



CLARITY 4 SURE

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CURRENT AFFAIRS

October 2026

Every daily post of the month, in full · 1 days · 28 items

For NABARD Grade A · RBI Grade B · SEBI Grade A · IRDAI · SIDBI

Big themes · Misc GA 12 · Economy 6 · Banking and Finance 4

Most mentioned · Asian Games



GIANT KILLERS

NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

 1 188.75 SURAJ RAVINDRA	 2 185 LOKESH CHANDRAN	 3 185 VIVEK	 4 184.50 KAPIL PATLYA	 5 183.75 SIDDHANT KHESARWANI	 6 182 LALIT KUMAR
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BE NEXT. BE A TOPPER !

6 OF THE
TOP 10

Six of the ten highest scorers in NABARD Grade A 2026 came from this classroom — 32 final selections in one batch. The same mentors compile this book every day.

Contents

Every daily post of October 2026 in full, day by day — 1 days, 28 items. Every line is linked; so is every bookmark in your PDF reader.

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How to use this book — the four-step method and your revision tracker	4
1 October 2026 — Agriculture · Banking and Finance · Reports & Articles · Economy · Social Issue · Misc GA	5

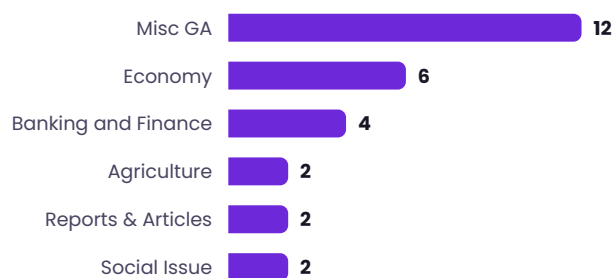
THE MONTH IN NUMBERS

October 2026 at a glance

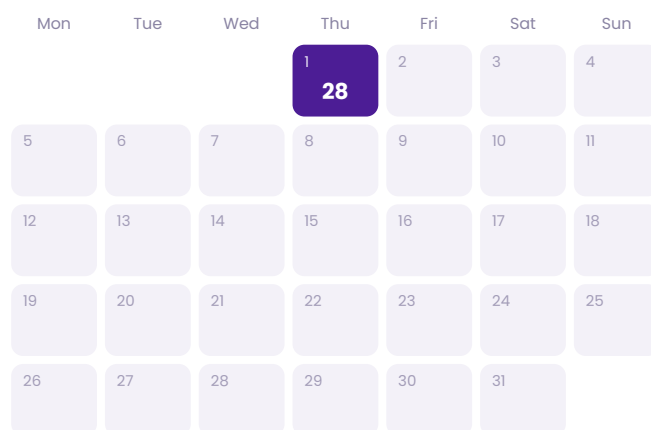
1 daily compilations, 28 items across 6 topics — Misc GA weighed the most. Read the charts first: they tell you where this month's questions will come from.



Items by topic



Items per day



Darker = a heavier day. Two-day posts are split across their days.

Where the items sat



READ IT THE WAY TOPPERS DO

How to use this book

One day a sitting. Read the day, then close the book and say the **Five to remember** out loud before you look. That single habit is the difference between reading current affairs and scoring from them.

1**Read the day**

Every item, source and table. Underline the bold facts: they are the exam.

2**Say the five**

Close the book. Recite the day's *Five to remember*. Only then check.

3**Take the quiz**

Each day ends with its ten-question quiz. Note every wrong answer.

4**Come back**

Tick the tracker. Recall the day again on day 3 and day 7, then use the revision sheet.

Your revision tracker

Tick as you go. Day 3 and day 7 recalls are what move a fact from short-term to exam-day memory.

