

**SATYADHEESH**
सत्याधीश

UPSC DAILY DETAILED NOTES

Current Affairs • 28 October 2026**12**

NOTES

2

STORIES MERGED

10

MCQS

GS2 • 4

GS3 • 8

PAPER MIX

CONTENTS**Every note, grouped by paper****GS2 • Polity • Governance • Social Justice • IR**

4 notes

Polity & Constitution

2

Social Justice

1

International Relations

1

GS3 • Economy • S&T • Environment • Security

8 notes

Economy

3

Agriculture

1

Science & Technology

3

Environment & Ecology

1

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

PARLIAMENT & STATE LEGISLATURES

M

28 Oct · NDTV · satyadheesh.in/upsc/note/143155 · Report a mistake

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.

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

MAINS Q 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 Digital governance

PANCHAYATI RAJ & URBAN LOCAL BODIES

M

28 Oct · The Hindu · satyadheesh.in/upsc/note/143154 · Report a mistake

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.

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

MAINS Q 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 Administrative Discretion

Social Justice

1

EDUCATION POLICY

M

28 Oct · NDTV · satyadheesh.in/upsc/note/143116 · Report a mistake

Union Minister inaugurates CBSE Experience Centre in Dwarka

WHY IN NEWS Union Minister Pralhad Joshi inaugurated the CBSE Experience Centre in Dwarka and criticized the 'marks wadi' culture, advocating for a shift from rote learning to experiential learning as envisioned by NEP 2020.

BODY	CBSE: Central Board of Secondary Education
CONCEPT	Experiential Learning: A shift from rote memorization as envisioned by NEP 2020
SCHEME	NEP 2020: National Education Policy 2020
PLACE	Dwarka: Location of the new CBSE Experience Centre

MAINS Q Critically analyze the challenges in transitioning from a rote-learning-based education system to an experiential learning model as proposed in the National Education Policy 2020.

USE: Experiential Learning Rote Learning NEP 2020 Pedagogical Reform Holistic Education

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.

CONCEPT	Civilisational Dialogue — a forum to foster cultural exchange among SCO member and observer nations.
PLACE	Purana Quila — a historical fort in New Delhi hosting the forum.
BODY	SCO — Shanghai Cooperation Organisation, the multilateral framework for the forum.
FIGURE	Over 25 countries — the number of nations represented at the forum.

MAINS Q 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](#) [Heritage Diplomacy](#)

GS3**Economy · S&T · Environment · Security**

8 NOTES

Economy

3

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.

CONCEPT	Urban Cooperative Banks (UCBs) and Urban Cooperative Credit Societies (UCCSs) are regulated entities in the cooperative banking sector
FIGURE	UCCS individual loan limits: ₹60 lakh or ₹1 crore for deposits over ₹100 crore
FIGURE	UCB housing loan limits: ₹60 lakh or ₹1.40 crore under RBI rules
FIGURE	Maximum repayment period for housing and mortgage loans: 20 years

MAINS Q 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](#) [Monetary Policy](#)

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.

CONCEPT	Circle rates — official land valuations used to determine stamp duty and real estate pricing.
FIGURE	Rs 5 crore per acre — proposed agricultural circle rate for South and New Delhi districts.
FIGURE	Rs 3 crore per acre — proposed agricultural circle rate for North, West and North-West Delhi.
FIGURE	Rs 2.5 crore per acre — proposed agricultural circle rate for Central Delhi.
FIGURE	Rs 53 lakh per acre — existing minimum indicative rate for agricultural land since 2008.

MAINS Q 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](#) [Real Estate Governance](#)

UP Cabinet approves PRAGATI Park in Greater Noida for robotics and AI manufacturing

WHY IN NEWS The Uttar Pradesh Cabinet approved the establishment of PRAGATI Park in Greater Noida to foster robotics and AI manufacturing.

PLACE	Greater Noida — Location of the proposed PRAGATI Park
CONCEPT	Special Purpose Vehicle (SPV) — Used to develop Zone 1 of the park under a PPP model
FIGURE	₹2,000 crore — Expected annual GVA from the park
FIGURE	₹126.2 crore — Interest-free loan provided by the State government for 30 years
CONCEPT	Public-Private Partnership (PPP) — Model used for the development of Zone 1

MAINS Q Discuss how the establishment of specialized technology parks like PRAGATI Park can catalyze industrial innovation and job creation in India's emerging tech landscape.

USE: Public-Private Partnership GVA Robotics Manufacturing Special Purpose Vehicle Industrial Innovation

Agriculture

1

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.

