

**Current Affairs • 13 October 2026****19 min**

READING TIME

8

KEY STORIES

24

IN BRIEF

5 + 1

MCQS + MAINS

GS1 • 1

GS2 • 20

GS3 • 25

PAPER MIX

01 – TODAY IN 2 MINUTES

The 5 stories you can't skip**1 NPCI to implement MDR on select person-to-merchant UPI transactions**

Why it matters: Monetization of digital public infrastructure: a GS3 economy and digital payment ecosystem case study.

GS3 • ECONOMY

P

2 China opposes India's standardized names for 28 strategic locations in Ladakh

Why it matters: Cartographic sovereignty and border management: a GS2 International Relations and security case study.

GS2 • INTERNATIONAL RELATIONS

P

M

3 India hosts first BIMSTEC Home Ministers meeting to sign Delhi Declaration

Why it matters: Regional security cooperation and counter-terrorism: a relevant GS2 and IR case study.

GS2 • INTERNATIONAL RELATIONS

P

M

4 Indian Navy to commission first indigenous Multi-Purpose Vessel INS Samarthak

Why it matters: Indigenization in defence and maritime security: a GS3 and Science & Technology case study.

GS3 • SCIENCE & TECHNOLOGY

P

5 RBI extends derivative transaction curbs to stabilize rupee against oil prices

Why it matters: Monetary intervention and currency risk management: a key GS3 topic on exchange rate stability.

GS3 • ECONOMY

P

NUMBER OF THE DAY

28

The number of strategic locations and geographical features in Ladakh identified by India.

P.2 KEY STORIES » IN BRIEF + PLACES » TEST YOURSELF

P = PRELIMS • M = MAINS

What to know, in 60 seconds each

8 of 46 notes · picked for exam value

GS3 · ECONOMY

P

NPCI to implement MDR on select person-to-merchant UPI transactions

Why in news: The National Payments Corporation of India (NPCI) announced the implementation of Merchant Discount Rate (MDR) on select person-to-merchant UPI transactions post-Diwali.

REMEMBER

- NPCI — National Payments Corporation of India
- MDR — Merchant Discount Rate of 0.4% for UPI transactions above ₹2,000

MAINS ANGLE Discuss the implications of introducing Merchant Discount Rates (MDR) on UPI transactions for the growth of the digital payment ecosystem in India.

USE: Digital Public Infrastructure Monetization

Payment Interoperability Financial Inclusion

Full note → satyadheesh.in/upsc/note/135339

GS2 · INTERNATIONAL RELATIONS

P

M

China opposes India's standardized names for 28 strategic locations in Ladakh

Why in news: China Foreign Ministry spokesperson Mao Ning opposed India's decision to assign standardized names to 28 strategic locations in Ladakh, claiming the areas belong to China.

REMEMBER

- Cartographic Sovereignty: Using standardized names for geographical features as a tool of sovereignty and strategic signaling.
- Gogra and Hot Spring: Strategic locations and friction points along the Line of Actual Control (LAC) in Ladakh.
- Pangong Lake: Site of the May 5, 2020, standoff between Indian and Chinese forces.

MAINS ANGLE Discuss how the standardization of cartographic names and geographical features serves as a tool of sovereignty and strategic signaling in border disputes.

USE: Cartographic Sovereignty Line of Actual Control

Strategic Signaling Territorial Integrity

Full note → satyadheesh.in/upsc/note/135380

GS2 · INTERNATIONAL RELATIONS

P

M

India hosts first BIMSTEC Home Ministers meeting to sign Delhi Declaration

Why in news: India hosted the first BIMSTEC Home Ministers meeting where member states signed the 'Delhi Declaration' to combat radicalisation, terrorism, and illicit financing.

REMEMBER

- Delhi Declaration — A pact to combat radicalisation, terrorism, and illicit financing.
- Cooperation areas — The declaration identifies five areas including drug control and cyber-security.
- BIMSTEC — A regional bloc including member states such as Bangladesh and Nepal.

MAINS ANGLE Examine the significance of the Delhi Declaration in strengthening regional security cooperation among BIMSTEC member states against non-traditional security threats.

USE: Regional Cooperation Non-traditional Security

Counter-terrorism Transnational Crime

Full note → satyadheesh.in/upsc/note/135616

GS3 · SCIENCE & TECHNOLOGY

P

Indian Navy to commission first indigenous Multi-Purpose Vessel INS Samarthak

Why in news: The Indian Navy is set to commission INS Samarthak, the first of four indigenously built Multi-Purpose Vessels, at the Karwar Naval Base.

