- **Manisha Kapoor** p. 18
  Secretary General & CEO, ASCI

New Governors

- **Rajendra Vishwanath Arlekar** p. 42
  Tamil Nadu
- **Om Prakash Mathur** p. 42
  Keralam
- **Dushyant Gautam** p. 42
  Sikkim
- **Braj Mohan Ram** p. 42
  Odisha
- **Dr. Sudha Yadav** p. 42
  Karnataka
- **Dr. Dhal Singh Bisen** p. 42
  Uttarakhand

Defence, science and sport

- **Air Marshal Ashutosh Dixit** p. 41
  29th Chief of the Air Staff
- **Dr V. Narayanan** p. 53
  ISRO Chairman
- **P. T. Usha** p. 61
  IOA President
- **Smriti Mandhana** p. 63
  Captain, India women (white-ball)

The world

- **Sanae Takaichi** p. 7
  Prime Minister of Japan
- **Li Qiang** p. 9
  Premier of China
- **Dr Fatih Birol** p. 6
  Executive Director, IEA
- **France** p. 6
  G7 presidency, 2026
- **Bangkok, Thailand** p. 8
  Host, IMF–World Bank Annual Meetings 2026

Firsts of the month

- **First indigenous Multi-Purpose Vessel (MPV)** p. 48
  Samarthak
- **Deendayal Port, Kandla, Gujarat** p. 80
  India's first port-based e-methanol plant
- **Ashoke Sen** p. 86
  First Indian to receive the Oskar Klein Medal
- **Usha Mangeshkar** p. 86
  First Bharat Ratna Dr Bhupen Hazarika National Award
- **Kumkum Anil Mohod** p. 61
  First Jaspal Rana Award (best female sportsperson)
- **Observer for the first time** p. 47
  New Zealand at AUSTRAHIND 2026

Records of the month

- **114 balls** p. 60
  Fastest ODI double century: Harry Brook
- **45.22 km** p. 55
  Longest drive on Mars: Perseverance
- **704/720, equal to the world record** p. 62
  Sheetal Devi, women's compound archery
- **Rohit Sharma (three)** p. 60
  Most men's ODI double centuries
- **Singapore Airlines (sixth time)** p. 87
  World's Best Airline, Skytrax 2026
- **111 medals** p. 62
  India's record Asian Para Games haul (Hangzhou 2022)

Part B · Revise · Mains practice

Turn the month into answers

Three practice questions in the style of the Mains papers. Plan first, then write. The facts are listed; the argument is yours.

1

GS Paper III · Economy

In October 2026 the RBI raised the repo rate and changed its stance to "calibrated tightening". Explain the reasons and the likely effects on growth and inflation.

Facts to use

- Repo 5.25% → 5.50%; rate vote unanimous (6–0), stance vote 4–2
- CPI 4.83% → 5.54%; food 5.97% → 7.74%
- RBI's CPI projection for FY 2026–27: 5.2%
- Liquidity: CRR daily minimum 90% → 99%

Read again: p. 24 p. 28 p. 25

Introduction
one or two lines on what happened

Body
two or three points, each with a fact

Way forward
one balanced line

2

GS Paper II · International relations

Hydropower with Bhutan and the Mekong-Ganga Cooperation with Myanmar show India's neighbourhood policy at work. Discuss with October 2026 examples.

Facts to use

- Chamkharchhu-I: 770 MW; DGPC 51%, Adani Power 49%
- MGC (launched 2000): India, Cambodia, Laos, Myanmar, Thailand and Vietnam
- Quick Impact Projects: up to 10 projects a year, up to US$50,000 each

Read again: p. 6 p. 8

Introduction
one or two lines on what happened

Body
two or three points, each with a fact

Way forward
one balanced line

3

GS Paper III · Environment

India now has 103 Ramsar Sites, yet UNEP warns the world is heading for 2.8°C of warming. How can wetland protection support India's climate goals?

Facts to use

- Ramsar Sites: 103 Ramsar Sites; newest Sukhna Wetland (Chandigarh), Sauj Jheel (Uttar Pradesh)
- UNEP: 2.8 °C under current policies
- Cuts needed from 2025 levels: 18% by 2030, 45% by 2035, 69% by 2040

Read again: p. 78 p. 78

Introduction
one or two lines on what happened

Body
two or three points, each with a fact

Way forward
one balanced line

Part C · Mock test · all sections, mixed

The October mock: 50 questions in 60 minutes

The questions jump between sections on purpose. Mixed practice is harder than one topic at a time, and it sticks better.

60 minutes

50 questions

Before you start

1. Close the book and set a timer for 60 minutes.
2. Each question has one best answer. Choose (a), (b), (c) or (d).
3. Shade your answers on the answer sheet → p. 103.
4. Check them against the key in Part D → p. 104. Each answer gives the page to read again.

The four kinds of question

One best answer — 30
A direct question with four options.

Statements — 12
Two or three statements; choose the option that lists the correct ones.

Match the pairs — 5
Count how many pairs are correctly matched.

Assertion and reason — 3
Decide whether A and R are true, and whether R explains A.

What the paper covers

One square for each question, by section

01	International	3
02	National Affairs	7
03	Banking & Economy	5
04	Persons in News	7
05	Defence	4
06	Science & Technology	5
07	Sports	6
08	Schemes & Policies	5
09	Environment	5
10	Books & Authors	1
11	Awards & Honours	2

Part C · Mock test — Questions 1–2 of 50 — 60 minutes, closed book

1 Consider the following statements about the Chamkharchhu-I project:

1. It is a 770 MW hydroelectric project in Bhutan's Zhemgang District.
2. Adani Power holds the majority stake.
3. It follows the BOOT model with a 30-year concession.

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

2 What was India's rank on the Henley Passport Index as of November 2026?

(a) 81st (b) 84th (c) 85th (d) 88th

Part C · Mock test Questions 3–9 of 50 60 minutes, closed book

3 Consider the following about the RBI's October 2026 policy:

1. The Standing Deposit Facility rate is 5.25%.
2. The Marginal Standing Facility rate is 6.00%.
3. The change of stance was unanimous.

