

**Current Affairs • 28 October 2026****16 min**

READING TIME

8

KEY STORIES

4

IN BRIEF

5 + 1

MCQS + MAINS

GS2 • 4

GS3 • 8

PAPER MIX

01 — TODAY IN 2 MINUTES

The 5 stories you can't skip**1 Airlines cancel flights as Cyclone Arnab nears Andhra Pradesh coast****Why it matters:** Disaster management and infrastructure resilience: a GS3 case study on extreme weather impacts.

GS3 • SCIENCE & TECHNOLOGY

P

2 Cooperation Minister announces revised UCB and UCCS housing loan limits up to ₹1.40 crore**Why it matters:** Cooperative banking and credit expansion: a GS3 topic on financial inclusion and urban housing demand.

GS3 • ECONOMY

P

3 The Ground Water department reported that 33 mandals in Telangana face extreme drought**Why it matters:** The Ground Water department reported that 33 mandals in Telangana face extreme drought, with specific urban areas like Bachupally and Ameerpet recording critical Groundwater Drought Index (GWDI) levels in September 2026.

GS3 • AGRICULTURE

P

4 Delhi Assembly Speaker proposes 30-day minimum annual sitting for legislatures**Why it matters:** Legislative oversight and parliamentary procedures: a key GS2 topic on representative democracy.

GS2 • POLITY & CONSTITUTION

M

5 Ladakh administration rolls back Excise Policy 2026–27 after protests**Why it matters:** Role of civil society and community-led protests in policy-making: a GS2 Polity and Governance case study.

GS2 • POLITY & CONSTITUTION

M

NUMBER OF THE DAY

Over 25 countries

the number of nations represented at the forum.

What to know, in 60 seconds each

8 of 12 notes · picked for exam value

GS3 · SCIENCE & TECHNOLOGY

P

Airlines cancel flights as Cyclone Arnab nears Andhra Pradesh coast

Why in news: The Civil Aviation Ministry reviewed flight cancellations by Air India, Air India Express, and Akasa Air due to the impending landfall of Cyclone Arnab on the Andhra Pradesh coast.

REMEMBER

- Cyclone Arnab: Forecasted landfall on Andhra Pradesh coast with wind speeds of 125–135 km/h
- DGCA: Directorate General of Civil Aviation
- BCAS: Bureau of Civil Aviation Security

MAINS ANGLE Discuss the importance of multi-agency coordination and real-time data sharing in mitigating the impact of extreme weather events on critical infrastructure like civil aviation.

USE: Multi-agency coordination Disaster mitigation

Critical infrastructure Climate resilience

Full note → satyadheesh.in/upsc/note/143167

GS3 · AGRICULTURE

P

The Ground Water department reported that 33 mandals in Telangana face extreme drought

Why in news: The Ground Water department reported that 33 mandals in Telangana face extreme drought, with specific urban areas like Bachupally and Ameerpet recording critical Groundwater Drought Index (GWDI) levels in September 2026.

REMEMBER

- Bachupally (Medchal-Malkajgiri district) recorded a GWDI of -2.7 in September 2026.
- Ameerpet recorded a groundwater depth of 32.07 m bgl in September 2026, more than double the 10-year historical maximum of 13.36 m bgl.
- GWDI classification: Normal (> -0.15), Mild (-0.16 to -0.3), Moderate (-0.31 to -0.45), Severe (-0.46 to -0.6), and Extreme (< -0.6).

MAINS ANGLE Discuss the challenges of groundwater depletion in rapidly urbanizing regions of India and suggest measures for sustainable aquifer management.

USE: Groundwater Drought Index Aquifer depletion

Sustainable water management Urban water crisis

Full note → satyadheesh.in/upsc/note/143159

GS3 · ECONOMY

P

Cooperation Minister announces revised UCB and UCCS housing loan limits up to ₹1.40 crore

Why in news: Cooperation Minister V. Gandhiraj announced revised housing and mortgage loan limits for Urban Cooperative Banks (UCBs) and Urban Cooperative Credit Societies (UCCSs) to enhance credit access.

REMEMBER

- Urban Cooperative Banks (UCBs) and Urban Cooperative Credit Societies (UCCSs) are regulated entities in the cooperative banking sector
- UCCS individual loan limits: ₹60 lakh or ₹1 crore for deposits over ₹100 crore
- UCB housing loan limits: ₹60 lakh or ₹1.40 crore under RBI rules

MAINS ANGLE Discuss how strengthening the cooperative banking sector can promote financial inclusion and support urban housing demand in India.

USE: Financial Inclusion Cooperative Banking

Credit Expansion Urban Housing

Full note → satyadheesh.in/upsc/note/143161

GS2 · POLITY & CONSTITUTION

M

Delhi Assembly Speaker proposes 30-day minimum annual sitting for legislatures

Why in news: Delhi Assembly Speaker Vijender Gupta proposed a 30-day minimum annual sitting for Indian legislatures to ensure regular legislative functioning.

REMEMBER

- Vijender Gupta — Speaker of the Delhi Assembly
- 30-day minimum annual sitting — Proposed duration for Indian legislatures
- Mysuru — Location of the paperless committee meeting

MAINS ANGLE Discuss the significance of ensuring a minimum number of sitting days for state legislatures in strengthening the principle of representative democracy.

