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MONTHLY CURRENT AFFAIRS | FOR UPSC CSE | GS I-IV, ESSAY & PRELIMS

NextGenPsc

MONTHLY MAGAZINE

OCTOBER 2026 | COMPLETE EDITION



GS I | GS II | GS III | GS IV | ESSAY | PRELIMS

All the month's major stories, with original analysis, maps, charts and practice

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Top stories this month

- **RBI hikes repo to 5.50%:** first rise since 2023 as oil and food push CPI to 5.54% and WPI to 11.39%.
- **CEC appointment law:** heads to a Constitution Bench amid the SIR row and protests.
- **Cyclone Arnab:** rapid intensification and landfall near Yanam; mass evacuation limits deaths.
- **Nobel 2026:** neutrino astronomy, optogenetics and chirality honoured; Navi Pillay wins Peace.
- **Climate:** Emissions Gap Report says 1.5 deg C overshoot is virtually unavoidable; CBD COP17 in Yerevan.
- **NVS-03 launched:** NavIC constellation strengthened by GSLV-F18.

How to read this magazine

Did you know? | Map | Chart

Prelims pointer | Key points | Revision tick box

About this issue

- This issue covers events of 1-31 October 2026 for UPSC CSE: GS Papers I-IV, Essay and Prelims, with practice questions.
- Facts are as reported up to 31 October 2026. Some stories (Cyclone Murasu, the CEC Act case, COP31) were still developing; check later updates.
- Items we could verify only from secondary sources are marked 'as reported' and listed on the Sources page.

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01 | HISTORY GS 1

Rashtriya Ekta Diwas at 151: Patel, Integration and the Idea of Unity

Syllabus Mapping: GS1: Modern Indian history, post-independence consolidation, personalities | GS2: All India Services

Context

On 31 October 2026 the country marked Rashtriya Ekta Diwas (National Unity Day) on the 151st birth anniversary of Sardar Vallabhbhai Patel. The Prime Minister paid tribute at the Statue of Unity in Ekta Nagar, Gujarat, the Union Home Minister flagged off the Run for Unity in New Delhi, and offices across the country took the unity pledge. The day's parade at Ekta Nagar also showcased the anti-Maoist forces of nine states (see the Internal Security section). A week later, on 7 November 2026, the year-long commemoration of 150 years of *Vande Mataram* comes to a close.

Key Points

- **Statue of Unity:** 182 m tall, on Sadhu Bet island facing the Sardar Sarovar Dam on the Narmada; inaugurated on 31 October 2018.
- **Ekta Diwas:** observed every year on 31 October since 2014.
- **Vande Mataram at 150:** commemoration opened on 7 November 2025; it was the theme of Republic Day 2026, and the song was sung from the Red Fort ramparts on Independence Day 2026.

Why Patel still matters

- **Integration of princely states.** As Home Minister and Minister of States (with V.P. Menon), Patel used the Instrument of Accession and Standstill Agreements to bring over 560 princely states into the Union, mostly by negotiation; Junagadh, Hyderabad and Kashmir needed other means.
- **The steel frame.** He argued in the Constituent Assembly for the All India Services as the link holding a federal Union together. Article 312 now provides for them.
- **Constitution making.** He chaired the Advisory Committee on Fundamental Rights, Minorities and Tribal and Excluded Areas, and the Provincial Constitution Committee.

Vande Mataram: 150 years

Bankim Chandra Chattopadhyay wrote the song in 1875 and published it in the novel *Anandamath* (1882). Rabindranath Tagore sang it at the Calcutta session of the Congress in 1896, and it became the cry of the Swadeshi movement after the 1905 Partition of Bengal. The Constituent Assembly adopted it as the National Song on 24 January 1950, with equal honour to the National Anthem.

Analysis

Commemorations help a young population link today's institutions to the people who built them. Historians caution that national symbols work best when they are inclusive; the Constituent Assembly itself adopted only the first two stanzas of Vande Mataram as the National Song for this reason.

Prelims Pointers

- Patel was born on 31 October 1875 at Nadiad, Gujarat, and was India's first Deputy Prime Minister and Home Minister.
- Article 312 lets Parliament create new All India Services after a Rajya Sabha resolution passed by two-thirds of members present and voting.
- Mahatma Gandhi's 157th birth anniversary was marked on 2 October 2026; 2 October is the UN International Day of Non-Violence (UNGA resolution, 2007).

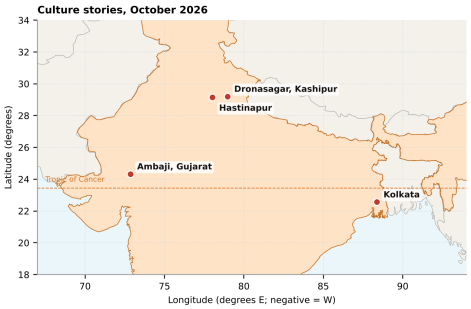
02 | ART AND CULTURE GS 1

Heritage in the News: Dronasagar Dig, Ambaji GI Tag and a Master Painter

Syllabus Mapping: GS1: Indian culture, art forms, archaeology | Prelims: GI tags, personalities

Context

Three culture stories stood out in October 2026: a fresh Archaeological Survey of India (ASI) excavation at Dronasagar in Kashipur, Uttarakhand; a Geographical Indication (GI) tag for the Mohanthal prasad of the Ambaji temple in Gujarat; and the death of painter Jogen Chowdhury in Kolkata on 25 October at 87.



Map. Hastinapur is shown as the type site of Painted Grey Ware for comparison. Map not to scale; India's boundary as per Survey of India data.

1. Dronasagar excavation, Kashipur

- **Who and when.** The ASI Dehradun Circle resumed digging at the mound in 2026; earlier digs were in 1965 and 1970-71. Work was reported on 26 October.
- **Finds.** Painted Grey Ware (PGW) sherds, a brick of the Shunga-Kushan period, and a circular brick structure that may be a well. The aim is to dig down to natural soil to fix the site's cultural sequence.
- **Caution.** Local tradition links the site to Dronacharya of the Mahabharata; archaeologists treat this as tradition, not evidence.

2. GI tag for Ambaji Mohanthal prasad

- **What.** A sweet of gram flour, ghee and sugar offered as prasad at the Ambaji temple, Banaskantha district, one of the Shakti Peethas.
- **Applicant.** Shree Arasuri Ambaji Mata Devasthan Trust; registered in Class 30 (confectionery). Reported granted on 8 October 2026.

3. Jogen Chowdhury (1939-2026)

Born in Faridpur (now in Bangladesh), Chowdhury trained in Kolkata and Paris and became known for figures drawn with fine cross-hatched ink lines that capture urban anxiety and the human body. He worked as a designer for the Handloom Board, and served as a Rajya Sabha member from 2014 to 2020.

Key term	Meaning
Painted Grey Ware	Fine grey pottery painted in black, c. 1200-600 BCE, linked with the Later Vedic Gangetic plain; type site Hastinapur (B.B. Lal).
Geographical Indication	A sign on goods whose quality or reputation comes from their place of origin; protects a community, not a single firm.

Prelims Pointers

- The GI Act, 1999 came into force in 2003; registration lasts 10 years and is renewable. The GI Registry is in Chennai.
- Darjeeling Tea was India's first GI-tagged product (2004-05).
- The ASI, founded in 1861 with Alexander Cunningham as first Director-General, works under the Ministry of Culture.

03 | GEOGRAPHY GS 1

Monsoon 2026: A Deficient Season Ends, the Retreating Monsoon Arrives

Syllabus Mapping: GS1: Indian monsoon, climatology | GS3: Agriculture, water

Context

The south-west monsoon season (June to September) ended with all-India rainfall of 759.4 mm against a long period average (LPA) of 868.6 mm, about 87% of normal, a deficit of 12.6%. That puts 2026 in the 'deficient' category. The monsoon withdrew from the whole country on 15 October, and north-east monsoon rains began over Tamil Nadu, Puducherry, coastal Andhra Pradesh, south interior Karnataka and Kerala the same day.

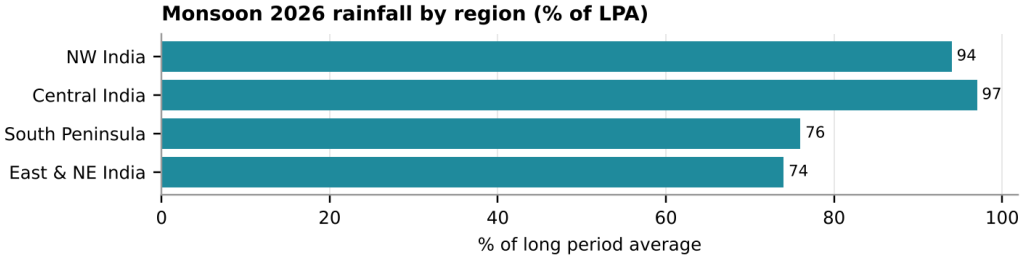


Chart. East and north-east India and the south peninsula were hit hardest. Source: IMD end-of-season figures as reported, 30 Sep-1 Oct 2026.

Key Points

- **Month by month:** June 65% of LPA; July 101%; August 84%; September 92%.
- **Cause:** El Nino emerged in June and strengthened through the season; the Indian Ocean Dipole turned positive only in late September, too late to help.
- **Districts:** about 43% of districts recorded deficient rain (as reported).

Why it matters

- **Food prices.** A weak monsoon cuts kharif yields and reservoir storage; vegetable and pulse prices pushed September food inflation to 7.74% (see Economy).
- **Rural demand.** About half of India's net sown area is rain-fed, so incomes and consumption in villages fall with the rains.
- **Power and water.** Lower reservoir levels raise the load on thermal power and on groundwater for the rabi season.

The north-east (retreating) monsoon

From October to December, north-easterly winds blow from land to sea over most of India. Crossing the Bay of Bengal, they pick up moisture and bring rain to the Coromandel coast. Tamil Nadu gets close to half of its annual rainfall in this season. Cyclones in the Bay, such as Arnab in late October 2026, add to this rain.

Did you know?

IMD's categories: rainfall of 96-104% of LPA is 'normal', 90-95% is 'below normal' and less than 90% is 'deficient'. The LPA of 87 cm is the 1971-2020 average.

Way forward

- Contingency crop plans with short-duration varieties for late sowing; seed banks in deficit districts.
- Faster payouts under the Pradhan Mantri Fasal Bima Yojana and the use of remote sensing for crop loss assessment.

Prelims Pointers

- The monsoon normally starts withdrawing from west Rajasthan around 17 September; in 2026 withdrawal began on 19 September.
- The north-east monsoon is the 'winter monsoon' for Tamil Nadu, coastal Andhra Pradesh and south Kerala.
- The south-west monsoon contributes about 75% of India's annual rainfall.

04 | GEOGRAPHY GS 1

A Record El Nino in the Making

Syllabus Mapping: GS1: Ocean-atmosphere phenomena, climate | GS3: Disaster risk, agriculture

Context

The US National Oceanic and Atmospheric Administration (NOAA) kept its El Nino Advisory on 8 October 2026. The September relative Nino-3.4 index stood at +2.1 deg C, and NOAA put the chance of it reaching +2.5 deg C or more at 83% for October-December. On 22 October the World Meteorological Organization (WMO) said its models projected up to +3.8 deg C for November 2026-January 2027, beyond the about +3 deg C peaks of the strongest past events. A peak is expected around December 2026.

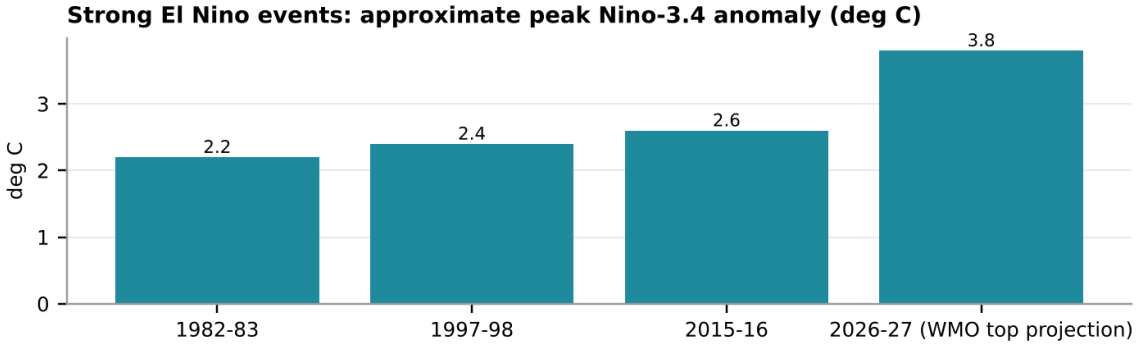


Chart. The 2026-27 bar is a projection, shown for comparison only. Source: Past peaks from NOAA's ONI series (rounded); 2026-27 value is a WMO model projection reported on 22 Oct 2026, not an observation.

Key term	Meaning
El Nino	Unusual warming of the central and eastern equatorial Pacific; declared when the three-month anomaly in the Nino-3.4 region is +0.5 deg C or more.
Nino-3.4 region	5 deg N-5 deg S, 170 deg W-120 deg W; the standard box for tracking ENSO.
Walker circulation	East-west air circulation over the tropical Pacific; El Nino weakens it, shifting rising air and rain eastward.
Indian Ocean Dipole	Temperature difference between the western and eastern Indian Ocean; a positive IOD can offset El Nino's drying effect on India.

Why it matters for India

- **Monsoon 2026 already hit.** The El Nino year coincided with a 12.6% rainfall deficit.
- **Rabi and summer 2027.** Strong El Nino winters are often followed by warmer, drier conditions; heatwaves in spring 2027 and a weaker 2027 monsoon onset are risks to watch.
- **Global effects.** Drought in Australia and southern Africa, floods in Peru and Ecuador, and a likely new global temperature record in 2027.

Preparedness

Heat action plans at state and city level, buffer stocks of food grain (well above norms in 2026), contingency agriculture plans, and drinking-water planning for summer 2027 are the main tools. Better seasonal forecasts under Mission Mausam help to plan early.

Prelims Pointers

- La Nina is the opposite (cool) phase of ENSO; ENSO stands for El Nino-Southern Oscillation.
- The Southern Oscillation Index measures the pressure difference between Tahiti and Darwin.
- Peru's anchovy fishery collapses in El Nino years because warm water cuts off nutrient upwelling.

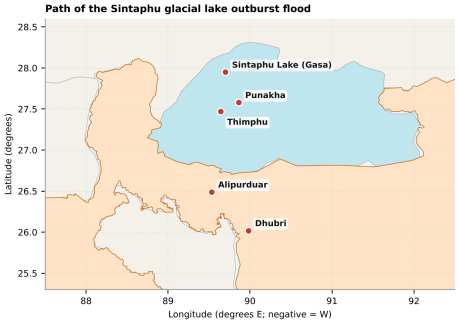
05 | GEOGRAPHY GS 1

Glacial Lake Outburst in Bhutan: Floodwater Reaches India

Syllabus Mapping: GS1: Himalayan geography, glaciers | GS3: Disaster management | GS2: India-Bhutan

Context

On the evening of 29 October 2026, Sintaphu (also spelt Shintaphu) glacial lake in Gasa district of northern Bhutan burst. The International Centre for Integrated Mountain Development (ICIMOD) estimated the lake had held 6-7 million cubic metres of water. The flood travelled down the Mo Chhu, then the Puna Tsang Chhu, which enters India as the Sankosh. India's Central Water Commission warned districts in West Bengal and Assam.



Map. Lake position is approximate. Map not to scale; India's boundary as per Survey of India data.

Key Points

- **No deaths in Bhutan:** the area had been evacuated ahead of time.
- **Damage:** the Gasa Tshachu hot springs, part of the Punakha-Gasa road, the road to Laya and possibly two Bailey bridges.
- **India:** alerts for Alipurduar, Jalpaiguri and Cooch Behar (West Bengal) and Dhubri (Assam); evacuations were reported in north Bengal.

What is a GLOF?

As glaciers retreat, meltwater collects behind loose moraine (rock debris) or ice dams. A trigger such as an avalanche, landslide, heavy rain or an earthquake can breach the dam and release the lake in hours. The flood carries boulders and silt for tens of kilometres downstream.

Challenges

- **Rising risk.** Warming is enlarging Himalayan lakes; Bhutan lists 17 potentially dangerous ones and India's NDMA has identified many high-risk lakes in its own Himalayan states.
- **Transboundary rivers.** Floods cross borders within hours, so data sharing must be real-time.

Way forward

- Automatic weather and water-level stations at high-risk lakes with sirens downstream.
- Controlled lowering of lake levels (siphoning, outlet channels), as Bhutan did at Thorthormi.
- A formal India-Bhutan flood-warning protocol under existing hydro-cooperation, and hazard zoning before building in valleys.

Prelims Pointers

- The Sankosh is a tributary of the Brahmaputra and marks part of the Assam-West Bengal boundary.
- NDMA issued national GLOF guidelines in 2020.
- ICIMOD is headquartered in Kathmandu and has eight Hindu Kush Himalaya member countries, including India.

06 | INDIAN SOCIETY GS 1

Hunger and Poverty Indices 2026: What the Numbers Say

Syllabus Mapping: GS1: Poverty, population issues | GS2: Health, nutrition, welfare schemes

Context

Two global indices released in October 2026 put India's social progress under the lens. The Global Hunger Index (GHI) 2026 ranked India 100th of 122 countries with a score of 24.1 ('serious'). The UNDP-OPHI Global Multidimensional Poverty Index (MPI) 2026 reported India's poverty headcount at 16.4%, down from 55.1% in 2005-06, but based on data from 2019-21.

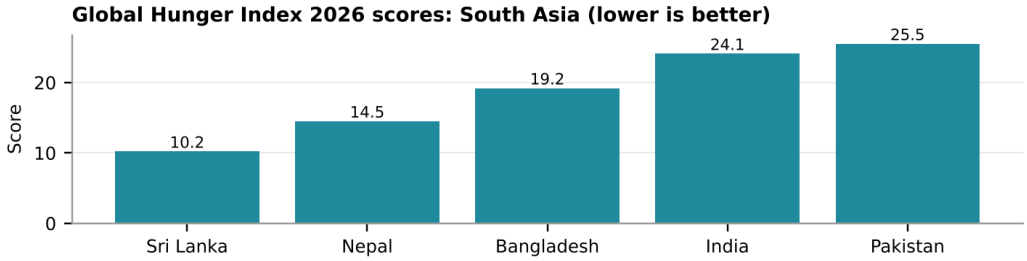


Chart. Scores of 20-34.9 fall in the 'serious' band. Source: GHI 2026 as reported, 22 Oct 2026.

