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Current Affairs Today — March 30, 2026

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RBI RELEASES PAYMENTS VISION 2028 — BANK ACCOUNT PORTABILITY IN FOCUS

The Reserve Bank of India released its **Payments Vision 2028** document in March 2026, introducing the concept of bank account portability through a new **Payments Switching Service (PaSS)** to allow customers to seamlessly migrate mandates across banks.

Background

India’s digital payments ecosystem has expanded dramatically since 2016, with UPI processing over 15 billion transactions per month by 2025. However, a persistent friction remained: once a customer links salary credits, EMI mandates, utility auto-debits, and SIP deductions to one bank, switching banks becomes practically

impossible even if better rates or services are available elsewhere. This “stickiness” reduces inter-bank competition and penalises customers who want to move.

Key Provisions of Payments Vision 2028

The RBI’s Payments Vision 2028 introduces several forward-looking goals:

- **Payments Switching Service (PaSS):** A centralised platform that consolidates all standing instructions and payment mandates linked to a bank account. When a customer wishes to switch banks, PaSS enables seamless transfer of all mandates without individually contacting every service provider.
- **Cross-Border Payments:** Aligning India’s payment systems with **G20 cross-border payment standards** to make international remittances faster, cheaper, and more accessible.
- **Digital Currency Expansion:** Expanding the use of the **e-Rupee (CBDC)** in retail and wholesale payment segments.
- **Financial Inclusion:** Deepening digital payment access in Tier 3–6 cities and rural areas through interoperable infrastructure.

UPSC Angle

The Vision 2028 signals a shift from expanding digital payment *access* to improving *quality and usability* — making competitive banking a reality for ordinary customers. The cross-border payment agenda also connects to India’s G20 presidency legacy commitments on financial inclusion (October 2023).

FACTS CORNER — KNOWLEDGEPEDIA

RBI PAYMENTS VISION 2028:

Released by: Reserve Bank of India (RBI), March 2026

Flagship feature: Payments Switching Service (PaSS) for bank account portability

Previous document: Payments Vision 2025 (released 2022)

RBI Governor (2026): Sanjay Malhotra

UPI transactions (monthly peak, 2025): ~15 billion

e-Rupee: India’s Central Bank Digital Currency (CBDC), launched in pilot in 2022

G20 cross-border payments roadmap: Adopted at New Delhi Summit, September 2023

JAN VISHWAS BILL DECRIMINALISES EXPORT RULE VIOLATIONS

Parliament passed the **Jan Vishwas (Amendment of Provisions) Bill** targeting export-related offences across three sectors — Textiles, Handlooms, and APEDA-regulated agricultural products — replacing imprisonment with financial penalties for minor violations.

Background

The original **Jan Vishwas (Amendment of Provisions) Act, 2023** decriminalised minor offences across 42 central Acts, removing imprisonment for regulatory violations that did not involve fraud, violence, or public harm. The 2026 amendment extends this logic to export-related statutes, particularly relevant for India's small and medium exporters who faced disproportionate criminal liability for technical non-compliance.

Key Decriminalised Violations

| SECTOR | OLD PENALTY | NEW PENALTY |
|---|-----------------------------|--|
| Textiles — exporting against prescribed norms | Up to 1 year imprisonment | Warning (1st offence); fines up to Rs 25 lakh (repeat) |
| Handlooms — failure to provide information / false records | Up to 3 months imprisonment | Fines: Rs 10,000 to Rs 25,000 |
| APEDA (Agriculture) — exporting without compliance / obstructing officials | Imprisonment | Fines up to Rs 10,000 or twice goods' value |

Policy Significance

The decriminalisation reduces the compliance burden on India's estimated 8 lakh registered MSME exporters who previously risked criminal prosecution for paperwork violations. It aligns with the government's broader **Ease of Doing Business** agenda and the vision of making India a **\$2 trillion export economy by 2030**.