REMEMBER

- INS Samarthak — India's first indigenously built Multi-Purpose Vessel
- Karwar — Location of the Naval Base where the vessel is being commissioned
- Make in India — Initiative under which the vessel was manufactured by Larsen & Toubro

MAINS ANGLE Examine how the 'Make in India' initiative in the defence sector contributes to India's strategic autonomy and maritime security.

USE: Strategic Autonomy Indigenization Maritime Security

HADR

Full note → satyadheesh.in/upsc/note/135498

RBI extends derivative transaction curbs to stabilize rupee against oil prices

Why in news: The Reserve Bank of India (RBI) extended derivative transaction curbs and widened foreign-exchange risk reserve scopes to stabilize the rupee against high oil prices and capital outflows.

REMEMBER

- Derivative transaction curbs: Regulatory measures to manage currency risk and volatility
- 95.01 per dollar: The exchange rate reached by the rupee on Tuesday
- Foreign-exchange risk reserve: Expanded scope to stabilize the rupee against global commodity shocks

MAINS ANGLE *Analyze the effectiveness of monetary interventions and derivative curbs in managing currency volatility amidst global commodity price shocks.*

USE : Monetary Policy Currency Volatility Capital Outflows
Exchange Rate Management

Full note → satyadheesh.in/upsc/note/135359

Budget 2026-27 to train 1.5 lakh caregivers for aging population

Why in news: Budget 2026–27 announced a plan to train 1.5 lakh caregivers to address the growing needs of India's aging population, which is projected to reach 347 million by 2050.

REMEMBER

- 347 million — Projected number of India's 60-plus population by 2050
- National Skills Qualifications Framework — Framework used to align caregiver training
- National Caregiver Council — Body to supervise skill development and standardize curricula

MAINS ANGLE *Discuss the economic and social implications of India's rapidly aging population and the necessity of formalizing the caregiving sector as a viable employment opportunity.*

USE : Demographic dividend Geriatric care Skill formalization
Dependency ratio

Full note → satyadheesh.in/upsc/note/135194

India-UK CETA to come into force on July 15, 2026

Why in news: UK Secretary of State for Business, Innovation, Science and Trade Jonathan Reynolds announced that the India-UK Comprehensive Economic and Trade Agreement (CETA) came into force on July 15, 2026.

REMEMBER

- CETA — Comprehensive Economic and Trade Agreement between India and the UK
- Jonathan Reynolds — UK Secretary of State for Business, Innovation, Science and Trade
- CETA Sectors — Covers vehicles, whisky, salmon, services, jewellery, leather goods, agriculture, food, and defence

MAINS ANGLE *Discuss how the India-UK Comprehensive Economic and Trade Agreement (CETA) can serve as a catalyst for India's manufacturing and service export ambitions.*

USE : Trade Liberalization Bilateral Cooperation
Export Promotion Economic Integration

Full note → satyadheesh.in/upsc/note/135337

ECI deletes 13.3 crore voters amid Supreme Court scrutiny on procedural flaws

Why in news: The Election Commission of India (ECI) deleted approximately 13.3 crore voters during a special intensive revision (SIR) starting in June 2025, drawing scrutiny from the Supreme Court over procedural flaws.

REMEMBER

- ECI: Responsible for conducting special intensive revisions (SIR) of electoral rolls.
- 13.3 crore: Total number of voters deleted by the ECI during the three-phase SIR.
- 9.5 crore: Number of voters deleted specifically under the 'absent, shifted and others' category.

MAINS ANGLE *Critically analyze the procedural safeguards required in the revision of electoral rolls to ensure the integrity of the democratic process and prevent the disenfranchisement of eligible voters.*

USE : Electoral Integrity Disenfranchisement
Procedural Transparency Audit Trail

Full note → satyadheesh.in/upsc/note/135180

Everything else, one line each

GS1 · HISTORY · SOCIETY · GEOGRAPHY

El Niño event: Central Pacific sea-surface temperatures have reached record highs exceeding 2015 levels.

GS2 · POLITY · GOVERNANCE · SOCIAL JUSTICE · IR

Mongla Port modernization: Bangladesh and EXIM Bank of China signed a \$335.78 million loan agreement at a 2 per cent interest rate.

Amit Shah proposes common protocol and national security database for BIMSTEC nations

Energy ceasefire: Trump announced an immediate ceasefire regarding energy infrastructure between Russia and Ukraine.

Electoral roll update: West Bengal identifies 58 lakh ASDD voters for inclusion/correction across 24 districts.