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

4 The sanctioned strength of the Supreme Court, besides the Chief Justice of India, is:

(a) 33 (b) 34 (c) 37 (d) 38

5 Consider the following statements about Samarthak:

1. It is India's first indigenous Multi-Purpose Vessel.
2. It was built by Cochin Shipyard Limited.
3. It was commissioned at Naval Base Karwar.

Which of the statements given above is/are correct?

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

6 Consider the following statements:

1. NASA's Perseverance rover has driven more than 45 km on Mars.
2. Before Perseverance, the record for distance driven on Mars was held by Curiosity.

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

7 **Assertion (A):** Shubman Gill no longer holds the record for the fastest double century in men's ODIs.

Reason (R): On 22 October 2026, Harry Brook reached 200 in 114 balls.

(a) Both A and R are true, and R explains A
(b) Both A and R are true, but R does not explain A
(c) A is true, but R is false
(d) A is false, but R is true

8 PM-SETU upgrades 1,000 government ITIs as:

(a) 100 hubs and 900 spokes (b) 200 hubs and 800 spokes
(c) 250 hubs and 750 spokes (d) 500 hubs and 500 spokes

9 How many Ramsar Sites does India have after the addition of Sukhna Wetland and Sauj Jheel?

(a) 98 (b) 103 (c) 110 (d) 120

Part C · Mock test Questions 10–16 of 50 60 minutes, closed book

10 Consider the following pairs (book : author):

1.	Dancing with Joy	Dr. Ananda Shankar Jayant
2.	SAARATHI	Hirav Shah
3.	Advantage India	Anil K. Antony
4.	The Evolution of TV News in India	Harsaran Bir Kaur Pandey

How many of the pairs given above are correctly matched?

(a) Only one (b) Only two (c) Only three (d) All four

11 Consider the following statements about the Skytrax World Airline Awards 2026:

1. Singapore Airlines was named World's Best Airline for the sixth time.
2. Qatar Airways came second.
3. IndiGo ranked above Air India.

Which of the statements given above is/are correct?

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

12 The India–UK Comprehensive Economic and Trade Agreement (CETA) came into force on:

(a) 24 July 2025 (b) 1 January 2026 (c) 15 July 2026 (d) 8 October 2026

13 In the Global Hunger Index 2026, India ranked ___ of 122 countries.

(a) 81 (b) 88 (c) 100 (d) 122

14 From the fortnight beginning 16 October 2026, banks must keep a minimum daily CRR balance of what share of the required CRR?

(a) 90% (b) 95% (c) 99% (d) 100%

15 Who took charge as MD & CEO of HDFC Bank on 27 October 2026?

(a) Anup Kumar Saha (b) Sashidhar Jagdishan
(c) Sidharatha Mishra (d) Anup Bagchi

16 Consider the following pairs (exercise : partner country):

1.	KAZIND	Kazakhstan
2.	INDRA	Russia
3.	GARUDA SHAKTI	Indonesia
4.	AUSTRAHIND	Australia

How many of the pairs given above are correctly matched?

(a) Only one (b) Only two (c) Only three (d) All four

Part C · Mock test Questions 17–26 of 50 60 minutes, closed book

17 Which earlier satellites did ISRO build jointly with France's CNES?

(a) Megha-Tropiques and SARAL (b) SARAL and NISAR
(c) Oceansat-2 and Megha-Tropiques (d) TRISHNA and NISAR

18 How many gold medals did India win at the 2026 Asian Games?

(a) 21 (b) 27 (c) 29 (d) 37

19 How many days of work a year does VB-G RAM G guarantee?

(a) 100 (b) 125 (c) 150 (d) 200

20 Consider the following pairs (place in the news : State or UT):

1.	Sukhna Wetland	Chandigarh
2.	Kulasekarapattinam	Tamil Nadu
3.	Sauj Jheel	Gujarat
4.	Deendayal Port, Kandla	Gujarat

How many of the pairs given above are correctly matched?

(a) Only one (b) Only two (c) Only three (d) All four

21 Who became the first Indian to receive the Oskar Klein Medal (2026)?

(a) Ashoke Sen (b) Roxy Mathew Koll (c) Neelima Satyam (d) Sitaram Raul

22 The Mekong-Ganga Cooperation was launched in:

(a) 1997 (b) 2000 (c) 2004 (d) 2014

23 Consider the following statements about the WJP Rule of Law Index 2026:

1. India improved its rank over 2025.
2. Nepal and Sri Lanka both ranked above India.
3. Denmark ranked first.

Which of the statements given above is/are correct?

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

24 All-India CPI inflation in September 2026 was:

(a) 4.83% (b) 5.20% (c) 5.54% (d) 7.74%

25 The President appoints the Governor of a State under:

(a) Article 153 (b) Article 155 (c) Article 156 (d) Article 324

26 The 5th edition of AUSTRAHIND (2026) was held at:

(a) Oskemen (b) Vladivostok (c) Chaubatia (d) Thiruvananthapuram

Part C · Mock test Questions 27–34 of 50 60 minutes, closed book

27 How many payloads does Aditya-L1 carry?

(a) 5 (b) 6 (c) 7 (d) 8

28 The first Asian Games were held in:

(a) Manila (b) Tokyo (c) Jakarta (d) New Delhi

29 Consider the following statements about Calling Name Presentation (CNAP):

1. It applies across India from 1 November 2026.
2. For a call from abroad it shows "International Call".
3. It covers 2G and landline users.

Which of the statements given above is/are correct?

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

30 Assertion (A): India's first two Ramsar Sites were designated on 1 October 1981.

Reason (R): The Ramsar Convention came into force in India on 1 February 1982.

(a) Both A and R are true, and R explains A
(b) Both A and R are true, but R does not explain A
(c) A is true, but R is false
(d) A is false, but R is true

31 How many Department-related Parliamentary Standing Committees are there?

(a) 16 (b) 21 (c) 24 (d) 31

32 Consider the following about the WTO's October 2026 trade forecast:

1. It raised the 2026 goods-trade growth forecast from 1.9% to 3.9%.
2. It raised the 2026 services-trade growth forecast.
3. AI-enabling goods contributed 47% of merchandise trade growth in the first half of 2026.

Which of the statements given above is/are correct?

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

33 Assertion (A): The Election Commission of India is a constitutional body.

Reason (R): Article 324 of the Constitution sets up the Election Commission of India.