UPSC Angle

Prelims: Jan Vishwas Act 2023, APEDA (Agricultural and Processed Food Products Export Development Authority), Ministry of Commerce. **Mains GS-3:** Decriminalisation as regulatory reform; export competitiveness; ease of doing business — balancing regulatory discipline with business-friendly governance.

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JAN VISHWAS BILL — EXPORT PROVISIONS:

Original Jan Vishwas Act: 2023 — decriminalised 183 offences across 42 Acts

2026 amendment covers: Textiles, Handlooms, APEDA-regulated agricultural goods

APEDA: Agricultural and Processed Food Products Export Development Authority; established under APEDA Act, 1985; under Ministry of Commerce and Industry

India's merchandise exports (FY26 estimate): ~\$430 billion

India's MSME exporters: ~8 lakh registered units

OTHER RELEVANT FACTS:

Jan Vishwas Act 2023 was recommended by the Advisory Committee on Decriminalisation of Offences (2019)

India's target: \$2 trillion merchandise + services exports by 2030 (Foreign Trade Policy 2023)

Handloom sector: ~35 lakh weavers; 2nd largest employment in textile sector after agriculture

INDIA HOSTS IONS MARITIME EXERCISE IN KOCHI

India hosted the **Indian Ocean Naval Symposium (IONS) Maritime Exercise** at the Maritime Warfare Centre, Kochi, with 12 member nations — the first major exercise since India assumed the **IONS Chairmanship for 2026–2028** after a 16-year gap.

What is IONS?

The **Indian Ocean Naval Symposium (IONS)** is a voluntary, inclusive forum of navies of the littoral states of the Indian Ocean Region (IOR). It was **initiated by India in 2008** during a conclave of naval chiefs in New Delhi. IONS operates on consensus and focuses on non-traditional maritime security challenges.

Exercise Details

- **Location:** Maritime Warfare Centre, Kochi, Kerala
- **Participating nations (12):** Bangladesh, France, Indonesia, Kenya, Maldives, Mauritius, Myanmar, Seychelles, Singapore, Sri Lanka, Tanzania, and Timor-Leste
- **Focus areas:** Piracy, human trafficking, disaster response, and maritime domain awareness (MDA)
- **India's role:** Chair for 2026–2028 (first time holding chairmanship since 2010)

Strategic Significance

India's assumption of IONS chairmanship aligns with the country's vision of **SAGAR (Security and Growth for All in the Region)**, articulated by PM Modi in 2015. It also reinforces the **Indo-Pacific** narrative: India as the net security provider for the Indian Ocean, responsible for maritime commons.

UPSC Angle

Prelims: IONS founded 2008, chairmanship 2026–2028, Maritime Warfare Centre Kochi. **Mains GS-2 (IR):** India's maritime diplomacy; Indo-Pacific strategy; role in IOR security architecture. **Mains GS-3 (Security):** Non-traditional maritime security threats; counter-piracy cooperation.

FACTS CORNER — KNOWLEDGEPEDIA

IONS — CORE DATA:

Full form: Indian Ocean Naval Symposium

Founded: 2008, initiated by India (conclave of IOR naval chiefs, New Delhi)

Current members: ~24 member navies of IOR littoral states

India's chairmanship: 2026–2028 (previous: 2008–2010)

Exercise venue: Maritime Warfare Centre, Kochi

Participating nations in March 2026 exercise: 12

OTHER RELEVANT FACTS:

SAGAR doctrine: Security and Growth for All in the Region — PM Modi, 2015 (Mauritius)

Indian Ocean accounts for ~75% of world seaborne trade in oil

India's EEZ in Indian Ocean: ~2.37 million sq km

Other India-led maritime forums: IORA (Indian Ocean Rim Association), QUAD maritime cooperation

TELANGANA PASSES BILL FOR ELDERLY FINANCIAL SUPPORT

*The Telangana Legislative Assembly passed the **Telangana Employees Accountability and Monitoring of Parental Support Bill, 2026**, making financial support for elderly parents legally binding for government and private sector employees, with salary deduction as a penalty mechanism.*