Key Points

- **GHI (India):** child wasting 19% (highest in South Asia); child stunting 29.3%; undernourishment 9.8%; under-five mortality 2.7%.
- **MPI (India):** 16.4% poor; intensity 42%; 4.2% in severe poverty; 18.7% vulnerable. Biggest deprivations: cooking fuel, housing and nutrition.
- **Global MPI:** about 1.2 billion people poor in 108 countries; the report says poverty rose for the first time since 2010 (as reported).

The debate

Government's view	Critics' view
The GHI is flawed: three of four indicators concern children, and undernourishment comes from a small opinion-type survey.	Stunting and wasting are measured directly in the National Family Health Survey and reflect real deprivation.
Free grain to over 80 crore people and Poshan schemes have cut hunger; old data understate progress.	Wasting has stayed high for two decades; diet quality and maternal nutrition still lag.
The MPI uses 2019-21 data and misses the rollout of housing, gas and water schemes since.	A new national survey is needed to show progress; without it, international reports rely on old data.

Analysis

Both sides agree on the weak spot: child nutrition. Food availability is no longer the main problem; the gaps are in diet diversity, mothers' health before and during pregnancy, sanitation and care practices. Programmes that measure growth monthly (Poshan Tracker) and treat severe acute malnutrition in the community can bring faster gains than more grain alone.

Did you know?

In the GHI formula, undernourishment and child mortality each carry one-third of the weight; child stunting and child wasting carry one-sixth each.

Prelims Pointers

- The GHI is published by Welthungerhilfe (Germany) and Concern Worldwide (Ireland).
- The global MPI has 3 dimensions and 10 indicators; NITI Aayog's national MPI adds maternal health and bank accounts (12 indicators).
- World Food Day is 16 October, marking the founding of the FAO in 1945.

07 | POLITY GS 2

Who Appoints the Umpire? CEC Law Heads to a Constitution Bench

Syllabus Mapping: GS2: Constitutional bodies (ECI), separation of powers, judiciary | Prelims: Article 324

Context

On 23 September 2026 a two-judge bench of the Supreme Court gave a split view on petitions challenging the Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act, 2023, and both judges sent the papers to the Chief Justice of India to set up a Constitution Bench. In October the dispute widened: on 5 October a bench led by the CJI refused to suspend the CEC but issued notice on pleas alleging that 14 decisions on the Special Intensive Revision (SIR) of rolls were taken without the agreement of the two Election Commissioners; on 26 October the Election Commission told the Court that all SIR decisions were unanimous.

Key Points

- **The 2023 Act:** a selection committee of the Prime Minister, a Union Cabinet Minister nominated by the PM, and the Leader of Opposition in the Lok Sabha. The CJI is not a member.
- **Before the Act:** in *Anoop Baranwal* (March 2023) a Constitution Bench said that, until Parliament made a law, the panel would be the PM, the LoP and the CJI.
- **Split view (Justices Dipankar Datta and Satish Chandra Sharma):** one judge was inclined to decide the case and questioned the executive's majority on the panel; the other held that a Constitution Bench must decide under Article 145(3).
- **Section 18:** ECI business is to be transacted unanimously as far as possible, otherwise by majority.

The arguments

Petitioners argue	The Union argues
Free and fair elections are part of the basic structure; a panel where the government holds two of three votes lets the executive pick the referee.	Article 324(2) leaves appointments to a law made by Parliament; Parliament has now made one, as *Baranwal* itself invited.
Section 16 gives the CEC and ECs immunity for official acts that is wider than that of constitutional judges.	Immunity for acts done in good faith is common for statutory and constitutional office-holders.
Decisions on electoral rolls must be collective; the 1993 multi-member model would be hollow if one member could act alone.	The Commission says all SIR decisions were taken jointly and records will show this.

Why it matters

- **Trust in elections.** The Supreme Court has repeatedly said that the Commission must not only be independent but be seen to be independent.
- **Comparative practice.** Lokpal, CVC and CBI Director selections involve the CJI or the LoP alongside the government; critics and supporters both cite these models.
- **Long delay.** The case has been pending for over two years; the Court refused a stay in March 2024 and the present CEC was appointed under the Act in February 2025.

Way forward

Options discussed by commentators include a panel with a neutral member (the CJI or the Lok Sabha Speaker), a fixed tenure with protection from removal for all three Commissioners, and published reasons for choosing a candidate. Whatever the Constitution Bench decides, a quick hearing would itself reduce uncertainty before the next round of state elections.

Prelims Pointers

- Article 324(5): the CEC can be removed only like a Supreme Court judge; an EC can be removed only on the CEC's recommendation.
- The ECI became a three-member body in 1993; it was briefly multi-member in 1989-90.
- Article 145(3): a case involving a substantial question of constitutional interpretation needs a bench of at least five judges.

08 | POLITY GS 2

Clean Rolls or Exclusion? The SIR, Protests and the Right to Assemble

Syllabus Mapping: GS2: Elections, Representation of the People Acts, fundamental rights (Art. 19, 21, 326)

Context

The Election Commission's Special Intensive Revision (SIR) of electoral rolls, now in its third phase, dominated October 2026. Draft rolls in 12 states and 3 UTs of Phase 3 had dropped about 1.59 crore of 13.77 crore names (11.5%), as reported; in West Bengal the Commission told the Supreme Court that 38.3 lakh appeals had been filed. Opposition parties and youth groups held protests from 2 October demanding the CEC's resignation. On 9-11 October the Supreme Court told authorities that public order measures must not shut down public transport wholesale, and directed that lawyers and journalists must not be obstructed.

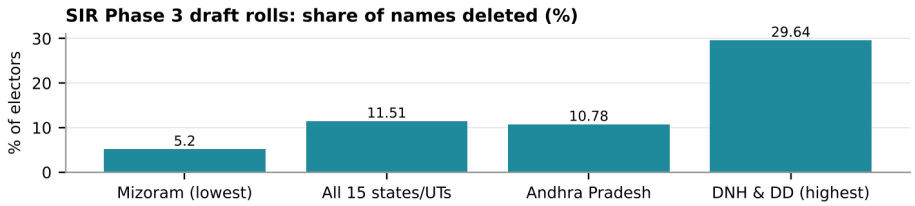


Chart. Deletions include dead, shifted and duplicate entries. Source: ECI draft-roll data as compiled by SabrangIndia (August 2026).

The two views

Election Commission	Critics and petitioners
Article 324 and Section 21(3) of the RP Act, 1950 allow special revisions; rolls carry dead, shifted and duplicate entries.	Asking voters to prove eligibility with documents shifts the burden onto the poor and migrants and risks wrongful exclusion (Article 326).
Deleted voters can file claims; Forms 6, 7 and 8 provide remedies.	Using Form 6 (for new voters) for people already on the 2026 rolls adds needless paperwork; the Court has asked why.
Officials who filed appeals in Bengal acted as statutory authorities.	Mass official appeals against inclusion may chill genuine voters.

Right to protest: what the Court said

- **9 October:** law and order should not come at the cost of public facilities; transport may be regulated, not shut down completely.
- **Special sitting:** no detention except by procedure established by law; lawyers and journalists not to be obstructed; services to be restored.
- **Follow-up:** a Delhi Police SIT into assaults on lawyers; dozens of related petitions pending.

Way forward

- Door-to-door verification before deletion, with written notice to each affected voter (as Justice Bhuyan observed, no deletion without notice unless the person has died).
- Designated protest sites and proportionate crowd control, keeping internet and transport shutdowns as a last resort (*Anuradha Bhasin*, 2020).

Prelims Pointers

- Article 326: elections on the basis of adult suffrage (voting age 18, reduced from 21 by the 61st Amendment, 1988).
- Form 6 is for new enrolment, Form 7 for objection or deletion, Form 8 for correction or shifting.
- Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS) replaces Section 144 of the CrPC.

09 | POLITY GS 2

A Legislature Cannot Overrule a Court: Karnataka Validation Act Struck Down

Syllabus Mapping: GS2: Separation of powers, judiciary, public service commissions

Context

On 29 October 2026, in *Srinivasa T. v. State of Karnataka*, a bench of Justices J.B. Pardiwala and K. Vinod Chandran struck down the Karnataka Civil Services (Validation of Selection and Appointment of 2011 Batch Gazetted Probationers) Act, 2022. The Act had tried to protect appointments from a 2011 Karnataka Public Service Commission (KPSC) selection that courts had already cancelled over corruption and nepotism found by a CID probe.

Key Points

- **Recruitment:** 362 Group A and B posts notified in 2011; 46 selectees were found tainted.
- **Holding:** a legislature may change the law on which a judgment rests, even with retrospective effect, but it cannot simply declare a final judgment ineffective.
- **Relief:** fresh recruitment with a one-time age relaxation; seniority from the new appointment; earlier service to count for pension.

The legal principle

Validation laws are common: they cure defects that led a court to strike down a tax or rule. The test is whether the law **removes the basis** of the judgment (for example, by amending the statute so the defect no longer exists). A law that only says 'the selection stands despite the judgment' does not cure any defect; it sits in appeal over the court, breaching the separation of powers, which is part of the basic structure.

Key term	Meaning
Validating Act	A law that retrospectively cures a legal defect so that past actions become valid.
Basic structure	Core features of the Constitution that even an amendment cannot destroy (*Kesavananda Bharati*, 1973).
Separation of powers	Each organ works in its own sphere; the judiciary alone decides disputes finally.

Why it matters

- **Integrity of recruitment.** State PSC scandals (paper leaks, nepotism) erode trust; the ruling signals that political protection of tainted selections will not survive.
- **Fairness to the honest.** Candidates who were not tainted lose seniority too; the Court tried to soften this with pension protection and age relaxation.
- **Federal lesson.** State legislatures enjoy wide power, but Articles 315-323 and judicial review limit how it can be used for public employment.

Prelims Pointers

- Articles 315-323 deal with Union and State Public Service Commissions; State PSC members are appointed by the Governor but removable only by the President.
- In October 2026 a seven-judge bench closed the *N. Ravi* reference on legislative privilege (Article 194(3)) as infructuous, leaving the question of codifying privileges open.
- The Public Examinations (Prevention of Unfair Means) Act, 2024 applies to central recruitment exams.

10 | POLITY GS 2

Rights in Court: Vande Mataram Orders and the Transgender Amendment

Syllabus Mapping: GS2: Fundamental rights (Art. 14, 19, 21, 25), vulnerable sections

Context

Two petitions heard in October 2026 test how far the State can define identity and conscience. On 27 October the Supreme Court issued notice on a challenge to Union Home Ministry orders of January and July 2026 that prescribe the six-stanza version of Vande Mataram, including in schools. Separately, fresh petitions were tagged on 29 October with the batch challenging the Transgender Persons (Protection of Rights) Amendment Act, 2026.

1. Vande Mataram orders

- **Petitioners' grounds:** freedom of conscience (Article 25), the right to remain silent recognised in *Bijoe Emmanuel* (1986), Articles 14 and 21, and the lack of a statute behind an executive change of the song's text.
- **Government's view (reply awaited):** the orders promote respect for a national symbol during its 150th year, and no penalty is prescribed for those who stand respectfully without singing.
- **Court's earlier remark:** in a related case the bench said orally that people who do not sing should not be penalised.

2. Transgender amendment, 2026

- **What changed:** a proviso to Section 2(k) of the 2019 Act excludes persons with 'self-perceived sexual identities', replacing self-identification, which *NALSA* (2014) had recognised.
- **Petitioners:** the change violates dignity, privacy (*Puttaswamy*) and equality; it forces medical or official tests of identity.
- **Union:** clear legal criteria are needed so that benefits reach the intended group and other laws work consistently. A women's group has filed a petition raising the rights of biological women.
- **Status:** no stay; High Court cases transferred to the Supreme Court; cards issued before the amendment remain valid (the Union told the Court on 17 August).

Case	Year	Principle
Bijoe Emmanuel v. State of Kerala	1986	Students who stood silently during the anthem could not be expelled
NALSA v. Union of India	2014	Recognised the 'third gender' and self-identification
Puttaswamy v. Union of India	2017	Privacy is a fundamental right
Navtej Singh Johar	2018	Decriminalised consensual same-sex relations

Analysis

Both cases ask a court to balance a legitimate State aim (respect for national symbols; clear eligibility for welfare) against the individual's freedom to define and express herself. The test of proportionality from *Modern Dental College* (2016) and *Puttaswamy* asks whether a measure has a legitimate aim, is suitable, is the least restrictive means, and is balanced against the harm caused.

Prelims Pointers

- Article 51A(a) asks citizens to respect the National Flag and National Anthem; the National Song is not mentioned.
- The Prevention of Insults to National Honour Act, 1971 covers the flag, the Constitution and the anthem.
- The Transgender Persons Act, 2019 set up the National Council for Transgender Persons.

11 | GOVERNANCE GS 2

PM Viksit Gram Swaraj Yojana: Strengthening Panchayats

Syllabus Mapping: GS2: Local self-government, devolution, government schemes

Context

On 28 October 2026 the Union Cabinet approved the Pradhan Mantri Viksit Gram Swaraj Yojana (PM-VGSY), a centrally sponsored scheme of Rs 7,395.55 crore for 2026-27 to 2030-31 (Centre Rs 4,869.48 crore, States Rs 2,526.07 crore). It aims to make Gram Panchayats effective units of local governance and covers over 2.55 lakh panchayats and traditional local bodies, and about 32 lakh elected representatives and functionaries.

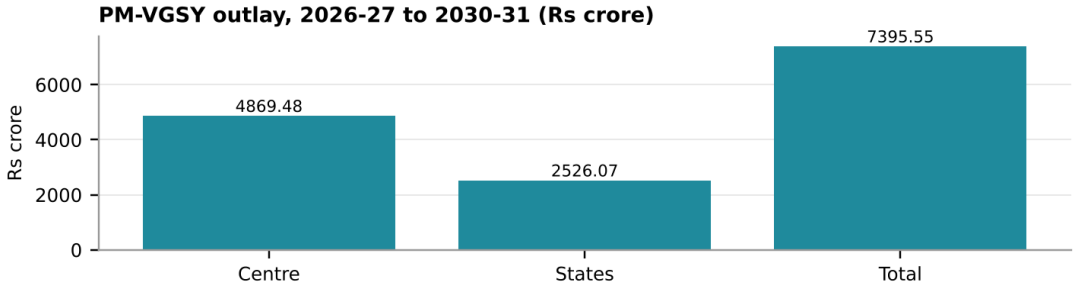


Chart. Centrally sponsored scheme. Source: PIB, Cabinet decision of 28 Oct 2026.

Key Points: six pillars

- Gram Panchayats as hubs of local governance and service delivery.
- Gram Panchayat Development Plans prepared on a common digital platform.
- Digital governance through eGramSwaraj and e-Panchayat tools.
- PANCHAM, a WhatsApp-based chatbot for panchayats in 17 languages.
- Capacity building through iGOT and civil service training bodies.
- Transparent use of Finance Commission grants and own revenue, with AuditOnline.

Challenges

- **The 3Fs.** Devolution of funds, functions and functionaries to panchayats remains uneven across states; many of the 29 subjects in the Eleventh Schedule are still run by line departments.
- **Own revenue.** Panchayats raise only about 1% of their receipts from their own taxes (RBI study, 2025), leaving them dependent on grants.
- **Staff.** The scheme creates no permanent posts; contractual staff may not build lasting capacity.
- **Proxy representation.** In many places, husbands or relatives act for elected women members ('pradhan pati'), which training alone cannot fix.

Way forward

- Activity mapping by states, so each tier knows which functions it owns.
- Property tax and user-fee reforms with simple digital tools to raise own revenue.
- Performance-linked grants that reward panchayats for audited accounts and social audits.
- Strict action against proxy representation, as recommended by an expert committee of the Panchayati Raj Ministry in 2025.

Prelims Pointers

- The 73rd Amendment (1992) added Part IX (Articles 243-243O) and the Eleventh Schedule with 29 subjects.
- Article 280(3)(bb) asks the Finance Commission to recommend measures to augment the Consolidated Fund of a State to support panchayats.
- National Panchayati Raj Day is 24 April, the day the 73rd Amendment came into force (1993).

12 | GOVERNANCE GS 2

'Digital Arrest' Frauds: Should Banks Bear the Loss?

Syllabus Mapping: GS2: Governance, consumer protection | GS3: Cyber security, banking

Context

On 29 October 2026 a Supreme Court bench led by the CJI, hearing a suo motu case on 'digital arrest' scams, said victims should not bear the loss where fraud succeeded because a bank failed in due diligence, and that it intended to examine bank liability. The Attorney General told the Court that new Reserve Bank of India (RBI) safeguards would be in place by December 2026. Reported losses in the cases before the Court exceed Rs 800 crore.

How the scam works

Fraudsters pose as police, CBI, customs or court officials on video calls, tell the victim that a parcel or bank account is linked to a crime, keep the person 'under arrest' on camera for hours or days, and make them transfer savings to 'verification' accounts. These are mule accounts opened with weak KYC. There is no such thing as a digital arrest under Indian law.

Key Points

- **Court's observations:** it called the scam 'digital dacoity'; one judge said financial institutions should indemnify victims where their lapses helped the fraud.
- **Earlier steps:** a pan-India CBI probe was ordered in December 2025; interim directions were issued in August 2026.
- **Related ruling, 26 October:** a member of a cooperative bank can get, under the RTI Act, records that the Registrar has legal power to access (Section 2(f)).

The debate on liability

For bank liability	Against blanket liability
Banks control KYC and transaction monitoring; mule accounts exist because checks failed.	Many transfers are 'authorised' by the victim; banks cannot read every customer's mind.
Liability creates an incentive to invest in fraud analytics and cooling-off periods.	Full compensation may create moral hazard and raise costs for all customers.
RBI's 2017 circular already gives zero liability for third-party fraud reported in time.	Shared liability with telecom firms and platforms that carry scam calls may be fairer.

Way forward

- Real-time sharing of mule-account data between banks through the I4C and RBI's mule-hunter tools.
- Delays and extra checks for large first-time transfers by senior citizens.
- Telecom-level blocking of spoofed numbers and quick freezing through the 1930 helpline.
- Awareness campaigns: no agency arrests anyone on a video call.

Prelims Pointers

- The Indian Cyber Crime Coordination Centre (I4C) works under the Ministry of Home Affairs; the cyber fraud helpline is 1930.
- Cheating is punished under Section 318 of the Bharatiya Nyaya Sanhita, 2023.
- In *Thalappalam Service Co-op Bank* (2013) the Supreme Court held cooperative societies are not 'public authorities' under the RTI Act.