(a) Both A and R are true, and R explains A
(b) Both A and R are true, but R does not explain A
(c) A is true, but R is false
(d) A is false, but R is true

34 DRDO's Air Independent Propulsion module, developed by NMRL, is to be integrated into:

(a) an Arihant-class submarine (b) a Sindhughosh-class submarine
(c) a Shishumar-class submarine (d) a Kalvari-class submarine

Part C · Mock test Questions 35–42 of 50 60 minutes, closed book

35 The size of the Research, Development and Innovation (RDI) Fund is:

(a) ₹ 24,000 crore (b) ₹ 60,000 crore (c) ₹ 99,446 crore (d) ₹ 1 lakh crore

36 Consider the following statements about the IOA's new awards:

1. Kumkum Anil Mohod received the first Jaspal Rana Award.
2. Sujeet Kalkal received the Raja Randhir Singh Award.

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

37 The PM E-DRIVE scheme now runs until:

(a) 31 March 2026 (b) 31 March 2027 (c) 31 March 2028 (d) 31 March 2030

38 UNEP says current policies put the world on course for warming of about ___ by 2100.

(a) 1.5°C (b) 2.1°C (c) 2.8°C (d) 3.6°C

39 Under the CAPF (General Administration) Act, 2026, IPS officers on deputation fill:

1. 50% of Inspector General posts
2. at least 67% of Additional Director General posts
3. all Director General posts

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

40 The Strait of Hormuz connects the Persian Gulf with the:

(a) Red Sea (b) Gulf of Aden (c) Caspian Sea (d) Gulf of Oman

41 The RBI's approval for appointing a bank's MD & CEO is required under:

(a) Section 35A, Banking Regulation Act, 1949
(b) Section 35B, Banking Regulation Act, 1949
(c) Section 45, RBI Act, 1934
(d) Section 10B, Banking Regulation Act, 1949

42 Consider the following statements about the International Olympiad on Astronomy and Astrophysics (IOAA):

1. IOAA 2026 was held in Hanoi, Vietnam.
2. India won more gold medals in 2026 than in 2024.

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

Part C · Mock test Questions 43–50 of 50 60 minutes, closed book

43 Who is vice-captain of India's women's team for the ODI series?

(a) Shafali Verma (b) Smriti Mandhana (c) Jemimah Rodrigues (d) Deepti Sharma

44 Consider the following statements about the Jal Jeevan Mission:

1. It was launched on 15 August 2019.
2. Its service norm is 70 litres per person per day.

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

45 How many of India's UNESCO World Heritage Sites are natural sites?

(a) 1 (b) 7 (c) 37 (d) 45

46 The PM GatiShakti National Master Plan was launched on:

(a) 15 August 2021 (b) 13 October 2021 (c) 1 July 2021 (d) 26 January 2022

47 The New India Assurance Company was founded in 1919 by:

(a) Sir Dorabji Tata (b) Jamsetji Tata (c) G. D. Birla (d) Lala Lajpat Rai

48 Sheetal Devi's score of 704/720 in women's compound archery:

(a) broke the world record
(b) equalled the world record
(c) was 10 points short of the world record
(d) was a personal best but not a record

49 Consider the following pairs (Centre of Excellence for the classical language : host):

1.	Classical Assamese	Tezpur University
2.	Classical Marathi	Deccan College, Pune
3.	Classical Pali	Central University of Gujarat
4.	Classical Bengali	Visva-Bharati University

How many of the pairs given above are correctly matched?

(a) Only one (b) Only two (c) Only three (d) All four

50 Consider the following pairs (State : new Governor):

1.	Tamil Nadu	Rajendra Vishwanath Arlekar
2.	Keralam	Om Prakash Mathur
3.	Odisha	Dushyant Gautam
4.	Karnataka	Dr. Sudha Yadav

How many of the pairs given above are correctly matched?

(a) Only one (b) Only two (c) Only three (d) All four

Part C · Mock test · answer sheet

Answer sheet

Shade one letter for each question, then mark it against the key in Part D → p. 104.

1 (a) (b) (c) (d)	11 (a) (b) (c) (d)	21 (a) (b) (c) (d)	31 (a) (b) (c) (d)	41 (a) (b) (c) (d)
2 (a) (b) (c) (d)	12 (a) (b) (c) (d)	22 (a) (b) (c) (d)	32 (a) (b) (c) (d)	42 (a) (b) (c) (d)
3 (a) (b) (c) (d)	13 (a) (b) (c) (d)	23 (a) (b) (c) (d)	33 (a) (b) (c) (d)	43 (a) (b) (c) (d)
4 (a) (b) (c) (d)	14 (a) (b) (c) (d)	24 (a) (b) (c) (d)	34 (a) (b) (c) (d)	44 (a) (b) (c) (d)
5 (a) (b) (c) (d)	15 (a) (b) (c) (d)	25 (a) (b) (c) (d)	35 (a) (b) (c) (d)	45 (a) (b) (c) (d)
6 (a) (b) (c) (d)	16 (a) (b) (c) (d)	26 (a) (b) (c) (d)	36 (a) (b) (c) (d)	46 (a) (b) (c) (d)
7 (a) (b) (c) (d)	17 (a) (b) (c) (d)	27 (a) (b) (c) (d)	37 (a) (b) (c) (d)	47 (a) (b) (c) (d)
8 (a) (b) (c) (d)	18 (a) (b) (c) (d)	28 (a) (b) (c) (d)	38 (a) (b) (c) (d)	48 (a) (b) (c) (d)
9 (a) (b) (c) (d)	19 (a) (b) (c) (d)	29 (a) (b) (c) (d)	39 (a) (b) (c) (d)	49 (a) (b) (c) (d)
10 (a) (b) (c) (d)	20 (a) (b) (c) (d)	30 (a) (b) (c) (d)	40 (a) (b) (c) (d)	50 (a) (b) (c) (d)

Your score

_____ / 50

Time taken

_____ min

40–50	On track. Go on to the Part B pages and test yourself again next week.
30–39	Read the pages of your two weakest sections again, then retry the questions you missed.
Under 30	Log every miss below and read each page it points to before you retry.

Mistake log

One line for each wrong answer. Retest yourself on these in a week.