DAY	READ	RECALL +3	RECALL +7	QUIZ	NOTES
1 October 2026 · 28 items	☐	☐	☐	☐	

DAY 1 OF 1

1 October 2026

Thursday · 28 items · 6 topics

Agriculture 2 · Banking and Finance 4 · Reports & Articles 2 · Economy 6 · Social Issue 2 · Misc GA 12

NABARD CURRENT AFFAIRS

Agriculture

Southwest Monsoon 2026 Ends with 13% Rainfall Deficit

- The **2026 southwest monsoon** ended with rainfall at **87% of the Long Period Average (LPA)**.
- India received about **759.4 mm** of rainfall against the LPA of **868.6 mm**.
- The **13% deficit** was the largest in more than a decade, according to the **India Meteorological Department (IMD)**.
- A strong **El Niño** in the Pacific was one of the factors associated with the deficient monsoon.

Annual Survey of Industries 2024–25

- The **Annual Survey of Industries (ASI) 2024–25**, released by MoSPI, reported **2.7 lakh factories** and **1.67 crore workers**.
- The average wage per factory worker increased **5.3% to ₹2.28 lakh**.
- **Jharkhand** recorded a **5.2% fall** in average wages, although its average wage of **₹3.04 lakh** remained above the national average.
- **Bihar** recorded a **16.7% increase** in average wages to **₹1.63 lakh**.

RBI CURRENT AFFAIRS

Banking and Finance

SEBI Approves Reforms for Portfolio Management Services

- **SEBI** approved changes to the **Portfolio Management Services (PMS)** regulatory framework.
- PMS providers will be allowed to invest client funds in **direct mutual fund schemes and Specialised Investment Funds (SIFs)** under the proposed framework.
- PMS can also invest up to **10% of client AUM in investment-grade unlisted debt**, subject to conditions and client consent.
- SEBI also approved changes to **settlement proceedings**, including formula-based settlement amounts and a fast-track mechanism for certain violations.

India's Net FDI Rises to Five-Year High

- India's **net FDI** increased to **US\$7.35 billion in July 2026**, the highest since May 2021.
- Gross FDI inflows stood at **US\$14.58 billion** during July.
- Major sectors receiving equity inflows included **communication, financial services and computer services**.

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- During **April–July 2026**, net FDI reached **US\$13.4 billion**, compared with US\$9.7 billion a year earlier.

India's First Blue Bond by SMFCL

- **Sagarmala Finance Corporation Ltd. (SMFCL)** launched India's first **blue bond**.
- It aims to raise **₹600 crore**, with a **₹500 crore green-shoe option**.
- The 10-year bond will support **maritime lending, greenfield ports and coastal road projects**.
- **Blue bonds** are debt instruments used to finance projects linked to **marine and water-related sustainability**.

IndusInd Bank Launches GCC Banking Vertical

- **IndusInd Bank** launched a dedicated **Global Capability Centre (GCC) Banking** vertical.
- It combines digital banking, employee banking, commercial cards, **FEMA/capital-account solutions** and foreign-currency banking.
- Its International Banking Unit at **GIFT City** will support cross-border banking requirements.
- India's GCC ecosystem has grown significantly, with **2,117 GCCs** reported in the supplied data.

RBI AND NABARD CURRENT AFFAIRS

Reports & Articles

1. Status of Policing in India Report (SPIR) 2026

Source: The Hindu

Context SPIR 2026 was released, based on a **16-state survey of 8,306 citizens** — mapping **cybercrime exposure, vulnerability patterns** and **police redressal mechanisms**.

What It Is

- An empirical multi-state study of the **everyday interface between citizens and the police**
- Tracking the **lifecycle of cyber frauds** — from digital exposure and victimisation to **formal reporting and financial recovery**
- Published jointly by **Lokniti–CSDS** and **Common Cause**

Key Findings

- **Cybercrime increased sharply:** Cybercrime cases rose **17.9%**, from **86,420 in 2023 to 1,01,928 in 2024**, while overall registered crime fell by about **6%**.
- **High exposure to scams:**
 - **33%** received calls about unordered deliveries.
 - **31%** encountered high-return investment scams.
 - **27%** received calls from fake bank officials seeking account details.
- **More internet use, more exposure:** **46%** of high internet users reported moderate-to-high scam exposure, compared with **19%** among non-internet users.
- **Cybercrime victims:** Around **13%** of respondents had directly experienced cybercrime in the previous 2–3 years. Among them, **54% faced financial fraud**, and **23% lost more than ₹20,000**.
- **Higher-income and educated groups also targeted:** Financial fraud affected **57% of affluent victims** compared with **47% of poor victims**. Among education groups, **59% of graduates** were targeted compared with **40% of non-literate citizens**.
- **Low police reporting:** Only **49%** of victims filed a formal police complaint, while **39% did not complain**