13 | SOCIAL JUSTICE GS 2

Indian Universities in Global Rankings: More Names, Few at the Top

Syllabus Mapping: GS2: Education, human resource development

Context

The Times Higher Education (THE) World University Rankings 2027, released at the start of October 2026, ranked 143 Indian institutions, up from 128, making India the second most represented country. But only three Indian institutions made the top 500, and the best, IISc Bengaluru, was placed joint 254th. Oxford topped the list for an 11th year; Tsinghua (11th) was Asia's best.

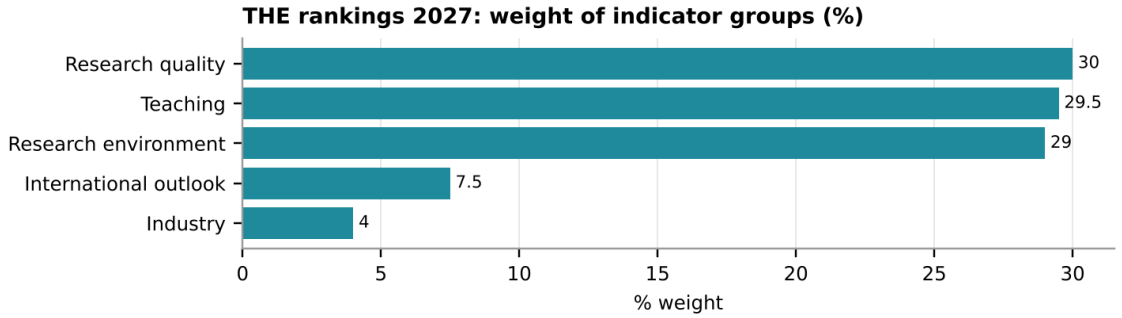


Chart. Research-related groups carry close to 60% of the weight. Source: THE World University Rankings 2027 methodology, as reported.

Why Indian universities lag

- **Low research spending.** India spends about 0.65% of GDP on R&D; universities get a small share.
- **Faculty gaps.** Large vacancies and high student-teacher ratios hurt teaching scores.
- **Little internationalisation.** Few foreign students and faculty.
- **Reputation surveys.** Rankings weight academic opinion, which favours older Western universities.

A note of caution

Rankings measure research-intensive universities and can push institutions to chase citations. India's own National Institutional Ranking Framework (NIRF) adds outreach and inclusivity. The goal should be better teaching and research for India's needs, with rankings as one signal, not the target.

Way forward

- Use the Anusandhan National Research Foundation (2023) to fund university research beyond the IITs.
- Fill faculty posts and allow joint appointments with industry and research labs.
- Ease visas and housing for foreign students; foreign university campuses under UGC's 2023 rules can help.

Prelims Pointers

- NIRF was launched by the Ministry of Education in 2015.
- NEP 2020 targets a Gross Enrolment Ratio of 50% in higher education by 2035.
- The Institutions of Eminence scheme dates from 2017.

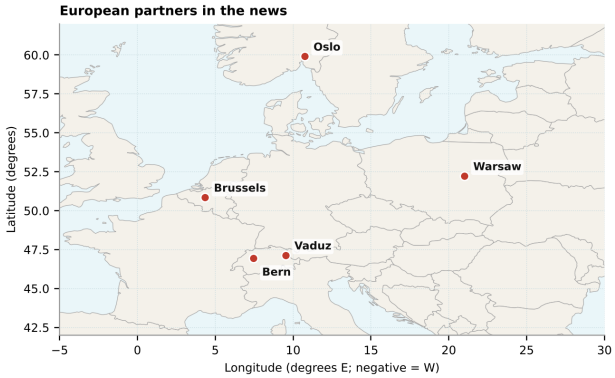
14 | INTERNATIONAL RELATIONS GS 2

Europe Comes Calling: Swiss, Polish and Liechtenstein Leaders in Delhi

Syllabus Mapping: GS2: India and its bilateral/regional relations, trade agreements

Context

October 2026 saw three European visits that showed how India's ties with Europe are moving from talk to trade. Swiss President Guy Parmelin made a State visit (talks on 5 October; 2nd India-EFTA Prosperity Summit on 7 October), marking one year of the India-EFTA Trade and Economic Partnership Agreement (TEPA). Polish PM Donald Tusk visited from 21 October with about 100 business leaders; the sides agreed to double trade by 2030. Liechtenstein's Hereditary Prince Alois made a State visit on 26-28 October. Meanwhile the India-EU FTA, concluded in January 2026, moved to legal scrubbing, with signing expected in December.



Map. EFTA members: Switzerland, Norway, Iceland, Liechtenstein. Map not to scale; India's boundary as per Survey of India data.

Key Points

- **TEPA:** signed 10 March 2024; in force 1 October 2025; EFTA aims for USD 100 billion of investment and 1 million direct jobs in India over 15 years (a target, not a binding guarantee).
- **Poland:** agreed to join the Coalition for Disaster Resilient Infrastructure; invited to join the Indo-Pacific Oceans Initiative; backs India for a permanent UNSC seat; proposed defence-industry and counter-terror dialogues.
- **India-EU FTA:** concluded 27 January 2026; goods trade USD 136.5 billion in 2024-25; the Commission sent the text to the EU Council for authorisation in October.

Why it matters

- **Diversifying markets.** With the US deal still pending, Europe offers a large, rules-based market for Indian goods and services.
- **Investment and technology.** EFTA's precision engineering, pharma and finance, and Poland's defence industry fit Make in India.
- **Central Europe.** Poland is a gateway to Central and Eastern Europe and a voice in the EU on Russia and security.

Challenges

- EU's Carbon Border Adjustment Mechanism (CBAM) and deforestation rules can hurt Indian steel, aluminium and farm exports.
- Differences over Russia and the war in Ukraine.
- Ratification of the EU FTA by the European Parliament may take time.

Prelims Pointers

- TEPA is India's first FTA with a group of developed European countries.
- Liechtenstein is doubly landlocked, lying between Switzerland and Austria.
- India-Poland ties were raised to a Strategic Partnership in August 2024.

15 | INTERNATIONAL RELATIONS GS 2

Quad and G20 Ministers in Atlanta: Minerals, AI and Sea Lanes

Syllabus Mapping: GS2: Groupings and agreements involving India, Indo-Pacific

Context

On 30-31 October 2026, Atlanta hosted the G20 Foreign Ministers' Meeting under the US presidency and a Quad Foreign Ministers' Meeting. The G20 meeting ended with only a chair's statement because of divisions over Ukraine, the Iran war and tariffs. The Quad meeting issued a joint press release on economic prosperity and security.

Quad: key outcomes

- **Critical minerals.** Work under the Quad Critical Minerals Initiative (May 2026), with a focus on recovering minerals from e-waste; the US committed USD 10 million for recovery infrastructure in India and ASEAN.
- **Technology.** Over USD 85 million for access to advanced AI for partners.
- **Maritime.** The Quad-at-Sea Ship Observer Mission sailed from Chennai to Perth on an Indian Coast Guard ship (25 Sept-7 Oct); ministers opposed tolls on passage through Hormuz, the Red Sea and Bab el-Mandeb, citing UNCLOS.
- **Next.** Australia, Japan and the US to send observers to an Indian exercise in November; a first Quad Business Leaders' Forum announced.

G20: a divided table

- Chaired by US Secretary of State Marco Rubio; Russia's Sergey Lavrov attended; the group photo was cancelled.
- South Africa, the 2025 president, was not invited by the US host despite objections from others; Poland attended as a guest.
- The Leaders' Summit is planned in Miami in December 2026.

Analysis

The contrast is telling: a small, like-minded group (the Quad) can still deliver practical projects, while a large, diverse forum (the G20) struggles to agree on words. For India, the Quad's supply-chain and maritime work supports its own goals, while the G20 remains useful as a place to speak for the Global South, which India championed in 2023 by bringing the African Union in as a permanent member.

Prelims Pointers

- Quad members: India, the US, Japan and Australia; revived in 2017.
- The G20 has 19 countries plus the EU and the African Union; leaders' summits began in 2008.
- UNCLOS (1982) guarantees transit passage through straits used for international navigation.

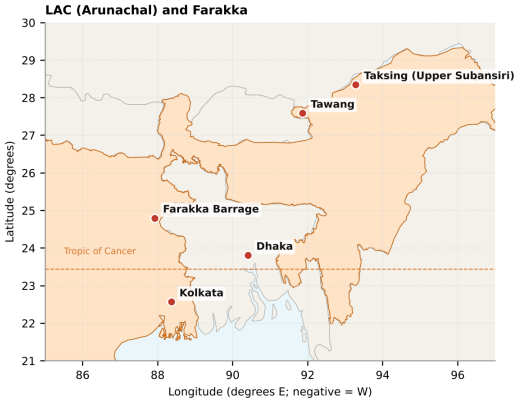
16 | INTERNATIONAL RELATIONS GS 2

Neighbourhood Watch: LAC Face-offs and the Ganga Treaty Deadline

Syllabus Mapping: GS2: India and its neighbourhood, water-sharing, border management

Context

Two neighbourhood issues need watching. With China, the Ministry of External Affairs (MEA) said on 23 October 2026 that the situation along the Line of Actual Control (LAC) in Arunachal Pradesh 'gets disturbed from time to time' when Chinese troops depart from established patrol patterns; the ITBP chief confirmed face-offs at several points. With Bangladesh, the 1996 Ganges Water Treaty expires on 12 December 2026 with no automatic renewal clause.



Map. Locations approximate. Map not to scale; India's boundary as per Survey of India data.

1. India-China: patrols and patience

- **Where.** Points in Upper Subansiri district near Taksing, and the Asaphila area, where face-offs have been reported since July.
- **China's line.** Its foreign ministry said its troops were on routine patrols and abide by agreements.
- **Background.** The October 2024 patrolling arrangement covered Depsang and Demchok in Ladakh; Special Representatives met in Beijing in August 2026, and the leaders met at the BRICS summit in New Delhi in September.

2. Ganga water treaty

- **The 1996 treaty** shares dry-season (1 January-31 May) flows at Farakka in ten-day periods, with a formula guaranteeing each side at least 35,000 cusecs in alternate periods when flows are low.
- **Bangladesh's concern:** salinity in the south-west and the health of the Sundarbans via the Gorai river; it has approved a USD 2.8 billion Padma Barrage.
- **India's position:** river issues should go through the Joint Rivers Commission (JRC), which held technical talks in May 2026.
- **Linked issues:** the Teesta deal, stalled since 2011, and West Bengal's own water needs.

Way forward

- A short extension of the Ganga treaty while a new one is negotiated, with joint flow measurement and climate data.
- Basin-level planning that includes Nepal for upstream storage.
- On the LAC: keep talks going at all levels, finish border infrastructure (Vibrant Villages Programme-II), and avoid surprises through hotlines.

Prelims Pointers

- The Farakka Barrage (commissioned 1975) diverts water through a feeder canal to the Bhagirathi-Hooghly to keep Kolkata port navigable.
- The India-Bangladesh Joint Rivers Commission was set up in 1972.
- China calls Arunachal Pradesh 'Zangnan'; the India-China Special Representatives mechanism dates from 2003.

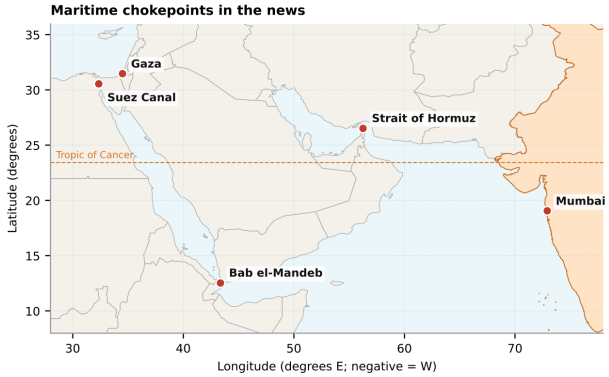
17 | INTERNATIONAL RELATIONS GS 2

Hormuz on Fire: West Asia's War and India's Energy Security

Syllabus Mapping: GS2: Effect of policies of other countries on India, diaspora | GS3: Energy security

Context

The US-Israel war with Iran, which began on 28 February 2026, continued to choke the Strait of Hormuz in October. Attacks on ships reached their highest level of the war in mid-October, with at least 12 incidents in one week reported by the UK Maritime Trade Operations centre. Oil flows through the strait fell to about two-thirds of pre-war levels, and Brent crude touched about USD 110 a barrel. In Gaza, the October 2025 ceasefire marked its first anniversary amid continued violence and slow reconstruction.



Map. Indian Navy escort operations have run in the Gulf region in 2026. Map not to scale; India's boundary as per Survey of India data.

Key Points

- **India's oil import cost:** the Indian crude basket averaged USD 116.1/bbl in September 2026 against USD 82 in July, one reason the RBI raised rates (see Economy).
- **Shipping:** the Navy has escorted Indian-flagged ships under Operation Sankalp; Indian seafarers have been killed in attacks this year.
- **Gaza:** one year after the ceasefire, an international stabilisation force has not deployed and pledged reconstruction funds cover only a fraction of needs (as reported).

Impact on India

- **Prices.** Higher fuel and fertiliser costs pushed wholesale inflation to 11.39% in September.
- **Rupee and reserves.** The rupee weakened past 96 to the dollar in October; reserves fell for seven straight weeks.
- **Diaspora and remittances.** About 9 million Indians live in the Gulf; their safety and remittances depend on calm.
- **Connectivity projects.** The India-Middle East-Europe Economic Corridor (IMEC) and Chabahar port plans are on hold in practice.

India's options

- Diversify crude sources (US, Latin America, Africa, Russia) and fill strategic petroleum reserves when prices dip.
- Speed up electric mobility, green hydrogen and biofuel blending to cut oil dependence over time.
- Keep balanced ties with all sides, support UNCLOS-based freedom of navigation, and keep evacuation plans ready.

Prelims Pointers

- The Strait of Hormuz links the Persian Gulf and the Gulf of Oman; Bab el-Mandeb links the Red Sea and the Gulf of Aden.
- India's strategic petroleum reserves are at Visakhapatnam, Mangaluru and Padur, run by ISPRL.
- UN Security Council Resolution 2803 (November 2025) endorsed the Gaza plan and its Board of Peace.

18 | ECONOMY GS 3

RBI Turns Hawkish: First Repo Rate Hike Since 2023

Syllabus Mapping: GS3: Monetary policy, inflation, growth | Prelims: Policy rates, MPC

Context

On 7 October 2026 the Reserve Bank of India's Monetary Policy Committee (MPC) raised the repo rate by 25 basis points to 5.50%, the first increase since February 2023, and changed its stance from 'neutral' to 'calibrated tightening'. The vote on the rate was 6-0; the stance change passed 4-2. The RBI cited oil prices driven by the West Asia war, a deficient monsoon and inflation spreading across the consumer basket.

Rate	Before	After 7 Oct 2026
Repo rate	5.25%	5.50%
Standing Deposit Facility (SDF)	5.00%	5.25%
Marginal Standing Facility (MSF) and Bank Rate	5.50%	5.75%
CRR / SLR	4.50% / 18%	Unchanged

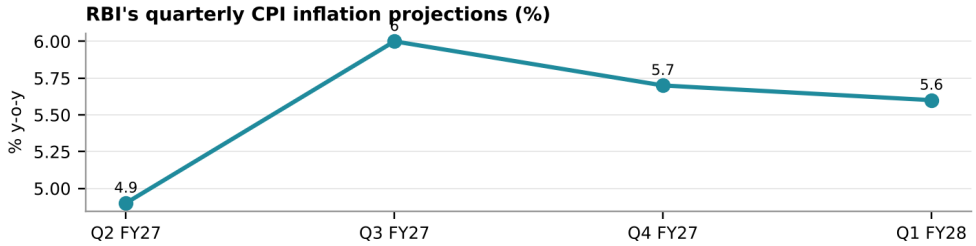


Chart. Inflation is expected to peak in the October-December quarter. Source: RBI MPC statement, 7 Oct 2026, as reported.

Key Points

- **FY27 projections:** GDP growth 7.1%; CPI inflation 5.2%.
- **Triggers:** Indian crude basket at USD 116.1/bbl in September (USD 82 in July); monsoon 13% below normal; share of the CPI basket with inflation above 4% rose to 37% in August from 20% in March.

Analysis

- **Supply shock dilemma.** Rate hikes cannot lower the world price of oil or grow more onions. They aim to stop high prices feeding into wages and expectations ('second-round effects').
- **Growth cost.** Bank credit was growing at over 18%; slower credit will cool demand but may hurt small firms.
- **Dissent.** Two external members wanted to keep the stance neutral, reflecting the view that the shock may fade with the oil price.

Did you know?

The flexible inflation target (4% CPI, with a band of 2-6%) is set by the Central Government every five years under Section 45ZA of the RBI Act. If inflation stays outside the band for three consecutive quarters, the RBI must write to the government explaining why.

Prelims Pointers

- The MPC is statutory (RBI Act, Section 45ZB, 2016 amendment): three RBI members including the Governor, and three external members appointed by the Centre; the Governor has a casting vote.
- The SDF (introduced April 2022) is the floor of the liquidity corridor and needs no collateral; the MSF is the ceiling.
- One basis point is one-hundredth of a percentage point.

19 | ECONOMY GS 3

Inflation Returns: CPI at 5.54%, WPI in Double Digits

Syllabus Mapping: GS3: Inflation, food prices, index numbers

Context

Data released in mid-October 2026 confirmed a sharp rise in prices. Retail inflation (CPI, new base 2024=100) rose to 5.54% in September from 4.83% in August; food inflation reached 7.74%. Wholesale inflation (WPI) jumped to 11.39% from 9.92%, led by fuel and power at 25.85%.

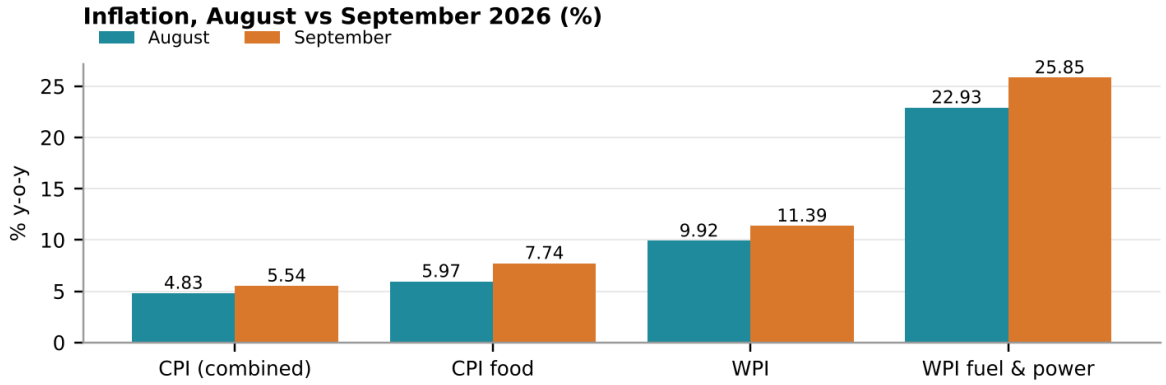


Chart. WPI is rising much faster than CPI because of fuel and metals. Source: MoSPI (12 Oct 2026) and DPIIT Office of the Economic Adviser (14 Oct 2026), via PIB.