Key Provisions

- **Applicability:** Public representatives, government employees, and private sector employees

- **Penalty:** Deduction of **15% of salary or Rs 10,000** (whichever is lower) for failure to support elderly parents
- **Transfer mechanism:** Deducted amounts transferred directly to the neglected parent
- **Bipartisan support:** Received backing from BJP and CPI members in the Assembly

Legal Context

The bill expands on the **Maintenance and Welfare of Parents and Senior Citizens Act, 2007** (a central law) which already makes it a legal duty for children and relatives to maintain parents and senior citizens. The 2007 Act established Maintenance Tribunals at district level. Telangana's bill goes further by:

- 1 Including **private sector employees** (central law focused mainly on children, not distinguishing employment sector)
- 2 Creating an **automatic salary-deduction mechanism** rather than relying on Tribunal enforcement
- 3 Covering **elected representatives** explicitly

UPSC Angle

Prelims: Maintenance and Welfare of Parents and Senior Citizens Act 2007; Telangana bill 2026. **Mains GS-2 (Governance/Social Justice):** State-level innovation in social security legislation; constitutional basis for welfare legislation; intergenerational social contract; Article 41 (DPSP — right to assistance in old age).

FACTS CORNER — KNOWLEDGEPEDIA

TELANGANA ELDERLY SUPPORT BILL 2026:

Full name: Telangana Employees Accountability and Monitoring of Parental Support Bill, 2026

Penalty: 15% salary deduction or Rs 10,000, whichever is lower

Direct transfer to parent's account

Related central law: Maintenance and Welfare of Parents and Senior Citizens Act, 2007

DPSP basis: Article 41 — Right to work, education, and public assistance in cases of old age

OTHER RELEVANT FACTS:

India's senior citizen population (60+): ~14 crore (2026); projected 34 crore by 2050

National Policy for Senior Citizens: 2011

Maintenance Tribunals: established under the 2007 Act; each district has one

Rashtriya Vayoshri Yojana: Central scheme providing assistive devices to poor elderly

INDIA CONTRIBUTES SIGNIFICANTLY TO GLOBAL MATERNAL DEATHS

A study published in a leading medical journal (March 2026) revealed that India accounted for approximately **24,700 of the 2.4 lakh global maternal deaths** in 2023 — the highest burden among major economies, while India's MMR has improved significantly since 1990.

Global and India Data

| INDICATOR | GLOBAL (2023) | INDIA (2023) |
|------------------------------|---------------|--------------|
| Total maternal deaths | ~2,40,000 | ~24,700 |
| MMR (per 1 lakh live births) | — | 116 |
| MMR in 1990 | — | 508 |
| SDG target (2030) | below 70 | below 70 |

India's Progress and Gaps

- India's MMR dropped from **508 (1990)** → **36,900 deaths (2015)** → **116 MMR (2023)** — significant progress driven by Janani Suraksha Yojana, institutional delivery push, and PMSMA
- **Sharpest improvements: 2000–2015**; progress has **slowed post-2015**
- **Regional disparities:** Kerala and Tamil Nadu near global targets; Uttar Pradesh, Bihar, Madhya Pradesh have much higher rates
- **Primary causes:** Haemorrhage, hypertensive disorders, infections, complications from pre-existing conditions

Policy Framework

Key government programmes:

- **Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA):** Free ANC check-ups on 9th of every month
- **Janani Suraksha Yojana (JSY):** Cash incentive for institutional deliveries
- **LaQshya Programme:** Improving quality of care in labour rooms and maternity OTs
- **Poshan Abhiyaan:** Addressing maternal malnutrition

UPSC Angle

Prelims: MMR definition; India's MMR 116 (2023); SDG target 70 by 2030. **Mains GS-2 (Health/Social Justice):** India's public health governance; SDG 3 (Good Health and Well-being); maternal health as a women's rights issue; role of ASHA workers in reducing MMR.

