

**SATYADHEESH**
सत्याधीश

UPSC DAILY DETAILED NOTES

Current Affairs · 25 September 2026**14**
NOTES**0**
STORIES MERGED**10**
MCQSGS2 · 3
PAPER MIX

GS3 · 11

CONTENTS

Every note, grouped by paper**GS2 · Polity · Governance · Social Justice · IR** 3 notes

Polity & Constitution 2

Governance 1

GS3 · Economy · S&T · Environment · Security 11 notes

Economy 8

Science & Technology 3

Practice — 10 MCQs**HOW EACH NOTE READS**

Why in news → facts to remember → a Mains question with keywords. Duplicate stories are merged.

SHORT ON TIME?The 5-page **Brief** has the stories that matter most, plus a quiz. Same day, same notes.

Polity & Constitution

2

JUDICIARY & LANDMARK JUDGMENTS

P

M

25 Sep · NDTV · satyadheesh.in/news/125715

Supreme Court mandates expert evaluations to curb POCSO Act misuse

WHY IN NEWS The Supreme Court directed that no immediate arrests should be made in matrimonial disputes involving alleged false sexual-assault complaints under the POCSO Act without prior psychological evaluation of the child.

ACT	POCSO Act — Protection of Children from Sexual Offences Act, 2012
CONCEPT	Expert evaluation — Mandated psychological or psychiatric assessments to prevent trauma and public stigma
BODY	Supreme Court — Highest judicial body in India

MAINS Q Critically examine the judicial balance required to prevent the misuse of stringent criminal laws like the POCSO Act in matrimonial disputes while ensuring the protection of children.

USE: Judicial activism Presumption of innocence Procedural safeguards Best interests of the child Weaponization of law

PARLIAMENT & STATE LEGISLATURES

P

M

25 Sep · Times of India · satyadheesh.in/news/125912

Supreme Court upholds disqualification of MLA for violating anti-defection laws

WHY IN NEWS The Supreme Court upheld the disqualification of Danam Nagender as Khairatabad MLA for violating defection laws after switching between BRS and Congress parties.

CONCEPT	Anti-defection provisions — contained in the Tenth Schedule of the Indian Constitution
BODY	Supreme Court — has the power to hear Special Leave Petitions (SLP) against High Court orders
EVENT	Danam Nagender disqualification — occurred following a switch from BRS to Congress and back

MAINS Q Examine the role of anti-defection laws in maintaining political stability and the challenges in curbing opportunistic party switching in Indian politics.

USE: Tenth Schedule Anti-defection law Political morality Legislative integrity Judicial review

Governance

1

GOVERNMENT POLICIES & SCHEMES

P

25 Sep · The Hindu · satyadheesh.in/news/125962

Karnataka expands BWSSB jurisdiction to entire Bengaluru Urban District

WHY IN NEWS The Urban Development Department notified an expansion of the Bengaluru Water Supply and Sewerage Board's (BWSSB) jurisdiction to cover the entire Bengaluru Urban District.

BODY	BWSSB: State body responsible for water supply and sewerage in Bengaluru
PLACE	Bengaluru Urban District: Includes North, East, South, Yelahanka, and Anekal taluks
CONCEPT	Master Plan: A combined plan for drinking water and sewage needs outside Greater Bengaluru Authority limits

MAINS Q Discuss the challenges of managing urban water infrastructure and groundwater depletion in rapidly expanding metropolitan regions like Bengaluru.

USE: Urban Infrastructure Groundwater Depletion Master Planning Water Governance

Economy

8

MONETARY POLICY, RBI & BANKING

P

M

25 Sep · NDTV · satyadheesh.in/news/125988**IRDAI proposes capping insurance commissions and restricting loan bundling**

WHY IN NEWS The IRDAI proposed capping insurance commissions for agents and brokers and restricting the bundling of insurance with loans to enhance transparency and reduce costs.

BODY	IRDAI — The statutory body regulating the insurance sector in India
CONCEPT	Commission Caps — Proposed limits on agent and broker commissions to enhance transparency
CONCEPT	Expense Ratios — Proposed lower expense limits for insurers to reduce consumer costs
CONCEPT	Bundling Restrictions — Proposed curbs on linking insurance products with loan disbursements

MAINS Q Discuss how regulatory interventions in insurance commission structures can balance consumer protection with the accessibility of insurance products in rural and semi-urban markets.