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and **9% discontinued the process after the first visit.**

- **Bribery and recovery:** **27%** of complainants reported paying a bribe. Among those who paid, **41% recovered their full loss**, compared with **12% among those who did not pay**. This is a survey finding showing an association, **not proof that bribery causes better recovery.**
- **Greater burden on poorer victims:** **51% of poor victims** reported paying a bribe, compared with **12% of affluent victims**. **55% of poor victims** relied on informal influence networks to advance their cases.

Important Facts for Exams

- **Cybercrime:** Crime committed using computers, mobile phones, networks or the internet.
- **Social Engineering:** Manipulating people psychologically to obtain money, passwords or sensitive information.
- **Cyber Fraud:** Using digital technologies to deceive people and illegally obtain money or information.
- **CFCFRMS:** System designed to coordinate rapid action to **freeze funds lost through cyber financial fraud.**
- **I4C: Indian Cyber Crime Coordination Centre**, under the Ministry of Home Affairs, which coordinates India's cybercrime response.
- **CEIR: Central Equipment Identity Register**, used to track and block lost or stolen mobile phones.
- **ASTR:** Technology used to identify suspicious or fraudulent mobile connections.
- **Procedural Fatigue:** Discouragement or withdrawal caused by lengthy, complicated or repeated official procedures.

The Ageing World and India's Narrowing Window

Source: Business Standard

Context A new **global demographics report by Moody's Ratings** underscores a structural shift — **more than 70 per cent of the world's population** now lives in countries with fertility **at or below replacement rate.**

Key Highlights

- **Global ageing:** Over **70% of the world's population** lives in countries with fertility at or below replacement level. Global fertility fell from **4.9 (1950)** to about **2.2**.
- **India's ageing:** India entered the **"ageing" category** around 2024, with 65+ population crossing **7%**. It may become **"aged" (14%) by 2049** and **"super-aged" (21%) by 2065**.
- **Demographic dividend:** About **68% of Indians were aged 15–64 in 2025**, but the working-age share is expected to decline after **2030**.
- **Economic opportunity:** Demographic change contributed about **1.9 percentage points annually** to India's growth during **1981–2021**.
- **Women's employment:** Female labour-force participation is around **32%**. Raising it to **50%** could add about **1 percentage point annually to GDP growth**, according to the World Bank estimate cited.
- **Elderly population:** Indians aged **60+** are projected to rise from **153 million (2022) to 347 million (2050)**.
- **Policy challenge:** India needs more **jobs, skills and female employment** while preparing for higher demand for **pensions, healthcare, geriatric care and senior housing**.

Key Terms

- **Demographic Dividend:** Economic growth potential created when the working-age population becomes larger relative to dependants.
- **Replacement-Level Fertility:** Fertility rate needed to maintain a broadly stable population; generally around **2.1 children per woman**.

- **Working-Age Population:** Usually the population aged **15–64 years**.
- **Ageing Population:** A population in which the share of older people is increasing significantly.
- **Super-Aged Society:** A society where **21% or more** of the population is aged 65 or above.
- **Silver Economy:** Economic activities and markets related to the needs of older people.
- **Female Labour-Force Participation Rate (FLFPR):** Share of working-age women who are employed or actively seeking employment.

Economy

US State Department Report on India's Investment Climate

- A **US Department of State report** assessed India's investment environment and highlighted issues related to **foreign-investment restrictions and regulatory practices**.
- The report noted that India permits **100% FDI in many sectors**, while some sectors still require government approval.
- These include areas such as **multi-brand retail, private banking, pharmaceuticals, defence, media and satellites**.
- These are **claims and assessments of the US report**, rather than an independent conclusion.