Question	My answer	Why it was wrong	Page to read again	Retested on

Part D · Reference · mock answers

Mock answers

The key to the Part C mock → p. 96. Each answer says why, and gives the page to read again.

The key at a glance

1 **b**	2 **a**	3 **a**	4 **c**	5 **b**	6 **a**	7 **a**	8 **b**	9 **b**	10 **d**
11 **a**	12 **c**	13 **c**	14 **c**	15 **d**	16 **d**	17 **a**	18 **a**	19 **b**	20 **c**
21 **a**	22 **b**	23 **b**	24 **c**	25 **b**	26 **d**	27 **c**	28 **d**	29 **a**	30 **b**
31 **c**	32 **b**	33 **a**	34 **d**	35 **d**	36 **c**	37 **c**	38 **c**	39 **d**	40 **d**
41 **b**	42 **c**	43 **d**	44 **a**	45 **b**	46 **b**	47 **a**	48 **b**	49 **c**	50 **c**

1 **(b) 1 and 3 only**
Bhutan's DGPC holds the majority (51%); Adani Power holds 49%. Read again p. 6

2 **(a) 81st**
81st, with visa-free access to 55 destinations. 88th is India's WJP rank. Read again p. 13

3 **(a) 1 only**
MSF is 5.75%. The rate vote was unanimous; the stance vote was 4–2. Read again p. 24

4 **(c) 37**
37 judges besides the CJI, who is counted separately. Read again p. 41

5 **(b) 1 and 3 only**
L&T built Samarthak at Kattupalli. Cochin Shipyard built Mangrol. Read again p. 48

6 **(a) 1 only**
The previous record was Opportunity's (45.16 km). Read again p. 55

7 **(a) Both A and R are true, and R explains A**
Gill's 117-ball record fell to Brook's 114 balls. Read again p. 60

8 **(b) 200 hubs and 800 spokes**
200 hubs and 800 spokes. Read again p. 68

9 **(b) 103**
103. Read again p. 78

10 **(d) All four**
All four pairs are correct. Read again p. 83

11 **(a) 1 and 2 only**
Air India was 57th and IndiGo 61st. Read again p. 87

12 **(c) 15 July 2026**
Signed on 24 July 2025, in force on 15 July 2026. Read again p. 5

13 **(c) 100**
India ranked 100. 81 is the Henley rank and 88 the WJP rank. Read again p. 13

14 **(c) 99%**
Raised from 90% to 99%. Read again p. 25

15 **(d) Anup Bagchi**
Anup Bagchi, from ICICI Prudential Life. Anup Kumar Saha goes to Kotak Mahindra Bank. Read again p. 39

16 **(d) All four**
All four pairs are correct. Read again p. 46

17 **(a) Megha-Tropiques and SARAL**
Megha-Tropiques (2011) and SARAL (2013). TRISHNA is the next one. Read again p. 53

18 **(a) 21**
21 gold, 27 silver, 37 bronze. 29 was India's gold count at the 2022 Asian Para Games. Read again p. 62

19 **(b) 125**
125 days. Tamil Nadu gets 150 after an extra sanction. Read again p. 71

20 **(c) Only three**
Sauj Jheel is in Uttar Pradesh. Read again p. 80

21 **(a) Ashoke Sen**
Ashoke Sen, for his work in string theory. The others won AGU and wildlife-photography honours. Read again p. 86

Mock answers · continued Answers 22–50

22 (b) 2000
MGC was launched in 2000; its members are India, Cambodia, Laos, Myanmar, Thailand and Vietnam. Read again p. 8

23 (b) 2 and 3 only
India fell from 86 to 88. Nepal (71) and Sri Lanka (74) ranked above it; Denmark was first. Read again p. 13

24 (c) 5.54%
5.54%. 4.83% was August, 5.2% is the RBI's FY 2026–27 projection and 7.74% is food inflation. Read again p. 28

25 (b) Article 155
Article 155. Read again p. 42

26 (d) Thiruvananthapuram
Thiruvananthapuram, Keralam. The other three hosted KAZIND, INDRA and Mountain Guardian. Read again p. 47

27 (c) 7
Seven: four remote-sensing and three in-situ. Read again p. 55

28 (d) New Delhi
New Delhi, March 1951. Read again p. 62

29 (a) 1 and 2 only
2G, 3G and landline users are not covered yet. Read again p. 70

30 (b) Both A and R are true, but R does not explain A
Both dates are right, but the designation came first, so R cannot explain A. Read again p. 78

31 (c) 24
24 committees, each with 31 members (21 Lok Sabha, 10 Rajya Sabha). Read again p. 16

32 (b) 1 and 3 only
The services forecast was cut, from 4.8% to 3.3%. Read again p. 27

33 (a) Both A and R are true, and R explains A
The Commission is constitutional because Article 324 creates it. Read again p. 42

34 (d) a Kalvari-class submarine
A Kalvari-class submarine, in early 2027. Read again p. 49

35 (d) ₹ 1 lakh crore
₹ 1 lakh crore. The other figures are this month's outlays for PMDDKY (a year), PM-SETU and PM-VBRY. Read again p. 56

36 (c) Both 1 and 2
Both are correct. Read again p. 61

37 (c) 31 March 2028
Extended to 31 March 2028. Read again p. 67

38 (c) 2.8°C
2.8°C. Read again p. 78

39 (d) 1, 2 and 3
All three are correct: the IPS share rises with the rank. Read again p. 16

40 (d) Gulf of Oman
It links the Persian Gulf with the Gulf of Oman and the Arabian Sea. Read again p. 31

41 (b) Section 35B, Banking Regulation Act, 1949
Section 35B of the Banking Regulation Act, 1949. Read again p. 39

42 (c) Both 1 and 2
Hanoi; India won 4 golds in 2026 against 1 in 2024. Read again p. 56

43 (d) Deepti Sharma
Deepti Sharma. Shafali Verma is T20I vice-captain; Smriti Mandhana is captain. Read again p. 63

44 (a) 1 only
The norm is 55 litres per person per day. Read again p. 72

45 (b) 7
7 natural, 37 cultural and 1 mixed: 45 in all. Read again p. 80

46 (b) 13 October 2021
Launched on 13 October 2021. It was announced on 15 August 2021, a common trap. Read again p. 17

47 (a) Sir Dorabji Tata
Founded in 1919 by Sir Dorabji Tata. Read again p. 40

48 (b) equalled the world record
It equalled the world record. Read again p. 62

49 (c) Only three
Pali is at the Central University of Odisha; Prakrit is at the Central University of Gujarat. Read again p. 15

50 (c) Only three
Dushyant Gautam is Governor of Sikkim; Odisha's new Governor is Braj Mohan Ram. Read again p. 42

Part D · Reference · glossary

Terms, look-alikes and abbreviations

Key terms explained, the month's look-alike facts side by side (the pairs examiners use as traps), then every abbreviation spelt out in the news pages.