Uttarakhand Governor: President Droupadi Murmu appointed 74-year-old Ayurvedic doctor Dhal Singh Bisen as the new Governor.

Karnataka High Court strikes down SC reservation hike to 17% and ST to 7%

Voter registration: ECI to hold special camps on October 15–16 for omitted and first-time voters using Form-6.

RTI applicant details: Kochi Corporation handed details of repeated RTI applicants to the Vigilance and Anti-Corruption Bureau.

Delhi electoral roll: Petition filed in Supreme Court challenging the exclusion of 47,56,722 electors from the special intensive revision.

Joint Defence Committee: India and Czech Republic agreed to strengthen the committee to expand industrial cooperation and joint ventures.

UK-India extradition: UK Secretary of State confirmed the UK will not be a haven for evading justice for Indian fugitives.

India-UK FTA: UK Business Secretary Jonathan Reynolds visited New Delhi to discuss economic partnerships and export growth.

GS3 · ECONOMY · S&T · ENVIRONMENT · SECURITY

Rupee derivatives: Banks and primary dealers can offer non-deliverable rupee derivatives for hedging with a 20% daily cash reserve.

Rupee depreciation: RBI intervened to prevent the rupee from breaching 96 against the US dollar amid 7% annual depreciation.

INCOIS branch: Andhra Pradesh identified 45 acres in Kakinada for a regional branch costing ₹100 crore.

AI equipment JV: Adani Enterprises and Jabil Inc. signed a non-binding MoU for a 50:50 joint venture to manufacture AI and data centre equipment.

Sacred groves: Kannan C.S. Warriar received an award for documenting 1,128 sacred groves and developing salt-tolerant clones.

Green hydrogen hub: NTPC plans to produce green ammonia or methanol in Visakhapatnam using CO₂ from Simhadri power station.

Tourism Start-up Promotion Policy: A Karnataka state initiative to provide young entrepreneurs with real-world testing environments and market opportunities.

ITI Upgrades: AM/NS India to invest ₹200 crore to upgrade four ITIs in Visakhapatnam under the PM-SETU scheme.

ESA Reduction: Keralam proposes reducing its Ecologically Sensitive Area by 1,403.01 sq.km, excluding Sabarimala Sannidhanam.

Rupee volatility: RBI to manage currency levels while tightening forex derivative rules and creating a special window for oil marketing companies.

Modi cites \$700 billion reserves and 7.8% growth at Bloomberg Economic Forum

MAP WORK

Places in news

Pangong Lake Site of the May 5, 2020, standoff between Indian and Chinese forces.

Mongla Port Port in Bangladesh being modernized with two container terminals.

Periyar Tiger Reserve buffer zone regulations are expected to persist here.

Antarctica Region experiencing significant sea ice deficit

Pallikaranai marshland a wetland located in Tamil Nadu

5 questions, 5 minutes

Answers at the bottom, upside down

1 What is the Merchant Discount Rate (MDR) allowed for UPI transactions exceeding ₹2,000?

- (a) 0.4% (b) 1.0%
(c) 0.2% (d) 0.5%

2 With reference to the strategic locations in Ladakh, consider the following statements:

1. Alisha Giri, Kanishka Peak, and Zorawar Peak are among the locations included in the naming list.
2. Gogra and Hot Spring are identified as friction points along the Line of Actual Control.
3. India identified 30 strategic locations and geographical features in Ladakh for standardized naming.

Which of the statements given above is/are correct?

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

3 With reference to the Delhi Declaration, consider the following statements:

1. The declaration was signed to focus exclusively on maritime security threats.
2. The Delhi Declaration was signed by members of the ASEAN bloc.
3. The declaration focuses on five cooperation areas including drug control and cyber-security.

Which of the statements given above is/are correct?

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

4 With reference to INS Samarthak, consider the following statements:

1. The vessel is designed to support surveillance, patrol, and HADR operations.
2. It was commissioned under the 'Digital India' initiative.
3. It is the first of four planned Multi-Purpose Vessels.

Which of the statements given above is/are correct?

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

5 Which financial institution is providing the loan for the modernization of the Mongla Port?

- (a) New Development Bank (b) World Bank
(c) Asian Development Bank (d) EXIM Bank of China

MAINS PRACTICE

Write one answer today

GS3 • ECONOMY

Discuss the implications of introducing Merchant Discount Rates (MDR) on UPI transactions for the growth of the digital payment ecosystem in India.

USE : Digital Public Infrastructure Monetization Payment Interoperability Financial Inclusion Transaction Costs

(d) 5 (c) 4 (b) 3 (a) 2 (a) 1 • ANSWERS



TELEGRAM



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