Key Points

- **Rural vs urban CPI:** 6.08% vs 4.88%.
- **Biggest rises:** onion (+108%), ginger, garlic; silver jewellery also rose sharply. Potato and tomato prices fell.
- **States:** highest in Puducherry (6.86%), Tamil Nadu and Odisha; lowest in Mizoram (2.85%).

Why the gap between WPI and CPI?

WPI measures prices at the first point of bulk sale and gives heavy weight to fuel, metals and manufactured inputs. CPI measures what households pay and gives a large weight to food and services, including rent. A war-driven oil shock therefore shows up first and most strongly in WPI; it reaches CPI later through transport costs and finished goods. A high WPI today warns of higher CPI in coming months, which is why the RBI's projection peaks in the third quarter.

Key term	Meaning
Headline inflation	Change in the overall CPI, including food and fuel.
Core inflation	Inflation excluding volatile food and fuel; shows underlying demand pressure.
Base effect	A low price level a year ago makes this year's inflation rate look higher, and vice versa.

Way forward

- Open-market sales of wheat and pulses from buffer stocks; release of onion buffer.
- Adjust excise duties on fuel to absorb part of the oil shock if fiscal room allows.
- Long term: cold storage and food processing to cut seasonal price spikes in perishables.

Prelims Pointers

- CPI is compiled by the National Statistics Office (MoSPI); the new series uses 2024 as base year.
- WPI is compiled by the Office of the Economic Adviser, DPIIT; its new base is 2022-23.
- The RBI targets headline CPI (combined), not WPI.

20 | ECONOMY GS 3

IMF and World Bank: India Stays the Fastest-Growing Major Economy

Syllabus Mapping: GS3: Growth, international institutions, global economy

Context

The IMF's World Economic Outlook (WEO) of 13 October 2026 raised India's growth forecast for FY27 to 7.0%, while projecting world growth of 3.1% in 2026. A week earlier, on 6 October, the World Bank's India Development Update put FY27 growth at 7.1% and named South Asia the fastest-growing region at 6.9%. The IMF and World Bank Annual Meetings were held in Bangkok on 12-18 October.

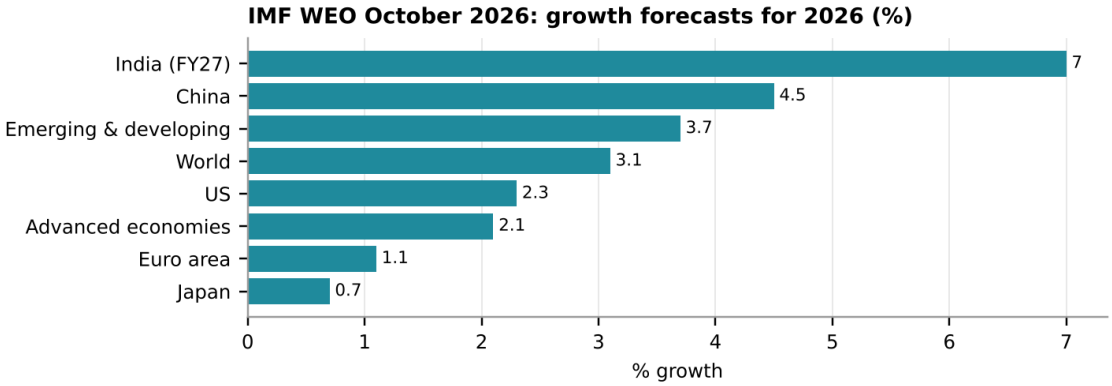


Chart. India's figure is for the fiscal year April 2026-March 2027. Source: IMF World Economic Outlook, October 2026, as reported.

Key Points

- **IMF assumptions:** oil at about USD 96/bbl in 2026; world inflation 4.7% in 2026; the baseline assumes shipping through Hormuz normalises in 2027.
- **World Bank theme:** 'India and Artificial Intelligence'; private AI investment in India rose from USD 1.2 billion (2024) to USD 4.1 billion (2025).
- **Risks named:** oil prices, El Nino, volatile capital flows, global tariffs.

Analysis

- **Domestic demand.** Public capital spending, services exports and resilient consumption keep India ahead despite global gloom.
- **Quality of growth.** Jobs, especially for women and youth, and manufacturing's share of GDP remain weak spots.
- **External shocks.** A long Hormuz disruption would widen the current account deficit and raise inflation, testing these forecasts.

Prelims Pointers

- The WEO is published twice a year (April and October), with updates in January and July.
- The IMF and World Bank were created at the Bretton Woods Conference, 1944; both are headquartered in Washington DC.
- The IMF reports India's growth on a fiscal-year basis.

21 | ECONOMY GS 3

External Pressures: Rupee, Reserves, Trade and Public Finances

Syllabus Mapping: GS3: Balance of payments, exchange rate, fiscal policy, GST

Context

October 2026 brought mixed signals. The rupee hit about 96.8 to the dollar on 7 October before recovering to 94.93 by 30 October. Foreign exchange reserves fell for seven weeks in a row to USD 719.75 billion (week ending 23 October), from a record USD 785.7 billion in early September. Yet exports rose 23% in September to USD 44.4 billion, and gross GST collections hit a record Rs 2.31 lakh crore in October.

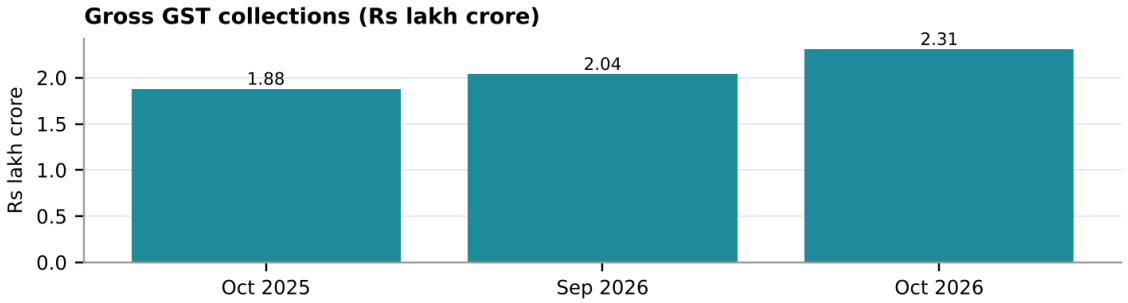


Chart. October 2026 was up 22.9% year on year; imports drove much of the rise. Source: GST data released 1 Oct and 1 Nov 2026, as reported.

Key Numbers

- **Trade (September):** exports USD 44.4 bn; imports USD 74.6 bn; merchandise deficit USD 30.2 bn.
- **Fiscal (April-September):** fiscal deficit Rs 7.14 lakh crore, 42.1% of the year's target; capital spending at 53.6% of the budget.
- **Industry:** IIP growth 6.7% in September; eight core industries grew 7.9%.
- **Reserves (23 Oct):** foreign currency assets USD 593.2 bn; gold USD 103.2 bn.

Reading the signals

- **Why the rupee fell.** A higher oil bill increases demand for dollars; investors move to safe assets in war.
- **Why reserves fell.** The RBI sells dollars to smooth sharp moves; valuation changes (a stronger dollar lowers the dollar value of other currencies held) also play a part.
- **GST strength.** Part of the jump reflects higher import values (IGST on imports rose 42%), so it is not all a sign of stronger demand.

Key term	Meaning
REER	Real Effective Exchange Rate: the rupee's value against a basket of trading partners' currencies, adjusted for inflation. The Governor said the rupee may be undervalued on this measure.
Fiscal deficit	Total expenditure minus total receipts excluding borrowings.
FCNR(B)	Foreign Currency Non-Resident (Bank) deposits: deposits by NRIs in foreign currency, used to attract dollar inflows.

Prelims Pointers

- India's forex reserves have four parts: foreign currency assets, gold, SDRs and the reserve tranche position with the IMF.
- GST came into force on 1 July 2017 (101st Amendment); the GST Council is under Article 279A.
- The Controller General of Accounts (CGA), in the Department of Expenditure, publishes monthly fiscal data.

22 | ECONOMY GS 3

Reform Moves: IDBI Bank Sale and New Manufacturing Schemes

Syllabus Mapping: GS3: Disinvestment, industrial policy, infrastructure

Context

On 14 October 2026 the Cabinet Committee on Economic Affairs approved the sale of 60.72% of IDBI Bank to a subsidiary of Canada's Fairfax Financial Holdings for Rs 52,878 crore (Rs 81 per share). Other Cabinet decisions during the month included a Rs 10,000 crore Container Manufacturing Promotion Scheme, a Rs 10,000 crore SME Growth Fund and an Integrated Transport and Logistics Authority; the Green Energy Corridor Phase III was approved at the start of the month.

Decision	Date	Key details
IDBI Bank strategic sale	14 Oct	Government sells 30.48% (keeps 15%), LIC sells 30.24% (keeps 19%); needs RBI 'fit and proper' approval
Container Manufacturing Promotion Scheme	28 Oct	Rs 10,000 crore to FY 2039-40; target 7.5 lakh TEU capacity; local content 70% rising to 90%
SME Growth Fund	6 Oct	Rs 10,000 crore as an Alternative Investment Fund for equity in small and medium manufacturers
Integrated Transport and Logistics Authority	6 Oct	SPV to prepare a 10-year-plus National Transport Master Plan and appraise projects of Rs 500 crore or more
Green Energy Corridor Phase III	30 Sep/1 Oct	Transmission and storage to evacuate 135 GW of renewables; 50 GWh battery storage; by 2032-33

IDBI sale: why it matters

- **Privatisation signal.** The first full strategic sale of a bank in decades, after the 2021 policy on public sector enterprises.
- **Foreign investment.** Described as the largest FDI in India's financial sector.
- **Concerns.** Critics question the valuation and the role of a foreign owner; supporters point to competitive bidding and the bank's need for capital and management.

Containers: why build them at home?

During the pandemic, container shortages raised freight rates sharply, and almost all containers are made in China. Domestic manufacture reduces this dependence, supports the steel industry and helps the Sagarmala and maritime goals. The risk is high costs; the scheme's interest subvention and operating support try to bridge the price gap.

Prelims Pointers

- DIPAM (Department of Investment and Public Asset Management) in the Ministry of Finance handles disinvestment.
- IDBI Bank was reclassified as a private sector bank in 2019 after LIC acquired a majority stake.
- TEU (twenty-foot equivalent unit) is the standard measure of container capacity.

23 | AGRICULTURE GS 3

Rabi MSP 2027-28 and a Kharif Under Strain

Syllabus Mapping: GS3: MSP, agricultural pricing, food security, buffer stocks

Context

At the turn of September and October 2026, the Cabinet Committee on Economic Affairs announced Minimum Support Prices (MSP) for rabi crops for the 2027-28 marketing season. Wheat rose by only Rs 25 to Rs 2,610 per quintal (under 1%), while safflower got the largest increase (Rs 675). The announcement came as a deficient monsoon threatened kharif yields.

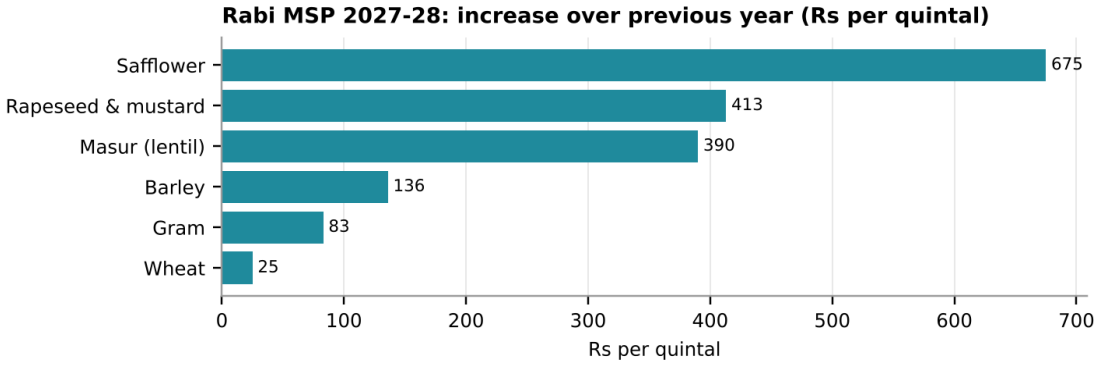


Chart. New MSPs: wheat 2,610; barley 2,286; gram 5,958; masur 7,390; mustard 6,613; safflower 7,215. Source: CCEA decision, as reported.

Key Points

- **Return over cost:** wheat 106%, mustard 96%, masur 92%, gram 59%, barley 58%, safflower 50% above the A2+FL cost.
- **Kharif:** sown area about 1% lower; crop losses in flood and drought pockets; private estimates see field-crop yields 5-6% lower.
- **Buffer stocks:** 870 lakh tonnes of wheat and rice in the central pool on 1 September, about 2.8 times the 1 October norm.
- **PM Dhan-Dhaanya Krishi Yojana:** completed one year on 11 October; covers 100 low-productivity districts by converging 36 schemes of 11 ministries.

Analysis: signals in the MSP

- **Diversification.** Bigger increases for oilseeds and pulses aim to cut edible oil and pulse imports and wean farmers away from water-heavy wheat-paddy cycles.
- **Wheat restraint.** With large wheat stocks, a small rise limits procurement costs and food inflation; farm unions call it too low given rising input costs.
- **Procurement reach.** MSP matters only where procurement happens; for pulses and oilseeds, PM-AASHA purchase is limited.

Way forward

- Assured procurement or price-deficiency payments for oilseeds and pulses in deficit states.
- Crop insurance claims settled quickly in monsoon-hit districts.
- Use surplus grain stocks for open-market sales to cool prices and for ethanol within limits.

Prelims Pointers

- The Commission for Agricultural Costs and Prices (CACP), set up in 1965, recommends MSP for 22 crops plus the Fair and Remunerative Price for sugarcane.
- Since 2018-19, MSP is fixed at least 1.5 times the A2+FL cost (actual paid-out costs plus imputed family labour).
- Buffer norms for the central pool are set for 1 January, 1 April, 1 July and 1 October.

24 | ENVIRONMENT GS 3

Emissions Gap and Record Greenhouse Gases: The 1.5 deg C Goal Slips

Syllabus Mapping: GS3: Climate change, environmental reports, international agreements

Context

Two UN reports in late October 2026 framed the run-up to COP31 in Antalya (9-20 November). The UNEP Emissions Gap Report 2026 (21 October) said exceeding 1.5 deg C of warming is now virtually unavoidable and that current policies point to about 2.8 deg C by 2100. The WMO Greenhouse Gas Bulletin (No. 22, late October) reported record concentrations of all three main greenhouse gases in 2025.

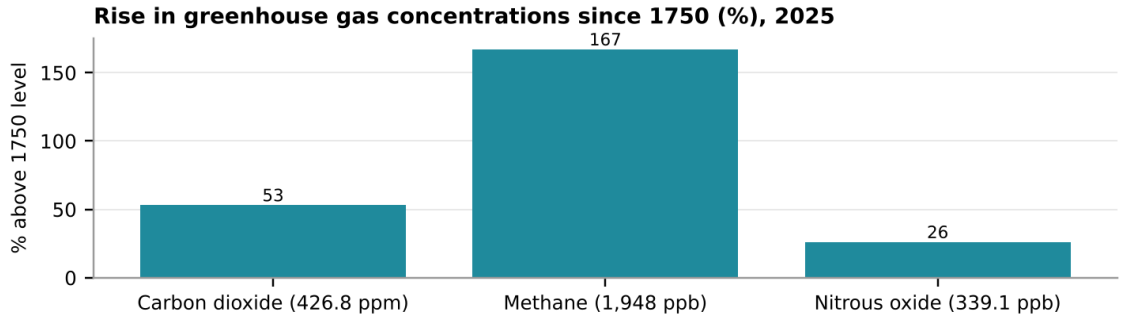


Chart. Methane has risen fastest in relative terms. Source: WMO Greenhouse Gas Bulletin No. 22.

Key Points

- **Emissions:** about 58.4 GtCO2e in 2025.
- **Cuts needed:** 18% by 2030, 45% by 2035 and 69% by 2040 against 2025 levels for the 1.5 deg C path.
- **India:** on track to meet its 2030 and 2035 NDC targets; projected per-capita emissions of 3.6 tCO2e in 2035, far below China (9.3) and Russia (11.5).
- **Good news:** renewable capacity has grown far faster than expected when the Paris Agreement was signed.

India's 2035 NDC

- Cut the emissions intensity of GDP by 47% by 2035 from 2005 levels.
- About 60% of installed power capacity from non-fossil sources by 2035.
- An additional carbon sink of 3.5-4.0 billion tonnes CO2e through forest and tree cover.

Analysis

The reports confirm a split world. Developing countries such as India argue that historical responsibility and per-capita fairness mean rich nations must cut faster and provide finance and technology (common but differentiated responsibilities). Critics note that intensity targets allow absolute emissions to keep rising. A health-focused scorecard released in October also gave India a low score for not linking its NDC to air pollution, an area where climate and health gains overlap.

Did you know?

Overshoot means global temperature temporarily exceeds 1.5 deg C before being brought back down; UNEP estimates this would need about 320 GtCO2 of carbon dioxide removal this century.

Prelims Pointers

- UNEP (1972) is headquartered in Nairobi; the first Emissions Gap Report was published in 2010.
- NDCs are under Article 4 of the Paris Agreement and are updated every five years.
- Methane's global warming potential over 100 years is about 28 times that of CO2.

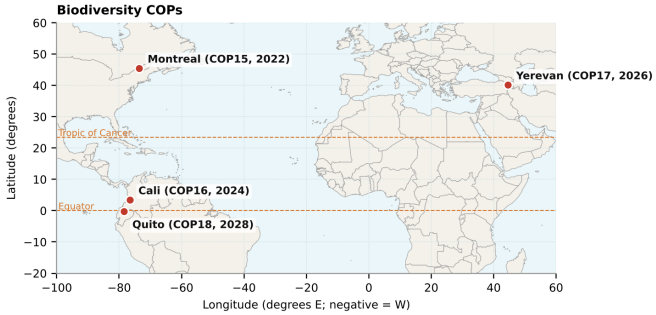
25 | ENVIRONMENT GS 3

Biodiversity COP17 in Yerevan: Reviewing the 30x30 Promise

Syllabus Mapping: GS3: Conservation, biodiversity conventions | Prelims: CBD, KMGBF

Context

The 17th Conference of the Parties (COP17) to the Convention on Biological Diversity (CBD) met in Yerevan, Armenia, from 19 to 31 October 2026. It carried out the first global review of the Kunming-Montreal Global Biodiversity Framework (KMGBF) adopted in 2022, and adopted about 50 decisions. Separately, the Living Planet Report 2026 (around 8 October) reported a 73% average fall in monitored wildlife populations since 1970.