USE: Legislative oversight Representative democracy

Parliamentary procedures Rulebook updates

Full note → satyadheesh.in/upsc/note/143155

Ladakh administration rolls back Excise Policy 2026–27 after protests

Why in news: The Ladakh administration rolled back the Excise Policy 2026–27 after six days of protests by women and various community associations against plans to increase liquor outlets.

REMEMBER

- Ladakh — A Union Territory of India
- Excise Policy 2026–27 — Proposed to increase liquor outlets from 2 to 20
- Lieutenant Governor (LG) — Oversees the administration of Ladakh

MAINS ANGLE Discuss the role of civil society and community-led protests in shaping policy decisions in Union Territories like Ladakh.

USE: Civil Society Union Territory Policy Rollback
Public Protest

Full note → satyadheesh.in/upsc/note/143154

India to host first SCO Civilisational Dialogue Forum at Purana Quila

Why in news: India is set to host the first Shanghai Cooperation Organisation (SCO) Civilisational Dialogue Forum at Purana Quila, New Delhi, to foster cultural exchange among member and observer nations.

REMEMBER

- Civilisational Dialogue — a forum to foster cultural exchange among SCO member and observer nations.
- Purana Quila — a historical fort in New Delhi hosting the forum.
- SCO — Shanghai Cooperation Organisation, the multilateral framework for the forum.

MAINS ANGLE Discuss how cultural diplomacy and civilisational dialogues can serve as instruments of soft power for India within the framework of the Shanghai Cooperation Organisation.

USE: Soft Power Cultural Diplomacy Civilisational Dialogue
Multilateralism

Full note → satyadheesh.in/upsc/note/143152

Supreme Court bans construction near Rajasthan rivers to curb pollution

Why in news: The Supreme Court reprimanded the Rajasthan government for failing to prevent industrial effluents from polluting the Jojari, Luni, and Bandi rivers, affecting 20 lakh residents.

REMEMBER

- Jojari, Luni, and Bandi — rivers in Rajasthan affected by industrial effluents
- 100-metre buffer zone — distance from river edges where construction is banned
- 500-metre buffer zone — distance from river edges where hazardous industries are banned

MAINS ANGLE Examine the conflict between industrial expansion and environmental preservation in India. How can state bodies ensure stricter enforcement of pollution norms in river basins?

USE: Environmental Governance Pollution Norms
Industrial Effluents Buffer Zones

Full note → satyadheesh.in/upsc/note/143142

Delhi government reviews proposal to revise circle rates after 18 years

Why in news: The Union Ministry of Housing and Urban Affairs and the Delhi government are reviewing a proposal to revise circle rates for the first time in 18 years to align official valuations with market prices.

REMEMBER

- Circle rates — official land valuations used to determine stamp duty and real estate pricing.
- Rs 5 crore per acre — proposed agricultural circle rate for South and New Delhi districts.
- Rs 3 crore per acre — proposed agricultural circle rate for North, West and North-West Delhi.

MAINS ANGLE Discuss the significance of circle rates in urban planning and land governance, and how their revision impacts real estate markets and infrastructure development.

USE: Circle Rates Land Valuation Urban Planning
Stamp Duty

Full note → satyadheesh.in/upsc/note/143139

Everything else, one line each

4 more notes · full versions online

GS2 · POLITY · GOVERNANCE · SOCIAL JUSTICE · IR

CBSE Experience Centre: A 6,000 square feet facility in Dwarka featuring 12 zones and 21 exhibits to showcase educational evolution.

GS3 · ECONOMY · S&T · ENVIRONMENT · SECURITY

Cheetah death: 19-month-old male cheetah KNG22 died at Kuno National Park after surgery revealed five firearm pellets.

PRAGATI Park: A 69.52-acre park in Greater Noida to foster robotics and AI manufacturing, creating over 1 lakh jobs.

AI misuse risks: Anthropic warned that AI models could be exploited to develop chemical/biological weapons or hack systems.

5 questions, 5 minutes

Answers at the bottom, upside down

1 Which body is responsible for civil aviation safety and regulation in India as mentioned in the context of flight cancellations?

- (a) IRDAI (b) SEBI
(c) DGCA (d) BIS

2 What is the maximum repayment period allowed for housing and mortgage loans under the revised guidelines?

- (a) 25 years (b) 20 years
(c) 15 years (d) 30 years

3 Which city hosted the paperless committee meeting where the legislative rulebook updates were discussed?

- (a) Pune (b) Mysuru
(c) Hyderabad (d) Bengaluru

4 With reference to the Ladakh Excise Policy 2026–27, consider the following statements:

1. The Lieutenant Governor (LG) administration oversees the administration of Ladakh.
2. The proposed policy aimed to increase the number of liquor outlets in Ladakh from 2 to 20.
3. The administration rolled back the policy after protests lasted for two days.

Which of the statements given above is/are correct?

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

5 With reference to the SCO Civilisational Dialogue Forum, consider the following statements:

1. The forum is scheduled to take place at the Red Fort in New Delhi.
2. The event will involve representatives from over 25 countries.
3. The forum is being organized solely by the Ministry of External Affairs.

Which of the statements given above is/are correct?

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

MAINS PRACTICE

Write one answer today

GS3 • SCIENCE & TECHNOLOGY

Discuss the importance of multi-agency coordination and real-time data sharing in mitigating the impact of extreme weather events on critical infrastructure like civil aviation.

USE: Multi-agency coordination Disaster mitigation Critical infrastructure Climate resilience Operational safety

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



TELEGRAM



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