FACT	Bachupally (Medchal-Malkajgiri district) recorded a GWDI of -2.7 in September 2026.
FACT	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.
FACT	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 Q 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 Telangana

Science & Technology

3

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.

CONCEPT	Cyclone Arnab: Forecasted landfall on Andhra Pradesh coast with wind speeds of 125–135 km/h
BODY	DGCA: Directorate General of Civil Aviation
BODY	BCAS: Bureau of Civil Aviation Security
BODY	AAI: Airports Authority of India

MAINS Q 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

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.

PLACE	Jojari, Luni, and Bandi — rivers in Rajasthan affected by industrial effluents
CONCEPT	100-metre buffer zone — distance from river edges where construction is banned
CONCEPT	500-metre buffer zone — distance from river edges where hazardous industries are banned
BODY	Rajasthan State Industrial Development and Investment Corporation — body cited for failing to enforce pollution norms

MAINS Q *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 Regulatory Enforcement

Anthropic warns AI models could be misused for chemical and biological weapons

WHY IN NEWS Anthropic warned investors in an IPO filing that its AI models could be misused by bad actors to develop chemical and biological weapons or hack systems.

CONCEPT	AI safety: Risks identified by Anthropic include system hacking and bio-security threats.
FIGURE	45 data centre projects worth \$68 billion were blocked in the second quarter of 2026.
BODY	Anthropic: The company behind the Claude AI model.

MAINS Q *Discuss the dual-use nature of Artificial Intelligence and the necessity of international regulatory frameworks to prevent its misuse in biological and chemical warfare.*

USE: Dual-use technology AI safety Bio-security Algorithmic governance Cybersecurity

Environment & Ecology

1

Cheetah KNG22 dies at Kuno National Park after firearm pellet injuries

WHY IN NEWS A 19-month-old male cheetah (KNG22) died at Kuno National Park after being rescued with firearm pellet injuries, leading to the formation of a Special Task Force by the state government.

PLACE	Kuno National Park — site of the cheetah reintroduction project
PLACE	Sheopur Territorial Forest Division — area where cheetah KNG22 was rescued
FIGURE	58 cheetahs — current number of cheetahs remaining in India
CONCEPT	Special Task Force — formed by state government to address cheetah safety
BODY	Nanaji Deshmukh Veterinary Science University — institution where surgery was conducted

MAINS Q *Evaluate the challenges in ensuring the safety of reintroduced apex predators in India's protected areas and suggest measures to mitigate human-wildlife conflict.*

USE: Apex predator Human-wildlife conflict Wildlife forensics Conservation management Habitat security

10 questions, 10 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
-
- 6** With reference to the Supreme Court's ruling on river pollution in Rajasthan, consider the following statements:
1. Construction is prohibited within 100 metres of the river edges.
 2. The Rajasthan State Industrial Development and Investment Corporation was cited for failing to enforce pollution norms.
 3. Hazardous industries are banned within 100 metres of the river edges.
- Which of the statements given above is/are correct?
- (a) 2 only (b) 3 only
(c) 1 and 2 only (d) 1, 2 and 3
-
- 7** Which central body is reviewing the proposal to revise the circle rates in Delhi?
- (a) Ministry of Finance (b) Union Ministry of Housing and Urban Affairs
(c) Ministry of Land Resources (d) Ministry of Rural Development
-

8 With reference to the cheetah reintroduction project in India, consider the following statements:

1. Kuno National Park is the site of the cheetah reintroduction project.
2. The cheetah KNG22 was rescued from the Sheopur Territorial Forest Division.
3. India currently has over 100 cheetahs remaining after the death of KNG22.

Which of the statements given above is/are correct?

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

9 With reference to the PRAGATI Park in Uttar Pradesh, consider the following statements:

1. Zone 1 of the park will be developed via a Special Purpose Vehicle (SPV) under a PPP model.
2. The State government provides an interest-free loan of ₹500 crore for the project.
3. The park is designed to foster robotics and AI manufacturing.

Which of the statements given above is/are correct?

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

10 With reference to the CBSE Experience Centre and NEP 2020, consider the following statements:

1. The centre features 12 zones and 21 exhibits to showcase the evolution of school education.
2. NEP 2020 advocates for a return to rote learning to ensure academic excellence.
3. The CBSE Experience Centre in Dwarka covers an area of 6,000 square feet.

Which of the statements given above is/are correct?

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

(c) 01 (q) 6 (c) 8 (q) 7 (c) 9 (q) 5 (q) 4 (q) 3 (q) 2 (c) 1 • ANSWERS



TELEGRAM



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