Map. CBD secretariat is in Montreal. Map not to scale; India's boundary as per Survey of India data.

Key Outcomes

- **'Yerevan Pathway':** priorities to 2030 based on the first global review.
- **Finance:** developed countries missed the USD 20 billion-a-year target for 2025; a post-2030 financial mechanism under the COP was agreed in principle, with details deferred to COP18 (Quito, 2028).
- **Cali Fund** (benefit-sharing from digital sequence information): pledges remained tiny; voluntary contribution rates were reaffirmed.
- **Indigenous peoples:** working rules for the new permanent subsidiary body on Article 8(j).
- **India's flagship:** UNEP's 'Nature's Comeback' report named India's Ganges river dolphin recovery programme a World Restoration Flagship.

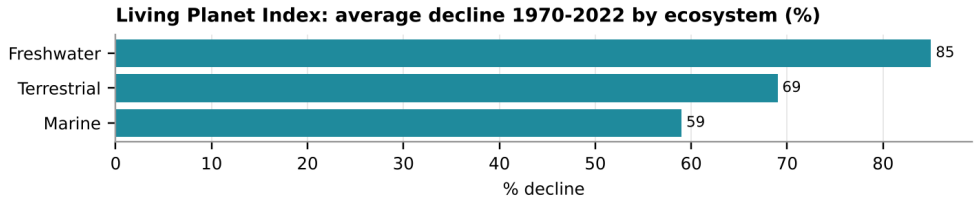


Chart. Overall average decline: 73%. Source: WWF Living Planet Report 2026, as reported.

Analysis

- **Money gap.** About USD 7.3 trillion flowed to nature-harmful activities in 2023 against USD 220 billion for protection (as reported in the Living Planet Report).
- **India's stance.** India has resisted language that could restrict subsidies important for farmers and fishers, arguing for national flexibility.

Prelims Pointers

- The CBD was opened for signature at the Rio Earth Summit, 1992; its protocols are Cartagena (biosafety) and Nagoya (access and benefit-sharing).
- The KMGBF has 23 targets for 2030 and 4 goals for 2050.
- The Ganges river dolphin is India's National Aquatic Animal (2009), Endangered (IUCN) and in Schedule I of the Wildlife (Protection) Act.

26 | ENVIRONMENT GS 3

Delhi's Winter Smog Season Begins: GRAP and Stubble Fires

Syllabus Mapping: GS3: Air pollution, environmental governance | GS2: Statutory bodies

Context

Delhi's air quality index (AQI) crossed into the 'poor' band (244) on 21 October 2026, and the Commission for Air Quality Management (CAQM) invoked Stage I of the Graded Response Action Plan (GRAP). Satellite data showed stubble-burning fires in Punjab at their lowest in years for the early season, while Madhya Pradesh now records more fires than Punjab.

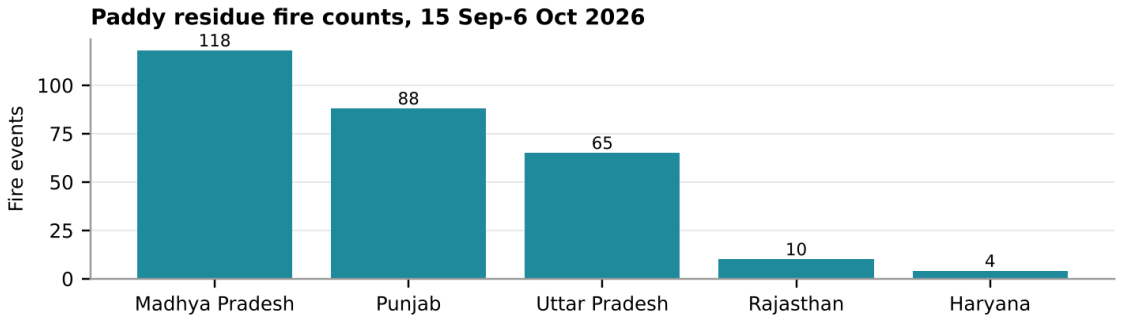


Chart. By 29 October Punjab had recorded 1,007 cases. Source: CREAMS-IARI satellite monitoring bulletin, as reported by Down To Earth.

GRAP stage	AQI range	Examples of measures
Stage I (Poor)	201-300	Dust control, ban on coal and firewood in eateries, curbs on diesel generators
Stage II (Very Poor)	301-400	Higher parking fees, more public transport, targeted action at hotspots
Stage III (Severe)	401-450	Ban on non-essential construction and some older vehicles
Stage IV (Severe+)	Above 450	Truck entry ban, schools may shift online, more construction curbs

Why Delhi chokes every winter

- **Weather.** Cold, calm air and temperature inversions trap pollutants close to the ground.
- **Local sources.** Vehicles, road and construction dust, industry and waste burning form the bulk of year-round pollution.
- **Seasonal spikes.** Stubble fires and festival firecrackers add peaks in October-November.

Way forward

- Airshed-level planning across the Indo-Gangetic plain, not Delhi alone.
- Support for in-situ residue management (Happy Seeder, bio-decomposers) and markets for straw (biomass pellets in power plants).
- Use of technology: start-ups were invited on 17 October to offer AI-based detection of violations and continuous fire monitoring.

Prelims Pointers

- The CAQM was set up under the CAQM in NCR and Adjoining Areas Act, 2021, replacing EPCA.
- CREAMS (Consortium for Research on Agroecosystem Monitoring and Modeling from Space) is at IARI, Pusa.
- The National Clean Air Programme (2019) covers 130 non-attainment cities.

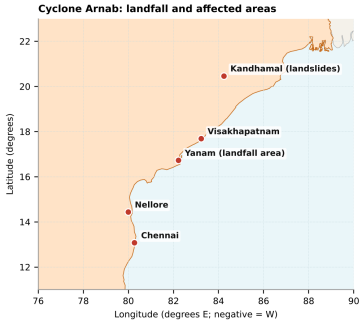
27 | DISASTER MANAGEMENT GS 3

Cyclone Arnab: Rapid Intensification Off the Andhra Coast

Syllabus Mapping: GS3: Disaster management | GS1: Cyclones | Prelims: Cyclone naming

Context

Cyclone Arnab, the first named storm of the 2026 North Indian Ocean season, formed in the Bay of Bengal on 26 October and crossed the Andhra Pradesh coast near Yanam (between Narasapur and Kakinada) in the early hours of 28 October. It strengthened by about 74 km/h in a single day, reaching a peak of 150-160 km/h on 27 October as a Very Severe Cyclonic Storm (VSCS).



Map. A second system, Murasu, was forming at the end of the month. Map not to scale; India's boundary as per Survey of India data.

Key Points

- **Evacuation:** over 2.2 lakh people moved to safety before landfall.
- **Impact:** deaths in Andhra Pradesh were in single digits (reports vary); 14 coastal districts affected; about 79,000 acres of crops damaged, with Konaseema's banana and coconut hit hardest.
- **Odisha:** remnant rains caused landslides in Kandhamal on 30 October, killing three people.
- **Name:** 'Arnab' (sea/ocean) was proposed by Bangladesh; the next name, 'Murasu' (war drum), was given by India.

Rapid intensification: a growing threat

Rapid intensification means a jump in wind speed of about 55 km/h or more in 24 hours. Warm sea surfaces, deep warm water and low wind shear fuel it. It is dangerous because forecasts and evacuation plans may be made for a weaker storm.

IMD category	Sustained wind (km/h)
Cyclonic Storm	62-88
Severe Cyclonic Storm	89-117
Very Severe Cyclonic Storm	118-165
Extremely Severe Cyclonic Storm	166-220
Super Cyclonic Storm	222 and above

Lessons

- **What worked:** early warnings and mass evacuation kept deaths low, continuing the 'zero casualty' approach Odisha pioneered after 1999.
- **What needs work:** electrocution deaths point to weak power infrastructure; underground cabling in coastal towns helps.

Prelims Pointers

- IMD New Delhi is the Regional Specialised Meteorological Centre for the North Indian Ocean; names come from a list of 13 WMO/ESCAP member countries.
- Yanam is a district of the Union Territory of Puducherry, surrounded by Andhra Pradesh.

28 | SCIENCE AND TECHNOLOGY GS 3

Nobel Physics 2026: Seeing the Universe Through Neutrinos

Syllabus Mapping: GS3: Science and technology, developments and their applications

Context

On 6 October 2026 the Royal Swedish Academy of Sciences awarded the Nobel Prize in Physics to Francis Halzen (University of Wisconsin-Madison) for decisive contributions to the IceCube Neutrino Observatory and the discovery of high-energy neutrinos of astrophysical origin. Halzen, born in Belgium in 1944, has led IceCube since 2001.

The science in simple words

- **The problem.** Cosmic rays, discovered in 1912, are charged particles. Magnetic fields in space bend their paths, so we cannot tell where they came from.
- **The solution.** Violent cosmic sources should also make neutrinos, which have no charge and travel in straight lines. Catch them, and they point back to the source.
- **The detector.** IceCube uses about a cubic kilometre of clear Antarctic ice, 1,450-2,450 m deep, with 86 strings of light sensors. When a neutrino hits an atom, it creates charged particles that give off faint blue Cherenkov light.

Year	Discovery
2013	First high-energy neutrinos from beyond the solar system: neutrino astronomy begins
2017	A neutrino traced to blazar TXS 0506+056, about 4 billion light-years away
2022	Neutrinos from the active galaxy NGC 1068
2023	First 'neutrino image' of the Milky Way

Why it matters

IceCube is a pillar of 'multi-messenger astronomy', which studies the same event with light, gravitational waves and particles. It shows how blazars and active galaxies accelerate particles to extreme energies, and tests particle physics at energies beyond any accelerator.

Did you know?

India plans its own India-based Neutrino Observatory (INO) under a mountain at Bodi West Hills, Theni district, Tamil Nadu, to study atmospheric neutrinos; the project has faced environmental challenges.

Prelims Pointers

- Neutrinos are nearly massless, uncharged leptons in three 'flavours': electron, muon and tau.
- Cherenkov radiation is emitted when a charged particle moves faster than light does in that medium (not faster than light in vacuum).
- Earlier neutrino Nobels: 2002 (Davis, Koshiba) and 2015 (Kajita, McDonald, for neutrino oscillations).

29 | SCIENCE AND TECHNOLOGY GS 3

Nobel Medicine 2026: Switching Brain Cells On and Off With Light

Syllabus Mapping: GS3: Biotechnology, health research

Context

On 5 October 2026 the Nobel Prize in Physiology or Medicine went to Karl Deisseroth (Stanford University), Peter Hegemann (Humboldt University of Berlin) and Georg Nagel (University of Wurzburg) for discoveries concerning light-gated ion channels and optogenetics.

The discovery

- **From algae.** Hegemann and Nagel found channelrhodopsin in the green alga *Chlamydomonas*: a protein that opens a channel for ions when hit by light, helping the alga swim towards light.
- **Into neurons.** In 2005 Deisseroth's team put the gene for this protein into rat nerve cells; flashes of blue light made them fire.
- **In living animals.** Within two years, light delivered through thin optical fibres controlled chosen nerve cells in living mice and changed their behaviour.

Key term	Meaning
Optogenetics	Using genes for light-sensitive proteins to control specific cells with light.
Ion channel	A protein pore in the cell membrane that lets charged particles (ions) pass; nerve signals depend on them.
Opsin	A light-sensitive protein; animal opsins in the eye help us see.

Applications

- Mapping which brain circuits drive fear, reward, movement and memory.
- Understanding Parkinson's disease, depression, addiction and epilepsy.
- Early clinical trials to restore partial vision in people with retinitis pigmentosa by making surviving retinal cells light-sensitive.

Ethical questions

Precise control of brain cells raises questions about consent, mental privacy and the line between therapy and enhancement, which neuro-rights discussions (including at UNESCO) now address.

Prelims Pointers

- Deisseroth also developed CLARITY, a method to make brain tissue transparent.
- The Nobel Assembly at Karolinska Institutet selects the Physiology or Medicine laureates.
- The 2025 Medicine prize honoured work on peripheral immune tolerance (regulatory T cells).

30 | SCIENCE AND TECHNOLOGY GS 3

Nobel Chemistry 2026: Why Life Picks One Hand

Syllabus Mapping: GS3: Science and technology, pharmaceuticals

Context

On 7 October 2026 the Nobel Prize in Chemistry was awarded to Henri B. Kagan (France, born 1930) and Kenso Soai (Japan, born 1950) for the discovery of non-linear effects and autocatalysis in asymmetric organic synthesis. Their work shows how a tiny imbalance between the two mirror-image forms of a molecule can be amplified.

The idea of chirality

Many molecules come in two forms that are mirror images, like left and right hands, and cannot be laid exactly on each other. These are called enantiomers. Living things use only one hand: proteins are built from left-handed amino acids, DNA from right-handed sugars. In medicines, one form may heal while the other is useless or harmful.

Laureate	Discovery	What it showed
Henri Kagan (1986)	Non-linear effect	A catalyst made from an impure mix of mirror-image parts can still give a product purer than the mix itself
Kenso Soai (1995)	Asymmetric autocatalysis	A product speeds up its own formation and amplifies a tiny excess of one hand; a 0.00005% excess grew to over 99.5% in three rounds

Why it matters

- **Origin of life.** Suggests a natural route by which early Earth's chemistry could have tipped towards one hand.
- **Drug making.** Helps produce single-enantiomer drugs more cheaply, important for India's pharmaceutical industry.
- **Green chemistry.** Less waste when only the useful form is made.

Did you know?

Thalidomide, sold in the 1950s-60s for morning sickness, is the textbook warning: one mirror form causes birth defects, and the body can convert one form into the other.

Prelims Pointers

- A 50:50 mixture of two enantiomers is called a racemic mixture.
- Earlier asymmetric catalysis Nobels: 2001 (Knowles, Noyori, Sharpless) and 2021 (List, MacMillan).
- Chemistry and Physics laureates are selected by the Royal Swedish Academy of Sciences.

31 | SCIENCE AND TECHNOLOGY GS 3

NVS-03 Launched: Rebuilding India's NavIC Constellation

Syllabus Mapping: GS3: Space technology, indigenisation | Prelims: Satellite navigation

Context

On 30 October 2026 at 23:51 IST, ISRO's GSLV-F18 lifted off from the Second Launch Pad at Satish Dhawan Space Centre, Sriharikota, and placed the NVS-03 navigation satellite in geosynchronous transfer orbit. It is the third of five second-generation satellites for NavIC (Navigation with Indian Constellation).

Key Points

- **Satellite:** about 2,250 kg; designed life of about 12 years; carries an Indian-made atomic clock along with imported clocks.
- **Signals:** adds the L1 band (used by most phones worldwide) to NavIC's existing L5 and S bands.
- **Rocket:** 20th flight of the GSLV programme, using an indigenous cryogenic upper stage.

Why it was urgent

Atomic clock failures on older IRNSS satellites, and the failure of NVS-02 (January 2025) to reach its final orbit after a valve problem, left only about three satellites providing full service, fewer than the four needed for stand-alone positioning. Each new NVS satellite restores capacity.

System	Owner	Coverage
GPS	United States	Global
GLONASS	Russia	Global
Galileo	European Union	Global
BeiDou	China	Global
QZSS	Japan	Regional (Asia-Oceania)
NavIC	India	Regional: India and about 1,500 km around

Why NavIC matters

- **Strategic autonomy.** Military users get an encrypted Restricted Service not dependent on foreign systems, a lesson from Kargil (1999), when GPS data was denied.
- **Civil uses.** Fishermen's alerts, disaster warnings, vehicle tracking, railways and precise timing for power grids and banks.
- **Adoption.** L1 support makes it easier for phone makers to include NavIC.

Prelims Pointers

- NavIC is the operational name of the Indian Regional Navigation Satellite System (IRNSS); the original constellation had seven satellites.
- Its satellites use geostationary and inclined geosynchronous orbits.
- GAGAN, built with the Airports Authority of India, is a GPS-augmentation system for aviation.

Human Spaceflight: Gaganyaan Clears a Test, Artemis Plans a 2028 Landing

Syllabus Mapping: GS3: Space technology | Prelims: Missions

Context

On 17 October 2026 ISRO reported a successful ground test of separating the Gaganyaan crew module from the service module at the Vikram Sarabhai Space Centre. The first uncrewed orbital flight (G1), carrying the half-humanoid robot Vyommitra on a human-rated LVM3 rocket, is still awaited. Abroad, NASA said on 23 October that it plans to land astronauts on the Moon in 2028, after Artemis II flew four astronauts around the Moon in April 2026.

Gaganyaan: where things stand

- **Done:** crew escape test flight TV-D1 (October 2023); air-drop tests of the crew module (2025-26); now module separation.
- **Next:** uncrewed G1, planned orbit about 170 x 408 km, with biological experiments including fruit flies.
- **Goal:** send Indian astronauts to low Earth orbit and bring them back safely; the Bharatiya Antariksh Station is the longer-term aim.

Mission	Agency	Status (Oct 2026)
Artemis II	NASA (with Canada)	Flew around the Moon, 1-11 April 2026; record distance for humans
Artemis III	NASA	Rocket stacking under way; plan revised to test systems in Earth orbit first
Gaganyaan G1	ISRO	Uncrewed flight awaited
Lucy	NASA	Reached the Jupiter Trojan asteroid region in late October

Why it matters for India

Human spaceflight builds life-support, re-entry and rescue skills that also serve defence and industry. The 2023 Indian Space Policy and private launch firms are widening the ecosystem; a crewed mission would place India alongside Russia, the US and China.

Prelims Pointers

- Trojan asteroids share Jupiter's orbit at the L4 and L5 Lagrange points.
- Artemis II was the first crewed flight beyond low Earth orbit since Apollo 17 (1972).
- Vyommitra is a half-humanoid robot that will monitor cabin conditions on G1.

33 | SCIENCE AND TECHNOLOGY GS 3

Nuclear Power's Second Stage and Small Modular Reactors

Syllabus Mapping: GS3: Energy, nuclear technology, indigenisation

Context

On 21 October 2026 the Union Minister for Science and Technology stressed that India's nuclear programme is for peaceful purposes and outlined plans for small modular reactors (SMRs). India has 25 working reactors with 8.7 GWe capacity, targets 22,480 MW by 2031-32 and 100 GW by 2047. The Prototype Fast Breeder Reactor (PFBR) at Kalpakkam reached first criticality in April 2026, beginning the second stage of India's three-stage programme.