CAFE-III Norms for Passenger Vehicles

- The government notified the **third phase of Corporate Average Fuel Economy (CAFE-III) norms**.
- The norms will apply from **1 April 2027 to 31 March 2032**.
- They tighten fleet-level fuel-efficiency requirements and provide incentives for **EVs, hybrids, flex-fuel vehicles and other cleaner technologies**.
- Under the framework, a **battery electric vehicle counts as three vehicles** for the fleet-efficiency calculation.

Green Energy Corridor Phase III Approved

- The Union Cabinet approved **Green Energy Corridor Phase III** with an outlay of over **₹1.86 lakh crore**.
- It aims to integrate up to **135 GW of renewable energy** into the electricity grid by **FY2032–33**.
- Around **₹1.36 lakh crore** is allocated for intra-state transmission systems.
- A dedicated **₹50,000 crore** component will support **50 GWh of Battery Energy Storage Systems (BESS)**.

India Participates in ASEAN-India Economic Ministers' Meeting

- India participated in the **23rd ASEAN-India Economic Ministers Consultation** and the **14th East Asia Summit-Economic Ministers' Meeting** in Manila.
- Discussions covered **trade, investment, energy security, industrial clusters and regional economic cooperation**.
- India called for a balanced and trade-facilitative review of the **ASEAN-India Trade in Goods Agreement (AITIGA)**.
- India-ASEAN trade reached **US\$128.38 billion in 2025–26**.

HAL-SkyPulse ₹2,491 Crore Helicopter Programme

- **HAL and SkyPulse Solutions IFSC** signed an MoU for a proposed **₹2,491 crore helicopter programme**.
- The programme covers **30 HAL-manufactured helicopters**, with 10 planned during 2027–29 and 20

from 2030 onwards.

- Applications include **emergency medical services, disaster response, search and rescue, tourism and UDAN**.
- The programme also covers **leasing, financing, MRO, training and engineering support**.

India International Water Week 2026

- **India International Water Week 2026** was held at **Bharat Mandapam, New Delhi**, from **22–26 September**.
- The theme was **“Climate Resilient Water Management.”**
- Participants from around **150 countries** discussed sustainable and technology-driven water management.
- The event also promoted **South-South cooperation** and progress towards **SDG 6 – Clean Water and Sanitation**.

Social Issue

Seva First Innovation Challenge 2026

- The **Seva First Innovation Challenge (SFIC)** was launched to encourage young people to develop solutions to **community problems**.
- It has three levels: **Junior, Technical and Open** for school students, ITI/polytechnic students, and higher-education/research participants.
- Key themes include **sustainable development, farmers, health, education and security**.
- The challenge is being organised by the **Ministry of Education, AICTE and UGC**, with IISc Bengaluru as a nodal institution.

ECI's Electoral Roll Management Systems

- **ECINET**, launched by the Election Commission in 2026, is a unified digital platform integrating more than **40 election-related portals and applications**.
- It provides services relating to **electoral rolls, candidates, political parties and polling information**.
- The issue discussed in the supplied article concerns the balance between **centralised software systems and the statutory role of Electoral Registration Officers (EROs)**.
- The Maharashtra Chief Electoral Officer sought changes to preserve ERO discretion in handling **voter-data discrepancies**.

Misc GA

Sunil Kumar Wins Bronze in Greco-Roman Wrestling

- **Sunil Kumar** won bronze in the men's **87 kg Greco-Roman wrestling** event.
- He defeated the Philippines' **Roberts Callum Johnston 9–0** by technical superiority.
- He had earlier lost his semifinal **0–11** to Japan's **Taizo Yoshida**.
- This became his **second Asian Games medal**, making him the first Indian Greco-Roman wrestler to achieve this.

Lovlina Borgohain Reaches Asian Games Final

- **Lovlina Borgohain** reached the women's **75 kg boxing final**.

- She defeated Kazakhstan's **Natalya Bogdanova 3–2** in the semifinal.
- She became the **first Indian woman boxer to reach back-to-back Asian Games finals**.
- **Priya Ghanghas** and **Kapil Pokhariya** won bronze medals.