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INDIA MATERNAL MORTALITY — KEY DATA:

Global maternal deaths (2023): ~2.4 lakh

India's maternal deaths (2023): ~24,700

India's MMR (2023): 116 per 1 lakh live births

India's MMR (1990): 508 — reduction of ~77% over 33 years

SDG 3.1 target: MMR below 70 per 1 lakh live births by 2030

Best-performing states: Kerala (~19), Tamil Nadu (~54)

Worst-performing states: UP (~167), Bihar (~130), MP (~163)

OTHER RELEVANT FACTS:

Janani Suraksha Yojana (JSY): Launched 2005; ~1 crore beneficiaries annually

PMSMA: Free antenatal care on 9th of every month at government facilities

LaQshya Programme: Labour Room Quality Improvement Initiative, 2017

India's institutional delivery rate: ~89% (2020 NFHS-5); from 38.7% in 2005

ASHA workers: ~10 lakh across India; first point of maternal health contact

MAOIST LEADER SOMANNA SURRENDERS IN VIJAYAWADA

Senior CPI (Maoist) commander **Chelluru Narayana Rao** (alias **Somanna**) surrendered before Andhra Pradesh Police in Vijayawada on March 30, 2026, marking a significant setback for the Maoist movement in the Andhra-Odisha Border (AOB) Special Zone.

Background

Somanna, from Bathupuram village in **Srikakulam district** (historically associated with the 1967–70 Naxalbari-inspired Srikakulam armed struggle), rose through CPI(Maoist) ranks to hold multiple senior positions simultaneously:

- Member, **Andhra-Odisha Border (AOB) State Committee**
- Part of the **State Military Commission**
- Commander, **3rd Company under Central Regional Committee (CRC)**

He came to prominence after the deaths of senior leaders Gazarla Ravi and Aruna, filling the leadership vacuum in the AOB region.

Left Wing Extremism in India

- **CPI (Maoist)** was formed in **2004** through the merger of CPI(ML)(People’s War) and the Maoist Communist Centre of India (MCCI)
- It is designated a **terrorist organisation** under the **Unlawful Activities (Prevention) Act (UAPA), 1967**
- The **Red Corridor** — once spanning 106 districts across 10 states — has shrunk to fewer than 38 districts as of 2025
- The AOB (Andhra-Odisha Border) region has been a strategic Maoist zone with dense forests providing cover

UPSC Angle

Prelims: CPI(Maoist) formed 2004; banned under UAPA; Red Corridor shrinkage. **Mains GS-3 (Internal Security):** Left Wing Extremism — causes, spread, and counter-strategies; rehabilitation policy; role of CRPF and state police in anti-Maoist operations; development vs. security approach.

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LWE AND MAOIST MOVEMENT:

CPI(Maoist) formed: 2004 (merger of CPI(ML)(PW) + MCCI)

Legal status: Terrorist organisation under UAPA, 1967

Red Corridor at peak: 106 districts, 10 states

Red Corridor (2025): <38 districts

AOB: Andhra-Odisha Border Special Zone — key Maoist stronghold

Srikakulam armed struggle: 1967–1970 — one of India’s earliest Naxalite uprisings

OTHER RELEVANT FACTS:

SAMADHAN strategy: Government’s anti-LWE policy (Smart leadership, Aggressive strategy, Motivation, Action plan, Dashboard, Harnessing technology, Action on finances, No complacency)

Aspirational Districts Programme: Includes many former Red Corridor districts

Surrender and Rehabilitation Policy: Central government offers Rs 50,000 per surrendering cadre + vocational training + Rs 25,000 for revealing information about arms caches

AIR CHINA RESUMES BEIJING–PYONGYANG FLIGHTS AFTER SIX YEARS

Air China resumed direct scheduled flights between **Beijing Capital International Airport** and **Pyongyang's Sunan International Airport** on **March 30, 2026** — the first resumption after a six-year suspension triggered by North Korea's COVID-19 border closures in 2020.