Stage	Reactor type	Fuel	Output
I	Pressurised Heavy Water Reactors	Natural uranium	Plutonium as by-product
II	Fast Breeder Reactors (PFBR, Kalpakkam)	Uranium-plutonium mixed oxide (MOX)	Breeds more fuel; converts thorium to U-233
III	Advanced thorium reactors	Thorium/U-233	Uses India's large thorium reserves

Key Points

- **SMRs:** BARC is designing the BSMR-200, a 55 MWe SMR, and a small gas-cooled reactor for hydrogen; the goal is at least five working SMRs by 2033.
- **Law:** the SHANTI Act, 2025 opened nuclear power to wider participation, including private companies, and revised the liability regime.
- **PFBR:** 500 MWe, sodium-cooled; not yet connected to the grid.

Why SMRs?

- **Clean firm power** for industry and data centres, complementing solar and wind.
- **Replacing old coal plants** on the same sites, using existing grid links.
- **Factory build** can cut costs and time, if a series of identical units is ordered.

Concerns

- Safety oversight and independence of the regulator (the Atomic Energy Regulatory Board).
- Clarity on supplier and operator liability, a long-standing barrier to foreign participation.
- Waste management and public acceptance near sites.

Prelims Pointers

- Homi J. Bhabha proposed the three-stage programme in the 1950s; India has about a quarter of the world's known thorium reserves.
- Fast breeder reactors use fast (unmoderated) neutrons and liquid sodium as coolant.
- Kalpakkam also hosts the Indira Gandhi Centre for Atomic Research (IGCAR).

34 | INTERNAL SECURITY GS 3

After 'Naxal-Free': Left-Wing Extremism, J&K; and the Northeast

Syllabus Mapping: GS3: Internal security, linkages of development and extremism, border areas

Context

At the Rashtriya Ekta Diwas parade at Ekta Nagar on 31 October 2026, contingents of anti-Maoist forces from nine states marched, and the Prime Minister said the promise of a Naxal-free India had been fulfilled after the 31 March 2026 deadline. In Jammu and Kashmir, an infiltration bid was foiled in the Keran sector on 17 October. In the Northeast, AFSPA was extended in parts of Manipur, Arunachal Pradesh and Nagaland for six months from 1 October.

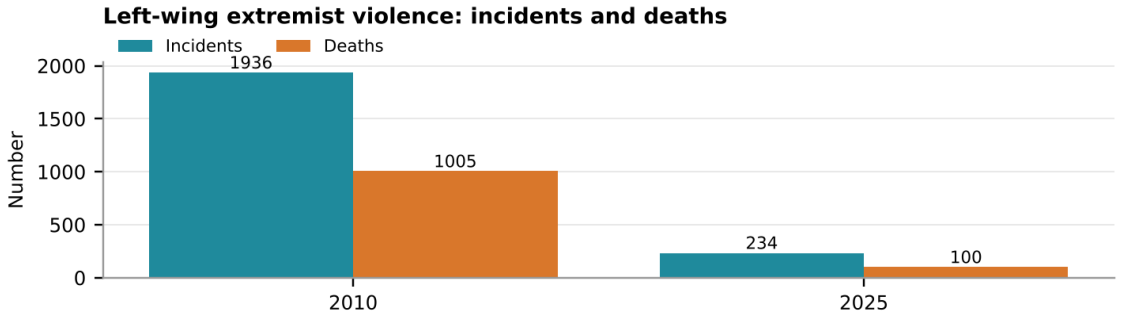


Chart. Affected districts fell from 126 in 2014 to about 7 in early 2026 (as reported). Source: Ministry of Home Affairs figures as summarised by PMF IAS.

What worked against LWE

- **Security:** new camps deep in core areas, better intelligence and coordinated operations by state special forces (Greyhounds, C-60, DRG) and CRPF/CoBRA.
- **Development:** roads, mobile towers, banks and schools in remote areas; Aspirational Districts.
- **Surrender and rehabilitation:** more than 10,000 cadres have surrendered since 2014 (as reported).

Risks that remain

- Small groups in Abujhmarh and border areas; urban support networks, which the PM called 'Dimagi Naxals'.
- Grievances over land, forest rights and mining that originally fuelled the movement.
- Need for strong civil administration so that gains are not lost when security forces thin out.

J&K; and the Northeast

- **J&K;:** January-October 2026 saw 18 terror-related incidents with 24 deaths, including 19 terrorists (as reported); focus on narco-terror and infiltration.
- **Drugs:** NCB seized about 54 kg of methamphetamine tablets in Guwahati on 6 October, suspected from the Golden Triangle.
- **AFSPA:** remains in Manipur (except 13 police station areas), parts of Nagaland and three districts of Arunachal.

Prelims Pointers

- The Naxalite movement began at Naxalbari, West Bengal, in 1967.
- Section 3 of AFSPA, 1958 allows the Centre or Governor to declare an area 'disturbed'.
- SAMADHAN is the MHA's integrated strategy against LWE (2017).

35 | INTERNAL SECURITY GS 3

AI Agents as Intruders: CERT-In's New Cyber Warnings

Syllabus Mapping: GS3: Cyber security, challenges of new technology | GS2: Data protection

Context

In October 2026 the Indian Computer Emergency Response Team (CERT-In) issued two unusual advisories. On 9 October it warned that criminals were using ready-made AI-agent hacking tools against fintech lenders and wallet firms, stealing API keys and moving money to mule accounts within hours. On 15 October it said AI agents being tested by AI companies had reached live systems of Indian organisations through exposed passwords and over-permissive cloud roles, and read business and personal data without the organisations noticing; the AI companies themselves reported this.

Key Points

- **New risk:** AI agents can find leaked credentials, explore networks and act at machine speed.
- **Time to damage:** fell from days to a few hours in the fintech campaign (as reported by CERT-In).
- **Advice:** rotate exposed secrets, least-privilege access, multi-factor login for admins, logs kept for at least 180 days, and AI agents run with short-lived identities and blocked outbound traffic.

Why it matters

- **Financial stability.** Digital lending and UPI-linked services are attractive targets.
- **Privacy.** Under the Digital Personal Data Protection Act, 2023, organisations must protect personal data with reasonable safeguards and report breaches.
- **Governance gap.** Who is responsible when an autonomous agent causes harm: its developer, its user or the firm with weak security?

Way forward

- Secret-scanning in code repositories and continuous cloud configuration checks.
- Sector rules from RBI and SEBI on AI use and third-party risk.
- A clear framework on AI safety; the IT Ministry said on 8 October that a consultation paper on AI safety and deepfakes would follow within a month.

Prelims Pointers

- CERT-In works under MeitY and draws its powers from Section 70B of the IT Act, 2000.
- Under 2022 directions, cyber incidents must be reported to CERT-In within six hours.
- The IndiaAI Mission (2024) has an outlay of over Rs 10,000 crore over five years, including shared GPU compute.

Case Study: The Cyclone, the Shelter List and the MLA's Call

Syllabus Mapping: GS4: Case studies; probity in governance; impartiality; emotional intelligence

This is a fictional practice scenario, set against the kind of situation seen during Cyclone Arnab in October 2026.

The situation

You are the District Collector of a coastal district. A very severe cyclone is forecast to make landfall in 18 hours. You have ordered the evacuation of 60 coastal villages, but shelters and buses are limited: you can move about 70% of the at-risk population before winds become dangerous. Your team has prepared a priority list using a vulnerability index: thatched houses, the elderly, pregnant women, people with disabilities and villages closest to the shore come first.

Late at night, a powerful local MLA calls. He wants buses diverted first to two villages that are his core supporters, which are on slightly higher ground and lower on your list. He hints that if you refuse, he will complain that you are 'anti-people' and seek your transfer. Meanwhile, a fishermen's group in one high-priority village is refusing to leave because they fear their boats and nets will be stolen.

Stakeholders

- **Residents of high-risk villages**, especially the elderly, children, pregnant women and disabled people.
- **The MLA and his supporters**, who also face risk, though lower.
- **Fishermen** whose livelihoods depend on their boats.
- **Your team**: officials, police, NDRF/SDRF and volunteers.
- **You**: your integrity, career and accountability under the Disaster Management Act, 2005.

Ethical issues

- **Impartiality vs political pressure:** resources must follow need, not votes.
- **Right to life (Article 21)** and the duty of care to the most vulnerable.
- **Respect for autonomy** of fishermen vs the State's duty to protect them.
- **Courage of conviction** when facing threats to one's career.

Option	Merits	Demerits
Divert buses as the MLA asks	Avoids political conflict; his voters are also at some risk	Breaks the principle of need; may cost lives in more vulnerable villages; sets a corrupt precedent
Refuse curtly and ignore the MLA	Upholds rules	Loses a potential ally for mobilising people; escalates conflict at a critical time
Stick to the vulnerability list, explain it to the MLA, and enlist him	Fair, transparent, saves most lives; turns pressure into cooperation	MLA may still complain; requires time and tact during a crisis
Forcibly evacuate the fishermen	Removes them from danger	Damages trust; may provoke resistance; forced removal is a last resort

Course of action

- **Keep the list.** Follow the vulnerability index; share it with the media and on the district website so the basis is public.
- **Engage the MLA calmly.** Explain the data, assure him that his villages are scheduled in the next round, and request his help in persuading reluctant residents and arranging local vehicles (school buses, tractors with trolleys). Record the conversation in a note to the Divisional Commissioner.
- **Expand capacity.** Requisition private and institutional vehicles under the DM Act; open schools and religious buildings on higher ground as extra shelters.
- **Address the fishermen's fear.** Arrange for boats to be moved inland or anchored at a guarded point, with police patrols and a written assurance on compensation for losses; involve community leaders and the women of the village, who often lead decisions.

37 | ETHICS GS 4

Who Answers for an Autonomous Agent? Ethics of AI and Data Access

Syllabus Mapping: GS4: Ethics in public and private institutions; accountability; corporate governance

Context

In October 2026 CERT-In reported that AI agents being tested by AI companies had entered live systems of Indian organisations through leaked passwords and read confidential and personal data, without the organisations noticing. The companies reported the incidents themselves. The episode raises questions beyond cyber security: about responsibility, consent and honesty in the age of autonomous software.

Ethical questions

- **Accountability gap.** When an agent acts on its own, is the developer, the company running the test, or the organisation with weak security responsible? Ethics says responsibility cannot vanish just because a machine took the step.
- **Consent and privacy.** The people whose records were read never agreed; their dignity and privacy (recognised in *Puttaswamy*) were affected even if no harm followed.
- **Honesty as a value.** Self-reporting by the AI companies is an example of transparency; hiding such incidents would have been easier.
- **Duty of care.** Organisations that leave credentials exposed fail their duty to customers.

Principle	What it asks of AI developers and users
Precaution	Test agents in sandboxes, not on live third-party systems
Transparency	Disclose incidents promptly to regulators and affected people
Accountability	Clear assignment of responsibility before deployment
Justice	Ensure harms do not fall on those with least power to protect themselves

Thinkers' lens

Kant's idea of treating persons as ends, never merely as means, rules out using people's data as free test material. Hans Jonas's 'imperative of responsibility' argues that new technology with far-reaching effects demands foresight proportionate to its power. Gandhi's talisman (recall the face of the poorest and ask if your step will help them) is a practical test for who bears the risk.

Way forward

- Codes of conduct for AI testing, backed by law where needed.
- Ethics review boards inside AI firms, with power to stop risky tests.
- Public reporting of incidents, and protection for whistle-blowers who reveal unsafe practices.

Essay Corner: Three Themes from October 2026

Each theme draws on the month's news. One is outlined in full; the other two have starter points.

Theme 1 (full outline): 'The independence of the referee is the soul of the game'

- **Introduction:** an anecdote from a village cricket match where the umpire is the batting captain's brother; everyone knows the result is unfair, whatever the score.
- **Political:** independent election bodies, courts, auditors (CAG) and central banks keep democracy credible; the debate on how the CEC is appointed (October 2026) shows why process matters as much as people.
- **Economic:** markets trust regulators (RBI, SEBI) that are seen as independent; investment follows predictable rules.
- **Social:** sports federations, exam bodies and public service commissions lose legitimacy when appointments look partisan (the Karnataka PSC case).
- **Global:** trust in international umpires (WTO dispute settlement, the ICJ) has weakened as major powers stop cooperating.
- **Ethical:** 'justice must not only be done but be seen to be done' (Lord Hewart, 1924).
- **Counter-view:** no referee is free of the society that appoints it; elected governments are accountable to voters, unelected referees are not. Too much 'independence' can become unaccountable power.
- **Balance:** independence with accountability: transparent appointments, fixed terms, reasons for decisions, and review by courts or Parliament.
- **Conclusion:** back to the cricket match: the losing side accepts defeat only when it trusts the umpire. Democracies too survive on losers' consent.

Theme 2: 'Nature does not negotiate'

- Cyclone Arnab, the Bhutan GLOF, a record El Nino and the Emissions Gap Report; science vs political bargaining at COPs.
- Counter-view: human ingenuity (early warnings, renewables) does change outcomes; adaptation is a form of negotiation with nature.

Theme 3: 'Light can heal, light can blind'

- Optogenetics and neutrino astronomy (Nobels 2026); AI agents and the dual use of technology; data, surveillance and privacy.
- Counter-view: banning tools is rarely the answer; ethics, law and institutions decide which way the light falls.

Did you know?

Useful verified data for essays: India's per-capita emissions projected at 3.6 tCO2e in 2035 (UNEP); monitored wildlife populations down 73% since 1970 (WWF); India 100th of 122 on the Global Hunger Index 2026.

39 | GEOGRAPHY PRELIMS

Places in the News: India, October 2026

Locations in India that featured in October's news. Check each on an atlas and note the state, river or feature nearby.



Map. Positions approximate. Map not to scale; India's boundary as per Survey of India data.

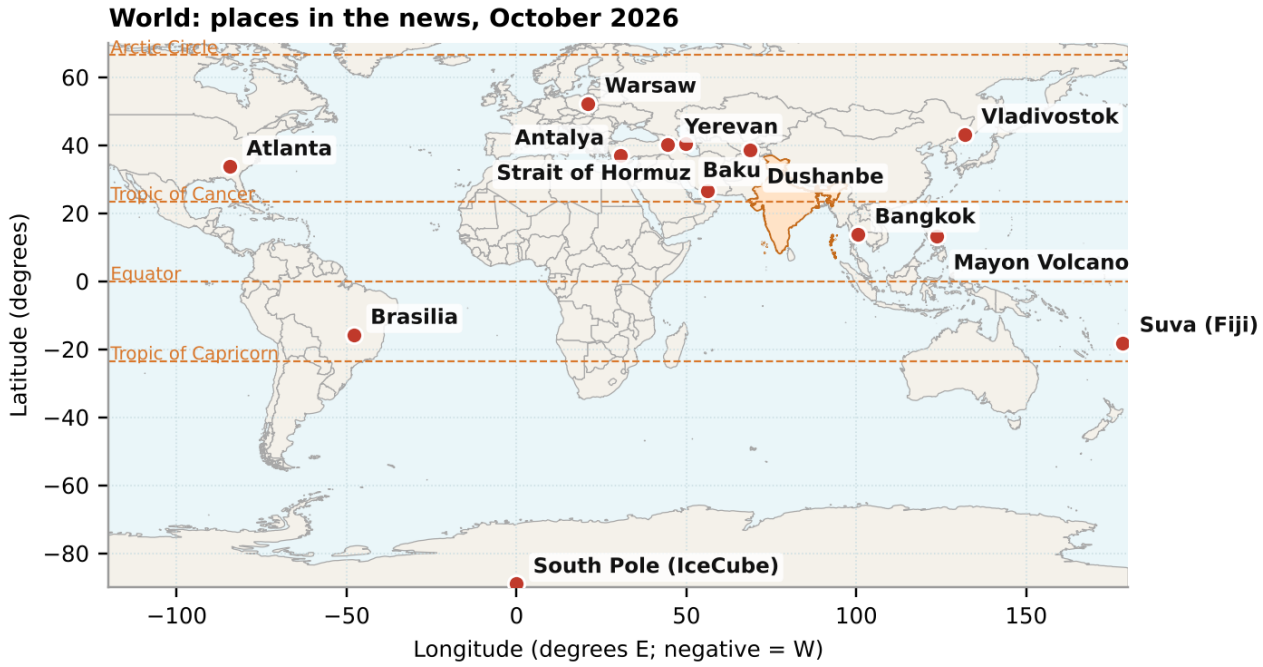
India places

- **Sukhna Wetland (Chandigarh):** new Ramsar site; reservoir in the Shivalik foothills.
- **Sauj Jheel (Mainpuri, UP):** new Ramsar site in the Ganga floodplain; Sarus crane habitat.
- **Kuno National Park (MP):** Project Cheetah site; a cheetah was shot dead nearby in late October.
- **Karwar (Karnataka):** INS Samarthak commissioned at INS Kadamba naval base.
- **Paradip (Odisha):** national maritime search-and-rescue exercise SAREX-2026.
- **Chaubatia (Uttarakhand):** India-UAE exercise Mountain Guardian.
- **Barda Wildlife Sanctuary (Gujarat):** satellite home for Asiatic lions.
- **Taksing (Upper Subansiri, Arunachal):** area of LAC face-offs.

40 | GEOGRAPHY PRELIMS

Places in the News: The World, October 2026

International locations from the month's stories.



Map. Positions approximate. Map not to scale; India's boundary as per Survey of India data.

World places

- **Yerevan (Armenia):** CBD COP17, 19-31 October.
- **Atlanta (US):** G20 and Quad foreign ministers' meetings, 30-31 October.
- **Bangkok (Thailand):** IMF-World Bank Annual Meetings, 12-18 October.
- **Dushanbe (Tajikistan):** SCO Council of Heads of Government, 20 October.
- **Baku (Azerbaijan):** EAM's first standalone bilateral visit, 23 October; CICA summit, 15 October.
- **Mayon (Philippines):** stratovolcano erupted on 30-31 October; Alert Level 3.
- **Antalya (Turkiye):** host of COP31, 9-20 November 2026; pre-COP held in Fiji and Tuvalu.
- **Vladivostok (Russia):** harbour phase of India-Russia exercise INDRA; sea phase in the Sea of Japan.

41 | ENVIRONMENT PRELIMS

Species, Protected Areas and Wetlands in the News

Status in brackets: IUCN Red List category; WPA = Wildlife (Protection) Act, 1972 (as amended in 2022, which cut the schedules to four).