USE: [Regulatory oversight](#) [Consumer protection](#) [Market penetration](#) [Transparency](#) [Commission capping](#)

INDUSTRY, INVESTMENT & MSMEs

P

M

25 Sep · NDTV · satyadheesh.in/news/125882**IRDAI proposes new motor insurance rules to cap commissions and promote Bima Sugam**

WHY IN NEWS The IRDAI proposed new motor insurance rules for 2026 to cap commissions, promote the Bima Sugam digital platform, and mandate IDE registration for dealers.

BODY	IRDAI: Insurance Regulatory and Development Authority of India, the apex body regulating the insurance sector.
CONCEPT	Bima Sugam: A proposed digital platform for insurance distribution and management.
FIGURE	Commission caps: 0% for third-party premiums and 5% for own-damage covers.
CONCEPT	Insurance Distribution Entities (IDEs): New designation for dealers selling insurance products.

MAINS Q Discuss how the proposed IRDAI motor insurance rules aim to enhance consumer transparency and market competition in the Indian insurance sector.

USE: [Information Asymmetry](#) [Market Transparency](#) [Regulatory Framework](#) [Digital Transformation](#) [Consumer Protection](#)

CAPITAL MARKETS & SEBI

P

M

25 Sep · Economic Times · satyadheesh.in/news/125859**SEBI introduces PRIM to widen investment avenues for portfolio managers**

WHY IN NEWS Sebi introduced the PRIM route to allow portfolio managers to invest client funds in mutual fund direct plans and other diverse assets to broaden investment avenues.

CONCEPT	PRIM (Portfolio Manager Investment Route) — framework allowing investment in mutual fund direct plans, ETFs, and index funds.
FIGURE	₹25 lakh — minimum ticket size for PRIM investments.
FIGURE	1% of AUM — maximum cap on management fees for PRIM.
CONCEPT	Investment Scope — PRIM allows investments in IPOs, primary debt, exchange-traded derivatives, and foreign securities (up to 10% of AUM).
BODY	SEBI — the primary regulator of the securities and commodity markets in India.

MAINS Q Discuss how the expansion of investment avenues through regulated frameworks like the PRIM route can enhance retail investor participation in India's capital markets.

USE: [Capital Market Regulation](#) [Asset Allocation](#) [Portfolio Management](#) [Retail Participation](#) [Financial Inclusion](#)

RBI Deputy Governor highlights strategic management of \$781 billion forex reserves

WHY IN NEWS RBI Deputy Governor Jain emphasized the need for careful management of India's \$781 billion foreign exchange reserves

FIGURE	India's foreign exchange reserves — valued at \$781 billion
CONCEPT	Reserve management triad — safety, liquidity, and return
SCHEME	FCNR (B) Scheme — allows non-resident Indians to deposit funds in Indian banks in foreign currency
BODY	RBI — central bank responsible for monetary policy

MAINS Q Discuss the challenges and strategies involved in managing large-scale foreign exchange reserves to ensure external resilience and financial stability in a volatile global economy.

USE: External resilience Liquidity management Financial stability Benchmark issuance Monetary policy

SEBI approves new PMS rules to expand portfolio advisors' roles

WHY IN NEWS Sebi approved new Portfolio Management Services (PMS) rules to expand the scope of roles for portfolio advisors, allowing them to offer a broader range of investment options.

BODY	SEBI: Statutory body established to regulate the securities and commodity markets in India.
CONCEPT	Portfolio Management Services (PMS): Rules expanded to enhance investor choice and streamline the investment landscape.
FIGURE	Rupee: Strengthened to 95.90 against the US dollar during the reporting period.
FIGURE	Employment: Projected net changes for e-commerce and tech startups are 12.6% and 12.3% respectively.

MAINS Q Discuss how the expansion of portfolio advisor roles under Sebi's regulations can enhance retail investor participation in capital markets while ensuring investor protection.

USE: Capital Market Regulation Retail Investor Protection Portfolio Management Services Financial Inclusion Regulatory Framework

Nifty and Sensex plunge as US Treasury yields and Brent crude prices rise

WHY IN NEWS The Nifty 50 and Sensex plummeted significantly as the US 10-year Treasury yield surpassed 5.10% and Brent crude prices remained above \$102 a barrel.