India Reaches Women's Hockey Final

- India defeated **South Korea 2–0** to reach the **women's hockey final**.
- **Ishika Chaudhary** and **Salima Tete** scored for India.
- India dominated possession but struggled to convert penalty corners during the early stages.
- The result put India one step away from reclaiming the **Asian Games women's hockey gold**.

Sanskrit Subhashitam on Six Qualities of Success

- The Sanskrit verse highlights six qualities: **diligence, courage, patience, wisdom, strength and valour**.
- The verse conveys that **human effort and ability are important for achieving success**.
- It links **wisdom and courage** with effective action.
- The message combines the ideas of **human effort and destiny**.

Skytrax World Airline Awards 2026

- **Singapore Airlines** was named the **World's Best Airline** in the 2026 Skytrax World Airline Awards.
- **Qatar Airways** ranked second and **Cathay Pacific** third.
- **Air India** was the highest-ranked Indian airline at **57th globally**.
- **IndiGo** ranked 61st and was recognised as the Best Low-Cost Airline in India & South Asia.

TakeMe2Space to Launch Orbital Data Centre

- Indian spacetech company **TakeMe2Space** plans to launch India's first networked **orbital data-centre mission** in 2028.
- Two satellites of about **100 kg each** are planned for launch on a **SpaceX Falcon 9**.
- Each satellite is planned to carry **NVIDIA Thor GPUs, 100 TB storage and 1.5 kW power**.
- The project aims to enable **in-orbit computing and data processing across satellites**.

Bodhana Sivanandan Becomes Youngest Woman Grandmaster

- Indian-origin British chess player **Bodhana Sivanandan** became the youngest **Woman Grandmaster (WGM)** at age **11**.
- She secured her third and final WGM norm at the **46th Chess Olympiad**.
- She represented **England** at the Olympiad in Samarkand.
- She also became one of the youngest players to achieve major international chess milestones.

V.S. Rathavel Becomes India's 99th Grandmaster

- **V.S. Rathavel** of Tamil Nadu became India's **99th Grandmaster**.
- He crossed the required **2,500 Elo rating**.
- The achievement came during the **3rd Guwahati Smart City International Open 2026**.
- The milestone added another Indian player to the country's growing pool of chess Grandmasters.

World Contraception Day 2026

- **World Contraception Day** is observed on **26 September**.

- The **2026 theme** was **"No Barriers, Just Choices."**
- It promotes awareness of **contraceptive methods and informed reproductive-health choices**.
- The first observance was held in **2007**.

International Day for the Total Elimination of Nuclear Weapons

- Observed annually on **26 September**.
- It promotes awareness about the dangers of **nuclear weapons and nuclear disarmament**.
- The UN General Assembly designated the day through **Resolution A/RES/68/32** in 2013.
- The first observance took place in **2014**.

World Environmental Health Day 2026

- Observed on **26 September** every year.
- The **2026 theme** was **"Environmental Health: Standing with Science to Protect Communities."**
- It highlights the role of environmental health professionals in **public health and community protection**.
- The observance is coordinated by the **International Federation of Environmental Health (IFEH)**.

Delhi Launches 'Udyog Mitra' Portal

- Delhi launched the **'Udyog Mitra'** portal under the **Ease of Doing Business** initiative.
- It provides a **single-window platform** for business licences and NOCs.
- The portal initially integrates **50+ services from 15 departments**, with plans for further expansion.
- It includes features such as **Single Sign-On, Common Application Form, Know Your Approvals and application tracking**.

FIVE TO REMEMBER · 1 OCTOBER 2026

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2. The **2026 southwest monsoon** ended with rainfall at **87% of the Long Period Average (LPA)**. [Southwest Monsoon 2026 Ends with 13% Rainfall D...](#)
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5. **Global ageing**: Over **70% of the world's population** lives in countries with fertility at or below replacement level. Global fertility fell from **4.9 (1950)** to about **2.2**. [The Ageing World and India's Narrowing Window](#)

THE CLASSROOM BEHIND THIS BOOK

Be next. Be a topper.

Six of the ten highest scorers in NABARD Grade A 2026 prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors compile this book every day, and teach the courses below.

6/10

of the top ten scorers

32

final selections, one batch

12

reached the interview

Daily

current affairs, free

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