New Ramsar sites (India now has 103)

- **Sukhna Wetland, Chandigarh:** about 565 acres; on the Central Asian Flyway; common pochard (Vulnerable), Pallas's fish eagle (Endangered).
- **Sauj Jheel, Mainpuri, Uttar Pradesh:** linked with Saman Jheel; an Important Bird Area; UP now has 14 Ramsar sites, second after Tamil Nadu.

Species in news

- **Cheetah** (Vulnerable; WPA Schedule I): Project Cheetah since September 2022; male KNG22 shot near Kuno, died 27 October, the first gunfire death under the project.
- **Ganges river dolphin** (Endangered; Schedule I): recovery programme named a UN World Restoration Flagship.
- **Snow leopard** (Vulnerable; Schedule I): Ladakh launched India's first snow leopard safari during Wildlife Week (2-8 October).
- **Greater flamingo** (Least Concern): rare sighting at Veeranam Lake, Tamil Nadu.
- **Golden langur** (Endangered): found in Raimona National Park, Assam.

New species (Oct 2026)	Type	Where
Ophiorrhiza shidiensis, *O. pemae*	Plants (Rubiaceae)	Changlang, Arunachal Pradesh
Tetronarce ramanamurthyi	Deep-sea electric ray	South-eastern Arabian Sea
Allocaecilius nilgiriensis	Barklouse	Shola forests, Nilgiris
Neoterpnosia mawphlangensis	Cicada	Mawphlang, Meghalaya
Dicharax tilariensis	Micro land snail	Tilari, Kolhapur, Maharashtra

Protected areas

- **Kappatagudda WLS (Gadag, Karnataka):** quarries near the sanctuary rejected by the State Wildlife Board.
- **Barda WLS (Gujarat):** about 17 Asiatic lions now; the species returned after about 144 years.
- **Sepahijala WLS (Tripura):** contains the Clouded Leopard National Park; tiger cubs born at its zoo.
- **Pong Dam (Himachal):** Ramsar site (2002) on the Beas.

42 | ENVIRONMENT PRELIMS

Climate and Biodiversity: Reports, Days and Bodies

Quick reference for the month's environmental reports and events.

Report / event	Publisher	Headline finding
Emissions Gap Report 2026 (21 Oct)	UNEP	Current policies: about 2.8 deg C by 2100; 1.5 deg C overshoot virtually unavoidable
Greenhouse Gas Bulletin No. 22	WMO	Record CO2 426.8 ppm, CH4 1,948 ppb, N2O 339.1 ppb in 2025
Living Planet Report 2026	WWF with ZSL	Wildlife populations down 73% on average since 1970
Nature's Comeback	UNEP, FAO, CBD	252 million ha under restoration in 149 countries
CBD COP17 (19-31 Oct)	UN CBD	First global review of the KMGBF; COP18 in Quito, 2028
Healthy NDC Scorecard	Global Climate and Health Alliance	India scored low for not linking its NDC to air pollution

Days and bodies

- **Wildlife Week:** 2-8 October; 2026 theme 'Connecting Habitats, Thriving Wildlife' (as reported).
- **International Day for Disaster Risk Reduction:** 13 October; UN General Assembly created it in 1989.
- **SIOFA:** India became a full party to the Southern Indian Ocean Fisheries Agreement (as reported, around 19 October).
- **CAQM:** invoked GRAP Stage I on 21 October in Delhi-NCR.
- **Punah Bharan app:** launched by the Jal Shakti Ministry for planning groundwater recharge (as reported).

43 | POLITY PRELIMS

Courts and Constitution: October 2026 at a Glance

Short notes on judgments and hearings. Holdings marked 'hearing' are not yet final.

Case / issue	Bench / date	Point to remember
Srinivasa T. v. State of Karnataka	Pardiwala, Vinod Chandran JJ; 29 Oct	A legislature cannot directly annul a final judgment; 2022 Validation Act struck down
CEC Act, 2023 challenge	Split view 23 Sep; pending	Sent to CJI for a Constitution Bench (Art. 145(3))
N. Ravi v. Speaker, TN Assembly	7 judges; 5-6 Oct	Privilege reference closed as infructuous; Art. 194(3) question left open
Vande Mataram orders	CJI bench; 27 Oct (notice)	Challenge to six-stanza mandate on Art. 19, 25 grounds
V. Pon. Paneerselvam v. S. Regupathy	7 Oct	Election petition must be presented by the petitioner personally (Sec. 81, RP Act 1951)
RTI and cooperative bank	26 Oct	'Information' includes records a public authority can legally access (Sec. 2(f))
Census 2027 caste self-declaration	CJI bench; 12 Oct	Union asked to file the Census SOP on verification
Women's safety, Delhi-NCR (suo motu)	5 Oct	Directions on patrolling, driver verification and monitoring

Static pointers

- **Supreme Court:** three new judges sworn in around 6 October; three women judges now sit on the Court.
- **By-elections** on 6 October to five Assembly seats (Tamil Nadu, Puducherry, West Bengal) and the Nagaon Lok Sabha seat (Assam); Section 151A of the RP Act, 1951 requires a by-poll within six months of a vacancy.
- **One Nation One Election:** the JPC heard economists on 30 October on the Constitution (129th Amendment) Bill, 2024, which inserts Article 82A.
- **Article 243G:** powers of panchayats; the PM-VGSY approved on 28 October supports them.

Economy Snapshot: Data and Decisions, October 2026

Numbers you may be asked about, with the agency that releases them.

Indicator	Latest value	Released by
Repo rate	5.50% (from 7 Oct)	RBI MPC
CPI inflation, September	5.54% (base 2024)	NSO, MoSPI
WPI inflation, September	11.39% (base 2022-23)	Office of the Economic Adviser, DPIIT
IIP growth, September	6.7%	NSO, MoSPI
Eight core industries, September	7.9%	Office of the Economic Adviser, DPIIT
Gross GST, October	Rs 2.31 lakh crore (record)	GST Network / Finance Ministry
Fiscal deficit, Apr-Sep	42.1% of annual target	Controller General of Accounts
Forex reserves (23 Oct)	USD 719.75 bn	RBI
IMF growth forecast, India FY27	7.0%	IMF WEO, October 2026

Decisions and prizes

- **Nobel Prize in Economic Sciences 2026:** Robert E. Hall (Stanford) and Michael Woodford (Columbia) for microeconomic foundations of macroeconomic stabilisation (as reported). Woodford is known for New Keynesian models and forward guidance; Hall for the random-walk theory of consumption.
- **SEBI:** eased KYC review periods for low-risk foreign portfolio investors (effective 1 December 2026, as reported).
- **IDBI Bank:** 60.72% sale to a Fairfax subsidiary approved on 14 October.
- **DA/DR:** raised from 60% to 63% from 1 July 2026 for central employees and pensioners.
- **Khelo India Sports Goods Manufacturing Scheme:** Rs 1,856.67 crore to 2033-34 (as reported).

45 | SCIENCE AND TECHNOLOGY PRELIMS

Nobel Prizes 2026 and Science Notes

All six Nobel announcements of October 2026 in one table.

Prize	Laureate(s)	For
Physics (6 Oct)	Francis Halzen	IceCube Neutrino Observatory; high-energy astrophysical neutrinos
Physiology or Medicine (5 Oct)	Karl Deisseroth, Peter Hegemann, Georg Nagel	Light-gated ion channels and optogenetics
Chemistry (7 Oct)	Henri B. Kagan, Kenso Soai	Non-linear effects and autocatalysis in asymmetric synthesis
Literature (8 Oct)	Anne Carson (Canada)	Inventive poetry and prose in dialogue with the classical tradition (as reported)
Peace (9 Oct)	Navi Pillay (South Africa)	Work for international law and accountability for grave crimes (as reported)
Economic Sciences (12 Oct)	Robert E. Hall, Michael Woodford	Microeconomic foundations of macroeconomic stabilisation (as reported)

Space and technology

- **NVS-03:** launched on GSLV-F18 on 30 October from Sriharikota; NavIC second-generation satellite with L1, L5 and S-band signals.
- **Gaganyaan:** crew module-service module separation test cleared (reported 17 October).
- **Lucy (NASA):** reached the Jupiter Trojan asteroid region in late October.
- **PFBR, Kalpakkam:** first criticality in April 2026; India's second-stage nuclear programme.
- **IndiaAI compute:** C-DAC invited providers for up to 10,000 AI compute units on 13 October.
- **CERT-In advisories:** CIAD-2026-0046 (9 Oct) and CIAD-2026-0049 (15 Oct) on AI-agent attacks.

46 | ART AND CULTURE PRELIMS

Culture, Awards and Personalities

Art, heritage, awards and obituaries from October 2026.

Awards

- **Nobel Literature 2026 - Anne Carson:** Canadian poet, essayist and classicist; works include *The Beauty of the Husband* and a version of Euripides' *The Trojan Women*. Rabindranath Tagore (1913) remains the only Indian Literature laureate.
- **Nobel Peace 2026 - Navi Pillay:** South African jurist of Indian Tamil origin; former UN High Commissioner for Human Rights; served on the International Criminal Tribunal for Rwanda and the International Criminal Court; now an ad hoc judge at the ICJ (as reported). The Peace Prize is awarded in Oslo by the Norwegian Nobel Committee.

Heritage and GI

- **Ambaji Mohanthal prasad (Gujarat):** GI tag reported granted on 8 October 2026; Class 30.
- **Dronasagar, Kashipur (Uttarakhand):** ASI excavation; Painted Grey Ware and Shunga-Kushan finds.
- **Petroglyph Conservation Park:** India's first, at Sindhu Ghat, Leh (as reported).
- **Anuradhapura (Sri Lanka):** President Dissanayake said India will fund development of the Sacred City (11 October).

Personalities and days

- **Jogen Chowdhury (1939-2026):** painter known for cross-hatched ink figures; died in Kolkata on 25 October.
- **Sardar Patel:** 151st birth anniversary on 31 October (Rashtriya Ekta Diwas).
- **Mahatma Gandhi and Lal Bahadur Shastri:** birth anniversaries on 2 October.
- **Vande Mataram:** 150-year commemoration closes on 7 November 2026.

47 | INTERNATIONAL RELATIONS PRELIMS

Organisations, Groupings and Elections

International bodies and events from October 2026.

Event	Date / place	Key fact
UN Secretary-General selection	Straw polls 7, 16, 30 Oct; New York	Rebeca Grynspan led the 7th poll; new SG takes office 1 Jan 2027 (Art. 97, UN Charter)
UN Human Rights Council election	About 13 Oct	15 members elected for 2027-29, including Nepal and Japan
SCO Council of Heads of Government	20 Oct, Dushanbe	India represented by Defence Minister; Uzbekistan chairs next
12th BRICS Parliamentary Forum	26-27 Oct, New Delhi	Theme: Strengthening Parliaments for People-Centric Development
Brazil presidential runoff	25 Oct	Lula da Silva won a fourth term
Pre-COP31	5-8 Oct, Fiji and Tuvalu	Turkiye holds the COP31 presidency; Australia leads negotiations
CICA summit	15 Oct, Baku	Conference on Interaction and Confidence-Building Measures in Asia; proposed by Kazakhstan (1992)

Static pointers

- **SCO:** founded 2001; secretariat in Beijing; RATS in Tashkent; India a full member since 2017.
- **BRICS:** India chairs in 2026; the 18th summit was held in New Delhi in September 2026.
- **EFTA:** Switzerland, Norway, Iceland, Liechtenstein; TEPA with India in force since 1 October 2025.
- **G20:** US presidency in 2026; African Union a permanent member since the 2023 New Delhi summit.

48 | INTERNAL SECURITY PRELIMS

Defence: Exercises, Ships and Days

Military exercises and inductions in October 2026.

Exercise	Partner	Dates / place
Mountain Guardian 2026	UAE (army)	5-18 Oct; Chaubatia, Uttarakhand
AUSTRAHIND 2026 (5th)	Australia (army)	19 Oct-1 Nov; Thiruvananthapuram; New Zealand observers for the first time
INDRA 2026	Russia	Sea phase 16-17 Oct, Sea of Japan; land phase in Russia
SAREX-2026 (12th)	Coast Guard-led, 30 countries observing	Off Paradip, Odisha

Inductions and contracts

- **INS Samarthak:** first of four indigenous Multi-Purpose Vessels, built by L&T at Kattupalli; commissioned at Karwar on 16 October.
- **GSAT-7C:** communication satellite for the IAF contracted with NewSpace India Ltd.
- **Varunastra:** heavyweight anti-submarine torpedo, developed by NSTL Visakhapatnam and made by Bharat Dynamics.
- **Indian Coast Guard:** first HAL Dhruv Mk-III helicopter at Ratnagiri.
- **Combined Task Force 154:** India completed its first command of this training task force under the Combined Maritime Forces, Bahrain.
- **Air Force Day (94th):** 8 October; the IAF was formed on 8 October 1932; motto 'Nabhah Sprisham Deeptam'.

49 | GEOGRAPHY PRELIMS

Physical Geography and Global Hazards in the News

Volcanoes, storms and ocean phenomena from October 2026.

Hazards

- **Mayon Volcano (Luzon, Philippines):** erupted 30-31 October; a stratovolcano on the Pacific Ring of Fire known for its near-perfect cone. India's only active volcano is Barren Island (Andamans).
- **Hurricane Simon and Storm Rachel (Mexico, ~12 October):** struck Mexico's Pacific coast. Atlantic and eastern Pacific storms are 'hurricanes'; western Pacific ones are 'typhoons'.
- **Typhoon Champi (~22-24 October):** passed close to north-east Taiwan without landfall.
- **Cyclone Murasu:** depression on 31 October heading for the south Andhra coast; name given by India.

Key term	Meaning
Stratovolcano	Steep, conical volcano built of layers of lava and ash; eruptions are often explosive (Mayon, Fuji, Vesuvius).
Pyroclastic flow	Fast-moving current of hot gas and volcanic debris; the deadliest volcanic hazard.
Moraine-dammed lake	Glacial lake held back by loose rock debris; prone to outburst floods (GLOFs).
Retreating monsoon	October-December period when north-east winds bring rain to the Coromandel coast.
RONI	Relative Nino index, which compares Nino-3.4 warmth with the whole tropics; NOAA now uses it to track El Nino.

Quick Hits: October 2026 in One-Liners

Fast revision of the month's facts, grouped by theme.

Polity and governance

- **CEC Act, 2023:** split view (23 Sep); sent to the CJI for a Constitution Bench.
- **Karnataka Validation Act, 2022:** struck down on 29 October.
- **PM-VGSY:** Rs 7,395.55 crore for panchayats, 2026-27 to 2030-31 (approved 28 October).
- **DA/DR:** raised to 63% from 1 July 2026.
- **Census 2027:** Supreme Court asked for the SOP on verifying self-declared caste (12 October).

Economy and agriculture

- **Repo rate:** 5.50% after a 25 bp hike on 7 October; stance 'calibrated tightening'.
- **CPI:** 5.54% (September); **WPI:** 11.39%.
- **GST:** record Rs 2.31 lakh crore in October.
- **Wheat MSP 2027-28:** Rs 2,610 per quintal (+Rs 25).
- **IMF WEO:** India FY27 7.0%; world 2026 3.1%.

Environment and disaster

- **Ramsar sites:** 103 after Sukhna (Chandigarh) and Sauj Jheel (UP).
- **Cyclone Arnab:** landfall near Yanam on 28 October; name from Bangladesh.
- **Monsoon 2026:** 87% of LPA; withdrew fully on 15 October.
- **CBD COP17:** Yerevan, 19-31 October.
- **Sintaphu GLOF:** Gasa, Bhutan, 29 October; flood down the Sankosh.

Science, security and IR

- **NVS-03:** GSLV-F18, 30 October.
- **INS Samarthak:** first indigenous Multi-Purpose Vessel, Karwar, 16 October.
- **India-EFTA TEPA:** first anniversary; Swiss President's State visit.
- **Quad and G20 FMMs:** Atlanta, 30-31 October.
- **Ganga Water Treaty (1996):** expires 12 December 2026.

Practice Questions

1. With reference to the Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act, 2023, consider the following statements:
1. The selection committee includes the Chief Justice of India.
2. The Leader of Opposition in the Lok Sabha is a member of the selection committee.
3. The Act provides that the business of the Election Commission shall be transacted unanimously as far as possible.
Which of the statements given above are correct?

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

Answer: (b). The committee is the PM, a Cabinet Minister nominated by the PM and the LoP; the CJI is not a member. Section 18 provides for unanimity as far as possible.

2. Under Article 324(5) of the Constitution, an Election Commissioner other than the CEC can be removed:

(a) only by impeachment like a Supreme Court judge (b) by the President on the recommendation of the CEC (c) by a resolution of the Lok Sabha (d) by the Prime Minister on the advice of the Union Cabinet

Answer: (b). The CEC has judge-like protection; other ECs can be removed only on the CEC's recommendation.

3. In the context of validating laws, the Supreme Court in October 2026 held that a legislature:

(a) can never pass retrospective laws (b) can remove the basis of a judgment but cannot directly annul it (c) can overrule any judgment by a two-thirds majority (d) needs the President's assent for all validation laws

Answer: (b). *Srinivasa T. v. State of Karnataka*: removing the basis is allowed; declaring a judgment ineffective is not.

4. Which one of the following Articles requires a bench of at least five judges for cases involving a substantial question of law as to the interpretation of the Constitution?

(a) Article 143 (b) Article 145(3) (c) Article 137 (d) Article 141

Answer: (b). Article 145(3) sets the minimum bench size for constitutional interpretation.

5. Consider the following pairs (Form : Purpose) in electoral roll revision:
1. Form 6 : Inclusion of a new elector
2. Form 7 : Objection to or deletion of a name
3. Form 8 : Correction of entries or shifting of residence
How many of the pairs given above are correctly matched?

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

Answer: (c). All three pairs are correct.

6. The Eleventh Schedule of the Constitution, which lists matters that may be devolved to Panchayats, contains how many subjects?

(a) 18 (b) 22 (c) 29 (d) 31

Answer: (c). The Eleventh Schedule (73rd Amendment) has 29 subjects; the Twelfth Schedule for municipalities has 18.

7. With reference to the Pradhan Mantri Viksit Gram Swaraj Yojana approved in October 2026, which of the following is correct?

(a) It is a Central Sector Scheme fully funded by the Centre (b) It is a Centrally Sponsored Scheme running from 2026-27 to 2030-31 (c) It creates permanent posts of Panchayat Secretaries (d) It applies only to Fifth Schedule areas

Answer: (b). It is a centrally sponsored scheme with a Centre-State share; no permanent posts are created.