CONCEPT	US 10-year Treasury yield — a key indicator of global liquidity
FIGURE	Brent crude price — remained above \$102 per barrel
FIGURE	US 10-year Treasury yield — surpassed 5.10%
INDEX	Nifty 50 — benchmark index of the National Stock Exchange (NSE)
INDEX	Sensex — benchmark index of the Bombay Stock Exchange (BSE)

MAINS Q Analyze how fluctuations in global bond yields and crude oil prices impact the stability of emerging market equities and domestic financial sectors.

USE: Global liquidity Bond yields Market volatility Rate-sensitive sectors Capital flows

NSE becomes world's sixth largest bourse with \$47 billion market cap

WHY IN NEWS The National Stock Exchange (NSE) achieved a \$47 billion market capitalization, positioning it as the world's sixth-largest bourse.

- FIGURE | NSE market capitalization: \$47 billion
- CONCEPT | NSE operating EBITDA margin: 66.9%
- FIGURE | Projected India cash market turnover by FY30: ₹473–507 lakh crore
- FIGURE | Projected India cash market turnover in FY26: ₹280 lakh crore

MAINS Q Discuss the structural factors driving the rapid expansion of India's capital markets and its implications for the financialization of household savings.

USE: Capital Markets Market Capitalization Ebitda Margin Financialization Retail Participation

NHAI introduces Multi-Lane Free Flow tolling for high-speed highways

WHY IN NEWS The National Highways Authority of India (NHAI) issued new guidelines for high-speed National Highways introducing Multi-Lane Free Flow tolling to allow non-stop vehicle passage.

- BODY | NHAI — National Highways Authority of India is the primary body for highway development.
- CONCEPT | MLFF — Multi-Lane Free Flow tolling allows vehicles to pass without stopping.
- CONCEPT | Applicability — Rules apply to 4 and 6-lane Greenfield and Brownfield highways, excluding expressways.

MAINS Q Discuss how the adoption of Multi-Lane Free Flow tolling and green infrastructure mandates can enhance the efficiency and sustainability of India's highway corridors.

USE: Multi-Lane Free Flow Greenfield projects Brownfield projects Infrastructure sustainability Traffic projection

Science & Technology

3

Google to launch Project Suncatcher for orbital AI data centers

WHY IN NEWS Google (Alphabet Inc.) is launching its first orbital test satellite, Project Suncatcher, to assess AI hardware durability and the feasibility of solar-powered data centers in space.

- CONCEPT | Project Suncatcher: Google's initiative to test orbital AI data centers and hardware durability.
- MISSION | SpaceX Transporter-18: The mission vehicle for the prototype satellite launch.
- CONCEPT | Orbital AI data centers: Aim to utilize near-continuous sunlight for high-energy computing.
- FIGURE | Two additional launches by 2027 to test laser links for data centers.

MAINS Q Discuss the potential of space-based computing and orbital data centers in addressing the escalating energy demands of global AI infrastructure.

USE: Orbital Computing Space Infrastructure AI Energy Demand Space-based Solar Power Hardware Resilience

First okapi calf born in Southeast Asia at Rainforest Wild Adventure

WHY IN NEWS A rare okapi calf was born at Rainforest Wild Adventure in Singapore, marking the first such birth in Southeast Asia as part of the EAZA Ex situ Programme.

CONCEPT	Ex-situ conservation: Conservation of endangered species outside their natural habitats.
CONCEPT	Okapi: A forest-dwelling mammal native to the Congo Basin, often called the 'forest giraffe'.
BODY	EAZA: European Association of Zoos and Aquaria, involved in the Ex situ Programme.
FIGURE	Okapi calf weight: Increased from 20kg at birth to 48kg.

MAINS Q Discuss the significance of ex-situ conservation measures in preserving endangered species and the role of international cooperation in biodiversity conservation.

USE: Ex-situ conservation Biodiversity loss Endangered species Habitat fragmentation Species preservation

Delhi High Court Notices Four CJP Leaders Over AI-Morphed Image During Protest

WHY IN NEWS The Delhi High Court issued notices to four Cockroach Janta Party (CJP) leaders following a woman's allegation that her image was morphed using AI technology during a protest at Jantar Mantar.

BODY	Delhi High Court: Judicial body overseeing the issuance of notices to CJP leaders.
FACT	Meta: Social media platform ordered by the court to remove morphed content within 24 hours.
PLACE	Jantar Mantar: Location in Delhi where the protest and alleged morphing occurred.