Background

North Korea sealed its borders completely in **January 2020** — among the world's strictest COVID responses. This suspended the only regular international air link, the Air China Beijing–Pyongyang route, cutting DPRK's already minimal external engagement. **Air Koryo**, North Korea's national airline, has not independently resumed full international scheduled services.

Strategic Context

- **China** is North Korea's largest trading partner (~90% of DPRK's foreign trade)
- The flight resumption supports official exchanges, trade missions, and limited business travel
- **Tourist visas remain largely restricted**; travel is primarily official or business-purpose
- The border city of **Dandong** (China-DPRK land crossing) still shows low passenger movement, suggesting the broader normalisation remains cautious

Geopolitical Significance

North Korea's gradual reopening, facilitated by China, signals a shift in Pyongyang's calculus — potentially seeking economic relief after years of sanctions-induced isolation combined with COVID restrictions. For China, restored connectivity aligns with its role as DPRK's primary economic and political lifeline.

UPSC Angle

Mains GS-2 (IR): China-North Korea bilateral relations; East Asian geopolitics; UN sanctions regime on DPRK; India's policy toward Korean peninsula.

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AIR CHINA-DPRK RESUMPTION:

Route suspended: January 2020 (COVID border closures)

Resumed: March 30, 2026 (after 6 years)

Air Koryo: North Korea's state-owned national airline

DPRK's share of trade with China: ~90%

Dandong: China-DPRK border city (Liaoning Province); major land crossing point

OTHER RELEVANT FACTS:

DPRK under UN sanctions since 2006 (first nuclear test); UNSC Resolutions 1718, 2270, 2321 etc.

North Korea officially declared itself a nuclear weapons state (2022 law)

Kim Jong-un has not made any foreign visit since COVID closures

Six-Party Talks (2003–2009): China-hosted forum for North Korean denuclearisation — currently stalled

RED SKIES OVER WESTERN AUSTRALIA — CYCLONE NARELLE TRIGGERS DUST STORM

Tropical Cyclone Narelle made landfall over Queensland, traversed to the Northern Territory and Western Australia, triggering a spectacular red dust storm over the **Gascoyne region** of Western Australia — including Shark Bay, Denham, Exmouth, and Karratha — creating near-zero visibility conditions.

Scientific Explanation

The storm lifted **iron-rich red soil** from Western Australia's ancient geological terrain high into the atmosphere. The resulting red-orange sky is explained by **Rayleigh scattering**: airborne iron-rich dust particles scatter shorter blue wavelengths of sunlight, allowing longer red wavelengths to dominate — creating the characteristic crimson appearance.

Cyclone Details

- **Category:** 4 (weakened to Category 3 at peak landfall impact)
- **Wind speeds:** Exceeding 200 km/h at peak intensity
- **Path:** Queensland → Northern Territory → Indian Ocean → Western Australia
- **Affected areas:** Shark Bay, Denham, Gascoyne region, Exmouth, Karratha

Cyclone Classification (Australia's Bureau of Meteorology — BoM)

| CATEGORY | WIND SPEED (GUST) |
|----------|-------------------|
| 1 | < 125 km/h |
| 2 | 125–170 km/h |
| 3 | 170–225 km/h |
| 4 | 225–280 km/h |
| 5 | > 280 km/h |

UPSC Angle

Prelims: Cyclone Narelle — Category 4; Gascoyne (WA); Rayleigh scattering. **Mains GS-1 (Geography):** Tropical cyclone formation; Australian geography; dust storms and climate patterns; red sky phenomenon and light scattering.