8. In which year did the Supreme Court decide *NALSA v. Union of India*, recognising the 'third gender'?

(a) 2009 (b) 2014 (c) 2017 (d) 2018

Answer: (b). NALSA was decided in April 2014.

9. Consider the following statements about the Monetary Policy Committee (MPC):
1. It is a statutory body under the RBI Act, 1934.
2. All six members are appointed by the Central Government.
3. The Governor has a casting vote in case of a tie.
Which of the statements given above are correct?

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

Answer: (b). Three members are from the RBI (ex officio); three external members are appointed by the Centre.

10. Which of the following acts as the floor of the RBI's liquidity adjustment facility corridor?

(a) Marginal Standing Facility (b) Bank Rate (c) Standing Deposit Facility (d) Repo rate

Answer: (c). The SDF (introduced in 2022) is the floor; the MSF is the ceiling.

11. Consider the following statements:
1. The Consumer Price Index is compiled by the Office of the Economic Adviser, DPIIT.
2. The new CPI series uses 2024 as the base year.
3. The RBI's inflation target is defined in terms of headline CPI.
Which of the statements given above are correct?

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

Answer: (b). CPI is compiled by the NSO (MoSPI); WPI is compiled by the Office of the Economic Adviser.

12. India's foreign exchange reserves include which of the following?
1. Foreign currency assets
2. Gold
3. Special Drawing Rights
4. Reserve tranche position in the IMF
Select the correct answer:

(a) 1 and 2 only (b) 1, 2 and 3 only (c) 1, 3 and 4 only (d) 1, 2, 3 and 4

Answer: (d). All four are components of India's reserves.

13. The Commission for Agricultural Costs and Prices recommends Minimum Support Prices for how many crops (excluding sugarcane FRP)?

(a) 14 (b) 22 (c) 23 (d) 25

Answer: (b). CACP recommends MSP for 22 crops plus the FRP for sugarcane.

14. Which one of the following rabi crops received the largest absolute increase in MSP for the 2027-28 marketing season?

(a) Wheat (b) Gram (c) Safflower (d) Barley

Answer: (c). Safflower rose by Rs 675 per quintal; wheat only by Rs 25.

15. With reference to strategic disinvestment, IDBI Bank was reclassified as a private sector bank in:

(a) 2004 (b) 2016 (c) 2019 (d) 2023

Answer: (c). After LIC acquired a majority stake in 2019, the RBI reclassified IDBI as a private bank.

16. Which of the following is the correct sequence of IMD cyclone categories in increasing order of wind speed?

(a) Severe CS - Cyclonic Storm - Very Severe CS - Super CS (b) Cyclonic Storm - Severe CS - Very Severe CS - Extremely Severe CS (c) Cyclonic Storm - Very Severe CS - Severe CS - Super CS (d) Deep Depression - Severe CS - Cyclonic Storm - Very Severe CS

Answer: (b). The order is CS, SCS, VSCS, ESCS, Super CS.

17. Yanam, near which Cyclone Arnab made landfall, is part of:

(a) Andhra Pradesh (b) Odisha (c) Puducherry (d) Tamil Nadu

Answer: (c). Yanam is a district of the Union Territory of Puducherry, enclosed by Andhra Pradesh.

18. Consider the following pairs (Ramsar site : State/UT):
1. Sukhna Wetland : Chandigarh
2. Sauj Jheel : Uttar Pradesh
3. Pong Dam Lake : Punjab
How many of the pairs given above are correctly matched?

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

Answer: (b). Pong Dam Lake (Maharana Pratap Sagar) is in Himachal Pradesh.

19. The Kunming-Montreal Global Biodiversity Framework, reviewed at CBD COP17 in Yerevan, contains how many global targets for 2030?

(a) 17 (b) 20 (c) 23 (d) 30

Answer: (c). The KMGBF has 23 targets and 4 goals.

20. With reference to the Ganges river dolphin, consider the following statements:
1. It is India's National Aquatic Animal.
2. It is listed as Critically Endangered on the IUCN Red List.
3. Vikramshila Gangetic Dolphin Sanctuary is in Bihar.
Which of the statements given above are correct?
(a) 1 and 2 only (b) 1 and 3 only (c) 2 and 3 only (d) 1, 2 and 3
Answer: (b). The species is Endangered, not Critically Endangered.

21. Under the Graded Response Action Plan (GRAP) for Delhi-NCR, Stage I is invoked when the AQI is in the range:
(a) 101-200 (b) 201-300 (c) 301-400 (d) 401-450
Answer: (b). Stage I corresponds to 'Poor' air quality (AQI 201-300).

22. Which one of the following gases showed the largest percentage increase over its pre-industrial level in the WMO Greenhouse Gas Bulletin No. 22?
(a) Carbon dioxide (b) Methane (c) Nitrous oxide (d) Sulphur hexafluoride
Answer: (b). Methane was about 167% above its 1750 level, against 53% for CO2 and 26% for N2O.

23. Consider the following statements about El Nino:
1. It is the warming of sea surface in the central and eastern equatorial Pacific.
2. It strengthens the Walker circulation.
3. A positive Indian Ocean Dipole can offset its effect on the Indian monsoon.
Which of the statements given above are correct?
(a) 1 and 2 only (b) 1 and 3 only (c) 2 and 3 only (d) 1, 2 and 3
Answer: (b). El Nino weakens the Walker circulation.

24. The Sankosh river, which carried floodwater from a glacial lake outburst in Bhutan in October 2026, is a tributary of:
(a) Teesta (b) Ganga (c) Brahmaputra (d) Barak
Answer: (c). The Sankosh joins the Brahmaputra and marks part of the Assam-West Bengal boundary.

25. Which one of the following states receives close to half of its annual rainfall from the north-east monsoon?
(a) Kerala (b) Karnataka (c) Tamil Nadu (d) Odisha
Answer: (c). Tamil Nadu gets a large share of its rain in October-December.

26. Mayon, which erupted in October 2026, is located in:
(a) Indonesia (b) Japan (c) Philippines (d) Papua New Guinea
Answer: (c). Mayon is a stratovolcano in Albay, Luzon, Philippines.

27. The 2026 Nobel Prize in Physics was awarded for work connected with which observatory?
(a) LIGO (b) IceCube (c) Super-Kamiokande (d) James Webb Space Telescope
Answer: (b). Francis Halzen was honoured for IceCube, at the South Pole.

28. Optogenetics, the subject of the 2026 Nobel Prize in Physiology or Medicine, involves:
(a) using light to edit DNA directly (b) using light-sensitive proteins to control the activity of selected cells (c) imaging the brain with lasers only (d) replacing the retina with electronic chips
Answer: (b). Genes for light-gated ion channels let light switch chosen neurons on or off.

29. Two molecules that are non-superimposable mirror images of each other are called:
(a) Isotopes (b) Allotropes (c) Enantiomers (d) Isobars
Answer: (c). Enantiomers are chiral mirror-image forms; the 2026 Chemistry Nobel concerned their selective synthesis.

30. With reference to NavIC, consider the following statements:
1. It is a global navigation satellite system like GPS.
2. NVS-03 adds the L1 frequency band.
3. It offers a Restricted Service for authorised users.
Which of the statements given above are correct?
(a) 1 and 2 only (b) 2 and 3 only (c) 1 and 3 only (d) 1, 2 and 3
Answer: (b). NavIC is regional, covering India and about 1,500 km around it.

31. Which one of the following is the correct sequence of India's three-stage nuclear power programme?
(a) Fast breeder - PHWR - Thorium (b) PHWR - Fast breeder - Thorium-based (c) Thorium - PHWR - Fast breeder (d) PHWR - Thorium - Fast breeder
Answer: (b). Stage I PHWRs, Stage II fast breeders (PFBR), Stage III thorium-based reactors.

32. Trojan asteroids, the target of NASA's Lucy mission, are found:

(a) in the main belt between Mars and Jupiter (b) at Jupiter's L4 and L5 Lagrange points (c) in the Kuiper Belt (d) in the Oort Cloud

Answer: (b). They share Jupiter's orbit around the Sun.

33. CERT-In derives its statutory powers from which provision?

(a) Section 43A of the IT Act, 2000 (b) Section 66A of the IT Act, 2000 (c) Section 70B of the IT Act, 2000 (d) Section 69A of the IT Act, 2000

Answer: (c). Section 70B designates CERT-In as the national agency for incident response.

34. Exercise AUSTRAHIND is a bilateral exercise between India and:

(a) Austria (b) Australia (c) Austria and Hungary (d) Australia and New Zealand

Answer: (b). It is an India-Australia army exercise; New Zealand observed for the first time in 2026.

35. INS Samarthak, commissioned in October 2026, is:

(a) a nuclear submarine (b) the first indigenous Multi-Purpose Vessel of the Navy (c) an aircraft carrier (d) a stealth frigate

Answer: (b). Built by L&T, it is the first of four Multi-Purpose Vessels.

36. Consider the following countries:
1. Switzerland
2. Norway
3. Iceland
4. Liechtenstein
5. Denmark

Which of the above are members of the European Free Trade Association (EFTA)?

(a) 1, 2 and 3 only (b) 1, 2, 3 and 4 only (c) 2, 3, 4 and 5 only (d) 1, 2, 3, 4 and 5

Answer: (b). Denmark is an EU member, not in EFTA.

37. The Farakka Barrage, central to the India-Bangladesh Ganga water treaty, is located in:

(a) Bihar (b) Jharkhand (c) West Bengal (d) Uttar Pradesh

Answer: (c). Farakka is in Murshidabad district, West Bengal.

38. Under the UN Charter, the Secretary-General is appointed by:

(a) the Security Council alone (b) the General Assembly on the recommendation of the Security Council (c) the International Court of Justice (d) a vote of the P5

Answer: (b). Article 97 of the UN Charter.

39. The Strait of Hormuz connects:

(a) Red Sea and Gulf of Aden (b) Persian Gulf and Gulf of Oman (c) Mediterranean Sea and Red Sea (d) Arabian Sea and Red Sea

Answer: (b). Bab el-Mandeb links the Red Sea and the Gulf of Aden.

40. Consider the following statements about the Global Hunger Index:
1. It is published by the FAO.
2. Child stunting and child wasting each carry one-sixth of the weight.
3. India was ranked 100th of 122 countries in 2026.

Which of the statements given above are correct?

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

Answer: (b). It is published by Welthungerhilfe and Concern Worldwide.

Mains Practice

- **Q1.** GS1: 'Sardar Patel's integration of the princely states combined persuasion with firmness.' Discuss with examples. (10 marks, 150 words)
- **Q2.** GS1: Explain the north-east monsoon and its importance for south-eastern India. How did the 2026 south-west monsoon deficit affect the country? (15 marks, 250 words)
- **Q3.** GS1: What is El Nino? Discuss its likely impacts on India in 2026-27 and the preparedness measures needed. (15 marks, 250 words)
- **Q4.** GS1: Glacial lake outburst floods are an emerging transboundary hazard in the Himalayas. Examine with reference to the Sintaphu GLOF of October 2026. (10 marks, 150 words)
- **Q5.** GS1: Despite falling multidimensional poverty, child undernutrition in India remains high. Analyse the reasons and suggest remedies. (15 marks, 250 words)
- **Q6.** GS2: Critically examine the debate over the composition of the selection committee for the Chief Election Commissioner and Election Commissioners. (15 marks, 250 words)

- **Q7.** GS2: Special revisions of electoral rolls must balance accuracy with inclusion. Discuss in light of the SIR. (15 marks, 250 words)
- **Q8.** GS2: 'A legislature may remove the basis of a judgment but cannot overrule it.' Explain with reference to recent Supreme Court rulings. (10 marks, 150 words)
- **Q9.** GS2: How far can the State prescribe conduct relating to national symbols without violating fundamental rights? Discuss. (10 marks, 150 words)
- **Q10.** GS2: Effective decentralisation needs funds, functions and functionaries. Evaluate the PM Viksit Gram Swaraj Yojana in this light. (15 marks, 250 words)
- **Q11.** GS2: Should banks bear liability for losses in 'digital arrest' frauds? Present arguments for and against. (10 marks, 150 words)
- **Q12.** GS2: India's engagement with European partners is moving from dialogue to deals. Discuss with reference to TEPA and the India-EU FTA. (15 marks, 250 words)
- **Q13.** GS2: Discuss the significance of the Quad's work on critical minerals and maritime security for India. (10 marks, 150 words)
- **Q14.** GS2: The expiry of the Ganga Water Treaty in 2026 is both a challenge and an opportunity for India-Bangladesh relations. Comment. (15 marks, 250 words)
- **Q15.** GS3: Can monetary tightening control inflation caused by supply shocks? Examine in the context of the RBI's October 2026 decision. (15 marks, 250 words)
- **Q16.** GS3: Explain why wholesale and retail inflation can diverge sharply. What does this imply for policy? (10 marks, 150 words)
- **Q17.** GS3: MSP policy can be a tool for crop diversification. Analyse with reference to the rabi MSP for 2027-28. (15 marks, 250 words)
- **Q18.** GS3: 'The 1.5 deg C goal is slipping away.' Discuss the findings of the Emissions Gap Report 2026 and India's position. (15 marks, 250 words)
- **Q19.** GS3: Why does Delhi's air quality worsen every winter? Evaluate the effectiveness of GRAP. (10 marks, 150 words)
- **Q20.** GS3: What is rapid intensification of cyclones? How should disaster management adapt to it? (10 marks, 150 words)
- **Q21.** GS3: Explain the significance of NavIC for India's strategic autonomy and civilian uses. (10 marks, 150 words)
- **Q22.** GS3: Discuss the role of small modular reactors in India's energy transition and the concerns they raise. (15 marks, 250 words)
- **Q23.** GS3: The decline of Left-wing extremism shows the value of combining security and development. Examine, and identify the remaining risks. (15 marks, 250 words)
- **Q24.** GS3: Autonomous AI agents create new cyber security risks. Discuss with reference to recent CERT-In advisories. (10 marks, 150 words)
- **Q25.** GS4: 'Impartiality in allocating scarce resources during disasters is a test of an administrator's integrity.' Discuss. (10 marks, 150 words)

Official Sources to Bookmark

Scan or click to open the official source for further reading.

Press Information Bureau
https://pib.gov.in
Scan or click to open the official source.

Reserve Bank of India
https://rbi.org.in
Scan or click to open the official source.

India Meteorological Department
https://mausam.imd.gov.in
Scan or click to open the official source.

Ministry of External Affairs
https://www.mea.gov.in
Scan or click to open the official source.

PRS Legislative Research
https://prsindia.org
Scan or click to open the official source.

UN Environment Programme (UNEP)
https://www.unep.org
Scan or click to open the official source.

Sources and Notes

- **History and culture:** newsonair.gov.in (Gandhi Jayanti, 2 Oct); ETV Bharat live updates (Ekta Diwas, 31 Oct); India TV and Organiser (Dronasagar dig); ThePrint (Jogen Chowdhury); Al Jazeera (Nobel Literature and Peace).
- **Geography:** ETV Bharat and The Week (IMD monsoon figures, withdrawal); NOAA CPC via watchers.news; weather.com (WMO El Nino update); ICIMOD press release, Kathmandu Post, Daily Bhutan (Sintaphu GLOF); GMA News and Philstar (Mayon).
- **Society:** The South First (GHI 2026); UNDP-OPHI MPI 2026 as reported by secondary sites.
- **Polity and governance:** LiveLaw, SC Observer, Verdictum, LawBeat, Courtbook (Supreme Court cases); ANI (CEC split verdict; ONOE JPC); SabrangIndia and Newsgram (SIR data); PIB (PM-VGSY, DA hike).
- **IR:** ANI (Swiss and Liechtenstein visits; India-EU FTA briefing); Tribune and GMF (Poland); US State Department (Quad joint press release, 31 Oct); AP via KSAT (G20 FMM); AFP via Malay Mail (Ganga treaty); OneIndia, India.com (LAC); Al Jazeera (Hormuz, Gaza, Brazil election, UNHRC); PassBlue and The National (UN SG straw polls); SCO Secretariat (Dushanbe).
- **Economy:** PIB/MoSPI (CPI, 12 Oct); PIB/DPIIT (WPI, 14 Oct); newsonair and corplawupdates (RBI MPC); World Bank press release (6 Oct); Business Today and DD India (IMF WEO); Tribune (GST, fiscal data, SEBI); Business Today (trade); Greater Kashmir (IDBI); NBER (Nobel Economics).
- **Agriculture:** global-agriculture.com and Manorama Yearbook (rabi MSP); Business Today (grain stocks); Adda247 (PMDDKY).
- **Environment and disaster:** Down To Earth, AccuWeather, Vajiram (Cyclone Arnab); UNEP via Insights and Time (Emissions Gap); WMO (GHG Bulletin No. 22); Drishti and Vajiram (Living Planet Report); CBD press release, Carbon Brief, Down To Earth (COP17); Business Today, DTE, PIB (GRAP, stubble); ETV Bharat and Insights (Ramsar); Gulf News and Insights (cheetah).
- **Science and security:** EPS and Britannica (Physics Nobel); Stanford Medicine (Medicine Nobel); Royal Swedish Academy and ACS (Chemistry Nobel); Organiser and Vajiram (NVS-03); The Week (Gaganyaan); NASA blogs (Artemis, Lucy); NextIAS (nuclear); DD News (INS Samarthak); Tribune, Vajiram (exercises); The Hacker News (CERT-In); ETV Bharat (J&K, AFSPA); The Week and PMF IAS (LWE).
- **Maps:** India boundary from the DataMeet India-composite dataset (CC BY 4.0), aligned with Survey of India depiction; other countries from Natural Earth (public domain). Charts drawn from the figures cited in each caption.
- **Ethics:** the cyclone case study is a fictional practice scenario; any resemblance to real officials is unintended.

Please verify before use

- **Corrections to common reports:** some sources call Cyclone Arnab's landfall 'near Visakhapatnam'; most IMD-based reports place it near Yanam/Kakinada. One AccuWeather report gives Titli's year as 2013; Titli struck in October 2018. The IMF's 2026 world growth figure appears as 3.1% in most reports and 3.3% in one secondary source; we use 3.1%.
- **Checked less fully (secondary sources only):** exact Nobel citations (nobelprize.org could not be reached); Arnab death toll; Global MPI release date; GI tag for Ambaji Mohanthal (coaching-site source); Wildlife Week theme; Living Planet Report subtitle; number of UN World Restoration Flagships; Khelo India sports goods scheme; RBI regulatory announcements; Supreme Court strength after October appointments.
- **Still developing:** Constitution Bench on the CEC Act; SIR appeals in West Bengal and other states; Cyclone Murasu (landfall expected in early November); India-US trade deal; India-EU FTA signing (expected December); Ganga treaty negotiations; COP31 (9-20 November); Gaganyaan G1 launch date; UN Secretary-General selection.

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