MAINS Q Discuss the legal and ethical challenges posed by AI-driven deepfakes and image morphing in the context of individual privacy and freedom of expression.

USE: Deepfakes Digital Privacy Algorithmic Accountability Judicial Intervention Cyber Ethics

10 questions, 10 minutes

Answers at the bottom, upside down

1 Which specific type of evaluation did the Supreme Court mandate before making arrests in matrimonial child abuse cases?

- ☐ (a) Psychological or psychiatric
- ☐ (b) Sociological impact
- ☐ (c) DNA profiling
- ☐ (d) Forensic medical

2 With reference to the IRDAI's proposed regulatory changes, consider the following statements:

1. The proposal includes restrictions on bundling insurance products with loan disbursements.
2. The proposal aims to increase the expense ratios for insurance providers.
3. The proposal seeks to cap commissions for agents and brokers.

Which of the statements given above is/are correct?

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

3 With reference to the proposed IRDAI motor insurance rules, consider the following statements:

1. Bima Sugam is a proposed digital platform for insurance distribution and management.
2. Dealers selling insurance products will be designated as Insurance Distribution Entities (IDEs).
3. The proposed commission cap for third-party premiums is set at 5%.

Which of the statements given above is/are correct?

- ☐ (a) 2 only
- ☐ (b) 3 only
- ☐ (c) 1 and 2 only
- ☐ (d) 1 and 3 only

4 What is the maximum cap on management fees under the newly introduced PRIM framework?

- ☐ (a) 0.5% of AUM
- ☐ (b) 5% of AUM
- ☐ (c) 2% of AUM
- ☐ (d) 1% of AUM

5 With reference to Project Suncatcher, consider the following statements:

1. Google plans to launch the prototype satellite via SpaceX's Transporter-20 mission.
2. The project aims to test the feasibility of solar-powered AI data centers in orbit.
3. The initiative explores using near-continuous sunlight for high-energy computing.

Which of the statements given above is/are correct?

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

6 With reference to the okapi and its conservation, consider the following statements:

1. The okapi is a forest-dwelling mammal native to the Congo Basin.
2. The okapi calf was born at a facility in the Congo Basin.
3. The birth is part of the EAZA Ex situ Programme for species conservation.

Which of the statements given above is/are correct?

- ☐ (a) 2 only
- ☐ (b) 3 only
- ☐ (c) 1 and 3 only
- ☐ (d) 2 and 3 only

7 With reference to the Bengaluru Water Supply and Sewerage Board (BWSSB), consider the following statements:

1. The BWSSB jurisdiction is limited only to the areas within the Greater Bengaluru Authority limits.
2. The BWSSB jurisdiction now covers the entire Bengaluru Urban District.
3. The expanded jurisdiction includes the North, East, South, Yelahanka, and Anekal taluks.

Which of the statements given above is/are correct?

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

8 With reference to the Tenth Schedule of the Indian Constitution, consider the following statements:

1. The Supreme Court dismissed the disqualification of the MLA for switching parties.
2. The Tenth Schedule contains provisions related to anti-defection.
3. The Tenth Schedule was created to regulate the process of Special Leave Petitions.

Which of the statements given above is/are correct?

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

9 With reference to India's foreign exchange reserves and banking schemes, consider the following statements:

1. The RBI manages reserves based on a triad of safety, liquidity, and return.
2. India's foreign exchange reserves are currently valued at \$781 billion.
3. The FCNR (B) scheme is designed to allow resident Indians to deposit local currency in foreign banks.

Which of the statements given above is/are correct?

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

10 What is the projected net employment change for e-commerce startups as mentioned in the note?

- (a) 15.2% (b) 10.5%
(c) 12.6% (d) 8.9%

ANSWERS · 1 (a) 2 (b) 3 (c) 4 (d) 5 (c) 6 (c) 7 (c) 8 (b) 9 (b) 10 (c)



TELEGRAM



WEBSITE

Get it every morning on **Telegram**

Daily PDF + quiz at 5 AM · weekly review every Sunday · English and Hindi · free, no sign-up.

t.me/satyadheesh · satyadheesh.in/upsc/reports

Notes are generated from SatyaDheesh's news feed and mapped to the UPSC CSE syllabus. Verify facts with the original report or PIB before using them in an answer.