Key terms

BOOT (Build, Own, Operate and Transfer)

A private partner builds a project, owns and runs it for a fixed period (the concession), then hands it over. Chamkharchhu-I uses a 30-year BOOT concession. 6

AIP (Air Independent Propulsion)

A system that lets a conventional submarine make power without surfacing for air, so it stays underwater longer. DRDO's fuel-cell AIP, developed by the Naval Materials Research Laboratory (NMRL), goes into **a Kalvari-class submarine** in early 2027. 49

lpcd (litres per capita per day)

How water supply is measured: litres for each person each day. The Jal Jeevan Mission norm is **55 litres**. 72

Don't mix these up

Three oil numbers from one story 6

- **IEA pledge, March 2026**
  400 mn barrels
- **Released so far under that pledge**
  325 mn barrels
- **G7 release agreed in October 2026**
  100 mn barrels

India's three ranks this month 13

- **Henley Passport Index (November 2026)**
  81st, visa-free to 55 destinations
- **Global Hunger Index 2026**
  100 of 122
- **WJP Rule of Law Index 2026**
  88 of 143

WTO forecasts for 2026: goods up, services down 27

- **Goods trade volume**
  1.9% → **3.9%** (raised)
- **Services trade volume**
  4.8% → **3.3%** (cut)

Two PMIs, October 2026 flash 27

- **Services business activity**
  56.2
- **Manufacturing**
  54.9

Above 50 means growth. Services grew faster than manufacturing.

Two Anups, two banks 39

- **Anup Bagchi**
  left ICICI Prudential Life (13 October 2026) → MD & CEO of **HDFC Bank** from 27 October 2026
- **Anup Kumar Saha**
  MD & CEO of **Kotak Mahindra Bank** from 1 January 2027

Two new ships, two shipyards 48

- **Mangrol**
  third Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) · **Cochin Shipyard Limited** · 80% indigenous
- **Samarthak**
  first indigenous Multi-Purpose Vessel (MPV) · **L&T, Kattupalli** · 75% indigenous

ISRO and France's CNES: three satellites 53

- **Megha-Tropiques**
  2011
- **SARAL**
  2013
- **TRISHNA (next)**
  to orbit at 761 km

Fastest is not the same as most 60

- **Fastest ODI double century**
  Harry Brook, **114 balls** (Gill 117 balls, Kishan 126 balls)
- **Most ODI double centuries**
  Rohit Sharma (three)

The IOA's two new awards 61

- **Jaspal Rana Award (best female)**
  Kumkum Anil Mohod, archery
- **Raja Randhir Singh Award (best male)**
  Sujeet Kalkal, wrestling

IOA President: P. T. Usha.

India women's white-ball leaders 63

- **Captain (both formats)**
  Smriti Mandhana
- **Vice-captain, T20I**
  Shafali Verma
- **Vice-captain, ODI**
  Deepti Sharma

E-methanol plant vs green shipping corridor 80

- **India's first port-based e-methanol plant**
  Deendayal Port, Kandla, Gujarat
- **India–EU Green Shipping Corridor coalition will explore**
  green ammonia and green methanol

Book → author 83

- **Dancing with Joy**
  Dr. Ananda Shankar Jayant
- **SAARATHI (a business novel)**
  Hirav Shah
- **Advantage India**
  Anil K. Antony
- **The Evolution of TV News in India**
  Harsaran Bir Kaur Pandey

Skytrax 2026 87

- **World's Best Airline**
  Singapore Airlines (sixth time)
- **World's Best Low-Cost Airline**
  AirAsia
- **Air India · IndiGo**
  57 · 61

Two AGU honours for Indian scientists 86

- **Pavel S. Molchanov Climate Communications Prize**
  Roxy Mathew Koll (IITM, Pune)
- **Devendra Lal Memorial Medal**
  Neelima Satyam (IIT Indore)

Abbreviations

ACC	Appointments Committee of the Cabinet	40

Terms, look-alikes and abbreviations · continued

ACP	Annual Credit Plan	36
AEL	Adani Enterprises Limited	36
AKVs	Adi Karmayogi Volunteers	68
ANRF	Anusandhan National Research Foundation	56
ASKs	Adi Sewa Kendras	68
BCCI	Board of Control for Cricket in India	42
BWF	Badminton World Federation	63
CAF	Common Application Form	74
CARO	Companies Auditor's Report Order	74
CAST	Council for Agricultural Science and Technology	9
CD	Credit-Deposit	36
CETA	Comprehensive Economic and Trade Agreement	5
CIC	Core Investment Company	33
CoE	Centre of Excellence	57
CRCS	Central Registrar of Cooperative Societies	74
CSR	Corporate Social Responsibility	63
DAD	Defence Accounts Department	49
DIBD	Digital India BHASHINI Division	57
DoT	Department of Telecommunications	57
DRDO	Defence Research and Development Organisation	49
EAS	East Asia Summit	9
ECMS	Electronics Components Manufacturing Scheme	36
EDF	Export Declaration Form	25
FCI	Food Corporation of India	57
FERR	Foreign Exchange Risk Reserve	25
FSIB	Financial Services Institutions Bureau	40
GCCs	Global Capability Centres	36
GEM	Global Education Monitoring	19
GOOS	Global Ocean Observing System	40
GPDPs	Gram Panchayat Development Plans	69
HEIs	Higher Educational Institutions	74
IAF	Indian Air Force	46
IBJA	India Bullion and Jewellers Association	36
ICAR	Indian Council of Agricultural Research	57
ICC	International Cricket Council	63
IEA	International Energy Agency	6
IFC	International Finance Corporation	31
IFFI	International Film Festival of India	63
IFS	Indian Forest Service	87
IFSA	Indian Forest Service Association	87
IICT	Indian Institute of Creative Technologies	57
IISc	Indian Institute of Science	57
INCOIS	Indian National Centre for Ocean Information Services	40
IOC	Intergovernmental Oceanographic Commission	40
IOL	India Optel Limited	49
IRDAI	Insurance Regulatory and Development Authority of India	40
ISP	Index of Services Production	27
ISSF	International Shooting Sport Federation	61
JCM	Joint Crediting Mechanism	7
JNPA	Jawaharlal Nehru Port Authority	31
KCL	Kisan Cricket League	63
KYA	Know Your Approvals	74
LODR	Listing Obligations and Disclosure Requirements	40
MD	Managing Director	40
MFN	Most-Favoured-Nation	9
MHA	Ministry of Home Affairs	19
MoEFCC	Ministry of Environment Forest and Climate Change	87
MoES	Ministry of Earth Sciences	40
MoMA	Ministry of Minority Affairs	68
MoSPI	Ministry of Statistics and Programme Implementation	78
MSCS	Multi-State Cooperative Societies	74
NAAS	National Academy of Agricultural Sciences	9
NCAHP	National Commission for Allied and Healthcare Professions	19
NCS	National Compilation System	49
NDCs	Nationally Determined Contributions	7
NEA	National Exhibition of Art	87
NGMA	National Gallery of Modern Art	19
NHM	National Health Mission	74
NIPL	NPCI International Payments Limited	30
NOCs	No Objection Certificates	74
NOTTO	National Organ and Tissue Transplant Organisation	74
NRAI	National Rifle Association of India	61
NRIs	Non-Resident Indians	9
NSBR	National Statistical Business Register	36
NSDF	National Sports Development Fund	63
NSO	National Statistics Office	36
NSWS	National Single Window System	74
OMO	open market operation	25
PIOs	Persons of Indian Origin	9
PLFS	Periodic Labour Force Survey	36
PMLA	Prevention of Money Laundering Act	74
PRAN	Permanent Retirement Account Number	30
QIPs	Quick Impact Projects	8
RBI	Reserve Bank of India	36
RSP	Rourkela Steel Plant	68
SAI	Sports Authority of India	63
SBI	State Bank of India	57
SEBI	Securities and Exchange Board of India	36
SEEA	System of Environmental-Economic Accounting	78
SFIC	Seva First Innovation Challenge	19
SGB	Sovereign Gold Bond	36
SGC	Synthetically Generated Content	18
SISC	Steel Industry Safety Council	26
SMPs	Securities Market Partners	36
SNA	System of National Accounts	78
SOTTO	State Organ and Tissue Transplant Organisation	74
SSO	Single Sign-On	74
SSS	Second Stage Stratum	36
ST	Scheduled Tribe	68
TEPA	Trade and Economic Partnership Agreement	34
TSA	Treasury Single Account	49
TTS	Text-to-Speech	57
UBC	Uganda Broadcasting Corporation	9
ULI	Unified Lending Interface	29
UPU	Universal Postal Union	19
UWW	United World Wrestling	63
VRR	Variable Rate Repo	25
WFI	Wrestling Federation of India	63
WIW	World Investor Week	36
ZCZP	Zero Coupon Zero Principal	36

Part D · Reference · index

Index

Names, places, schemes, bodies and terms printed in bold in the news pages, with the people of Part B's Who holds which post and the month's exercises.

A

Aadhaar Samvaad 18
ACCEL 7
Adani Enterprises Limited (AEL) 36
Adi Karmayogi Volunteers (AKVs) 68
AI and technology 87
Aichi-Nagoya 61
AI-enabling goods 27
AIME (exercise) 47
AIP (Air Independent Propulsion) 49
Air Transport 27
Ajay Banga 57
Akashvani 63
Allianz Europe B.V 36
Amar Preet Singh 41
An AI-powered digital avatar 9
Anil K. Antony 83
Anmol Kharb 63
Anup Bagchi 39
Anup Kumar Saha 39
Aparesh Kumar Singh 41
APM gas 31
Appointments Committee of the Cabinet (ACC) 40
ARQP 32
Arun Kumar Singh 40
As part of its CSR activities 78
Ashok Vaswani 39
Ashutosh Dixit 41
Assamese 15
AUSTRAHIND (exercise) 47
Automatic Train Protection 17

B

Badminton World Federation (BWF) 63
Bangkok 8, 35
Bank of Thailand 8
Basic Approach (BA-CVA) 34
BasicFit 36
Bengali 15
Bengaluru 19
Bharat 6G Alliance 57
Bhartruhari Mahtab 16
BHASHINI 18
BISAG-N 17
BOOT (Build, Own, Operate and Transfer) 6
BOSA (Bidirectional Optical Subassembly) 36
Braj Mohan Ram 42
BRICS Traditional 63
Burari Ground 19

C

C. P. Radhakrishnan 83
Calling Name Presentation 70
Capoeira from Brazil 63
CBD Ground 19
CEIR 70
Central Motor Vehicles Rules, 1989 73
Central Registrar of Cooperative Societies (CRCS) 74
Centre for AI in Keralam (CAIK) 57
CFPI 28
Chakshu 70
Chamkharchhu-I 6
Chennai 19
Chetak 48
China 63
Climate Change (MoEFCC) 87
CLIR 70
CNES 53
Collection of Statistics Act 36
Combines Indian Oil's funding 63
Common Application Form (CAF) 74
Comprehensive Economic and Trade Agreement (CETA) 5
Coordination at the Union level 19
Core Investment Company (CIC) 33
Corporate Social Responsibility (CSR) 63
Create with AI 57
CSR (Corporate Social Responsibility) 78
CVA risk 34

D

Deendayal Port 80
Deepti Sharma 42
Defence Accounts Department (DAD) 49
Dekhega India 63
Delhi 19
Delhi Udyog Mitra Portal 74
Devendra Kumar Upadhyaya 41
Dhal Singh Bisen 42
Dhruv 48
Digital Agriculture Mission 69
Digital Bharat Nidhi 73
Digital India BHASHINI Division (DIBD) 57
Dinesh Pant 40
Doordarshan 63
Dr T. M. Balakrishnan Nair 40
DST 56
Dushyant Gautam 42

E

Editor at the Uganda Broadcasting Corporation (UBC) 9
E-Kuber 25
Election Commission of India 42
Embassy of India in Jakarta 9
EMPS 2024 67
Enterprise creation under the PM-MVF framework 68
Export Declaration Form (EDF) 25

F

Fastrack 36
Fatih Birol 6
FEMA (Foreign Exchange Management Act) 36
FIDC 34
Film Festival of India (IFFI) 63
Financial Fraud Risk Indicator 70
Financial Services Institutions Bureau (FSIB) 40
Financial Stability and Development Council 33
Flex 36
Food Corporation of India (FCI) 57
Foreign Exchange Risk Reserve (FERR) 25

Forest 87
France 6, 36
FTA Utilisation Cell 34

G

Garhwal Rifles 47
GARUDA SHAKTI (exercise) 47
Georgia's Koba Karumidze 63
GFCF 27
GIFT City (Gujarat International Finance Tec-City) 36
Girija Subramanian 40
Global Ocean Observing System (GOOS) 40
GOAT 36
Government of India appointed Tamboli Ayyaj Fakirbhai 40
GPUs 57
Gram Panchayat Development Plans (GPDPs) 69
Group General Counsel of HDFC Bank 40
Group Head–Legal 40

H

Hamari Dharohar 68
Harmanpreet Kaur 63
Health Shield 28
HPHT 31
HSBC Flash India Composite PMI 27
Hyderabad 19

I

IBJA 25
Including Tanishq 36
Index of Services Production (ISP) 27
India Development Update 35
India Optel Limited (IOL) 49
Indian Council of Agricultural Research (ICAR) 57
Indian Forest and Wood Certification Scheme 80
Indian Navy's INS Sudarshini 48
India–Pakistan 48
India's 5th gold medal at the Games 62
India's AI advertising ecosystem 36
Indigenous Demonstration Games 2026 63
Indonesia 9
INDRA (exercise) 47
IndusInd Bank 36
Information Technology (MeitY) 57
Inistry of Youth Affairs and Sports 63
International Cricket Council (ICC) 63
International Energy Agency (IEA) 6
International Finance Corporation (IFC) 31
International Organization of Securities Commissions (IOSCO) 36
International Shooting Sport Federation (ISSF) 61

J

Jai Se Vijay 48
Jal Jeevan Mission 72
Jantar Mantar 19
Jawaharlal Nehru Port Authority (JNPA) 31
Jezero Crater 55
Jio Financial Services Limited 36
Joint Crediting Mechanism (JCM) 7

K

K. V. Viswanathan 19
Kalaripayattu 63
Karmayogi Bharat 68
Kavach 17
KAZIND (exercise) 47
KERA 72
KG-D6 31
Khelega Bharat 63
King Oyo Nyimba Kabamba Iguru Rukidi IV 9
Kisan Cricket League (KCL) 63
Know Your Approvals (KYA) 74
Kolkata 19
Kumkum Anil Mohod 61

L

Lavanya R. Mundayur 40
LCA Tejas 46
LCH Prachand 46
LEAP 2 7
Li Qiang 9
Liquidity Adjustment Facility 25
Listing Obligations and Disclosure Requirements (LODR) 40
LVM3 54

M

MAHASAGAR vision 48
Mallakhamb 63
Manisha Kapoor 18
Marathi 15
Ministry of Earth Sciences (MoES) 40
Ministry of Electronics 57
Ministry of Environment 87
Ministry of Minority Affairs (MoMA) 68
Ministry of Panchayati Raj 69
Ministry of Statistics 78
Ministry of Tribal Affairs 68
Mountain Guardian (exercise) 47
MSMEs 74
Multilingual digital services in India 57
Multi-State Cooperative Societies (MSCS) 74
Mumbai 19

N

NABARD 36
Nai Manzil 68
Nai Roshni 68
National Organ and Tissue Transplant Organisation (NOTTO) 74
National Rifle Association of India (NRAI) 61
National Sports Development Fund (NSDF) 63
National Statistics Office (NSO) 36, 78
Nationally Determined Contributions (NDCs) 7
Nauru Declaration 19
Neelima Satyam 86
New Cancer Cover 28
New Jeevan Dhara-II 28
NGLV 54
NHAI 17
Nigeria 31
Nirmala Sitharaman 32, 33
NMRL 49
NPAs 74
NPCI International Payments Limited (NIPL) 30
NPS Divas 29
NPS Tatkal 29

O

Om Prakash Mathur 42
One-year multi-location trial to develop region-specific SOPs 57
Onion 28

OPD care 36
Open market operation (OMO) sale 25
OpenAI to encourage Indians to explore ChatGPT 42
Operational Manual 7
OPHI 14
Oscar Whitfield 87
OTT 63

P

P. K. Kunhalikutty 57
P. T. Usha 61
Pali 15
Parachute Regiment (Special Forces) 47
PaRRVA 33
Pillar 3 34
PMGSY-IV 72
PM-JANMAN 72
PPF 28
Prakash Rajpurohit 42
Prakrit 15
PRAN 30
Programme Implementation (MoSPI) 28, 78
PSLV 53

Q

Qazaq Kuresi from Kazakhstan 63
QKD 49
Quick Impact Projects (QIPs) 8

R

Rajendra Vishwanath Arlekar 42
Ramlila Ground 19
RBI Retail Direct 25
RBI's eKUBER 49
Retired on 30 September 2026 40
Rookie 36
Roxy Mathew Koll 86
Rudra 48

S

Sachin Tendulkar 42
Sagarmanthan 80
Sahyadri 47
Samajh Se Investing Simple 36
Sambo from Russia 63
Sanae Takaichi 7
Sanjay Kumar 42
Sanjay Malhotra 24, 29
Sanjay Seth 48
SAREX (exercise) 48
Sashidhar Jagdishan 39
Sauj Jheel 78
Section 27 of the PFRDA Act, 2013 29
Securities and Exchange Board of India (SEBI) 36
Securities Market Partners (SMPs) 36
Seekho Aur Kamao 68
Semi-urban India 63
Senior Citizens' Savings Scheme 28
Seva First Innovation Challenge (SFIC) 19
Shashi Tharoor 16
Sheetal Devi 62
Shruthi L 63
Sidharatha Mishra 39
Single Sign-On (SSO) 74
Smit Machchhar 86
Smriti Mandhana 63
Social Stock Exchange 36
SPICOR TTS 3.0 Sourashtra Corpus 57
Sports Authority of India (SAI) 63
SSLV 54
State Organ and Tissue Transplant Organisation (SOTTO) 74
Steel Industry Safety Council (SISC) 26
Strait of Hormuz 31
Sudha Yadav 42
Sudhakar Malli 40
Sudhir Kumar Jha 40
Sufi saint Khwaja Moinuddin Chishti 19
Sujeet Kalkal 61
Sukanya Samriddhi 28
Sukhna Wetland 78
Sunil Kumar 40
Sunita Agarwal 41
Surya Kant 19
Swachh Bharat Mission-Urban 2.0 73
Synthetically Generated Content (SGC) 18
System of Environmental-Economic Accounting (SEEA) 78

T

Tarang Shakti (exercise) 46
Tata Neu 36
Telecom products in India 36
Text-to-Speech (TTS) 57
Thailand 8
The revamped National Compilation System (NCS) 49
The Sites of Satyagraha 12
The UK 36
The US (11% each) 36
To help Indian brands 36
Trade and Economic Partnership Agreement (TEPA) 34
TransUnion CIBIL 34
Treasury Single Account (TSA) 49
Trishul 47

U

Udyam Registration 36
UNDP 14
Unified Lending Interface (ULI) 29
Unique Identification (UID) 19
United States 31
United World Wrestling (UWW) 63
Universal Postal Union (UPU) in 1874 19
Upgrade 36
UPI apps 30
US-based Jabil Inc 36
USTTAD 68

V

V. Narayanan 53
Value 36
Variable Rate Repo (VRR) 25
VARUNA (exercise) 47
Vasudhaiva Kutumbakam 48
Vikram-1 55
VRRR 25

W

Warkaris 87
WASH 36
Whole-Time Member (Actuary) of IRDAI 40
Women's singles title at the NAVEK Turkiye 63
World Investor Week (WIW) 36
Wrestling Federation of India (WFI) 63

Y

Yogasana 63

Z

Zero Coupon Zero Principal (ZCZP) 36

Part D · Reference · sources and credits

Sources and credits

The issue's figures are kept in a fact register, each with the official source it rests on. The counts below show what is still to confirm.

Where the facts come from

Facts in the register, by the website of their source. Each fact keeps its source page, the date it was read and the sentence it rests on.

363 facts · **359** with an official source · **65** websites · **7** provisional · **4** still to confirm

pib.gov.in	159	cm.assam.gov.in	4	hdr.undp.org	2	iciciprulife.com	1
rbi.org.in	15	imf.org	4	icts.res.in	2	iitm.ac.in	1
isro.gov.in	10	pmi.spglobal.com	4	kotak.bank.in	2	irdai.gov.in	1
newsonair.gov.in	8	sci.gov.in	4	rupapublications.co.in	2	japan.kantei.go.jp	1
whc.unesco.org	8	unep.org	4	worldbank.org	2	ladakh.gov.in	1
icc-cricket.com	7	adani.com	3	agu.org	1	mea.gov.in	1
nhm.ac.uk	6	bcci.tv	3	ascionline.in	1	newindia.co.in	1
presidentofindia.gov.in	6	documents.doptcirculars.nic.in	3	cms.tn.gov.in	1	ongcindia.com	1
sansad.in	6	hdfc.bank.in	3	diplomatie.gouv.fr	1	people.iiti.ac.in	1
skytraxratings.com	6	iea.org	3	drdo.gov.in	1	pmindia.gov.in	1
worldjusticeproject.org	6	jpl.nasa.gov	3	eci.gov.in	1	president.gov.il	1
wto.org	6	legislative.gov.in	3	eia.gov	1	science.nasa.gov	1
amazon.in	5	olympic.ind.in	3	elysee.fr	1	sec.gov	1
dot.gov.in	5	tatapower.com	3	english.www.gov.cn	1	worldarchery.sport	1
financialservices.gov.in	5	timeshighereducation.com	3	fsib.org.in	1		
globalhungerindex.org	5	worldairlineawards.com	3	gov.uk	1		
henleyglobal.com	5	adb.org	2	hdfcbank.com	1		

How the facts are checked

1. Official sources only, such as PIB, RBI, ministries, the Gazette, courts and official international bodies. Newspapers are used as leads, then checked against an official source.
2. A figure with no official source yet is marked in the proofs and cannot reach the printed copy.
3. Provisional figures are labelled provisional. The latest official revision wins.

Imprint

Published by	[publisher name and address]
Edited by	Arvind Thombre
Printed at	[printer name and address]
Contact	[email and phone]
Price	[MRP]

Pictures

Cover: the Reserve Bank of India, Mint Road, Mumbai. Photo by Sailko, CC BY 3.0 (creativecommons.org/licenses/by/3.0), via Wikimedia Commons; shown in the brand duotone.
Other photographs come from the author's notes and print with "Client image, licence to confirm." until each is cleared, replaced or dropped. The charts, timelines and maps are drawn for this issue from the facts in the register.

Disclaimer

[disclaimer text to come from the publisher]

The month’s current affairs, ready to revise.

Every story from October 2026, fact-checked and set out section by section, with charts that explain the numbers and questions that test you. For UPSC, MPSC, banking, insurance and SSC aspirants.

Inside this issue

226
stories in twelve sections

4
pages to revise the whole month

50
questions in a timed mock test

33
important days, by date



About the author

Arvind Thombre

[Role and credentials, to confirm with Arvind]

[Two or three lines from Arvind: years of teaching, the exams he prepares students for, and where students can follow his classes.]

Scan for [app, channel or website]

Next issue

November 2026, on sale [date].

Write to us

[email] · [phone]
[website]

Twelve sections, one colour each. Find them on the page edge.

MRP

₹ [price]
Inclusive of all taxes

Monthly · Issue 10 · October 2026

Registration no. [PRGI] · ISSN [to apply]
Printed and published by [name] for [publisher], [address].
Printed at [press, city].

barcode placeholder

Client photos: licences to confirm before print.