★ FACTS CORNER — KNOWLEDGEPEDIA

CYCLONE NARELLE AND DUST STORM:

Cyclone category: 4 (peak), weakened to Category 3

Max wind speed: >200 km/h

Affected region: Gascoyne, Western Australia; Shark Bay, Denham, Exmouth, Karratha

Red sky cause: Rayleigh scattering — iron-rich dust filters blue light, red light dominates

Shark Bay: UNESCO World Heritage Site (Western Australia)

OTHER RELEVANT FACTS:

Australia's cyclone season: November–April (Southern Hemisphere summer)

Gascoyne: A semi-arid region of Western Australia; known for banana and tomato agriculture

Rayleigh scattering also explains why sky appears blue in normal conditions (blue light scattered most by air molecules)

Indian Ocean cyclones are named by India Meteorological Department (IMD) for the North Indian Ocean; Australian cyclones named by BoM

PERSONS IN NEWS

Nisha Mehta Becomes Nepal's Health Minister

Nisha Mehta, an AIIMS New Delhi alumna with a background in nursing, was sworn in as **Nepal's Minister for Health and Population** on March 27, 2026, under the newly elected **Rastriya Swatantra Party (RSP)** government.

Key Details

- **Background:** B.S. in Nursing from AIIMS New Delhi College of Nursing (2006–2010)
- **Party:** Rastriya Swatantra Party (RSP) — Nepal's new reform-oriented political force
- **RSP electoral performance:** 182 out of 275 seats in Nepal's House of Representatives — a landslide driven by youth-led anti-corruption sentiment
- **Significance:** A nursing professional reaching the top executive level in health governance reflects the RSP's emphasis on meritocracy and technocratic governance

India-Nepal Angle

Mehta's educational connection to India's premier institution (AIIMS) illustrates the deep people-to-people ties and academic linkages between India and Nepal. AIIMS New Delhi has trained hundreds of Nepali healthcare professionals who return to build Nepal's health system.

★ FACTS CORNER — KNOWLEDGEPEDIA

NISHA MEHTA — NEPAL HEALTH MINISTER:

Education: B.S. Nursing, AIIMS New Delhi (2006–2010)

Party: Rastriya Swatantra Party (RSP)

RSP seats in House of Representatives: 182/275

Nepal's Parliament: Bicameral — House of Representatives (275 seats) + National Assembly (59 seats)

Nepal PM (2026): RSP's leadership-appointed PM (verify current)

OTHER RELEVANT FACTS:

AIIMS Act: 1956; AIIMS New Delhi established 1956 as Institute of National Importance

India-Nepal Treaty of Peace and Friendship: 1950 — governs open border and special relations

Nepal's open-border policy with India allows citizens of both countries to live/work without visa

COMBINED FACTS CORNER — MARCH 30, 2026

FACTS CORNER — KNOWLEDGEPEDIA

KEY NUMBERS FROM TODAY'S CURRENT AFFAIRS:

RBI Payments Vision 2028: PaSS (Payments Switching Service) enables bank account portability

Jan Vishwas 2026: Decriminalises export violations — fines replace imprisonment (textiles, handlooms, APEDA)

IONS: 12 nations at Kochi exercise; India chairs 2026–2028; founded 2008 by India

Telangana Elderly Bill: 15% salary or Rs 10,000 deduction; related to Maintenance and Welfare of Parents Act 2007

India MMR (2023): 116; SDG target: below 70 by 2030; India's global maternal death share: ~24,700 of 2.4 lakh

LWE: Somanna (Chelluru Narayana Rao) surrendered; CPI(Maoist) formed 2004; banned under UAPA

Air China-DPRK: 6-year suspension ended; tourist access still restricted

Cyclone Narelle: Cat 4; red sky over Gascoyne, WA; caused by Rayleigh scattering of iron-rich dust

Nisha Mehta: Nepal Health Minister; AIIMS alumna; RSP holds 182/275 seats

OTHER RELEVANT FACTS:

Article 41 (DPSP): Right to public assistance in old age — constitutional basis for elderly care legislation

APEDA Act: 1985 — APEDA established under Ministry of Commerce

SDG 3: Good Health and Well-being — includes MMR target 70 by 2030

SAGAR doctrine (2015): India's vision for Indian Ocean — net security provider

Sources: [GKToday](#), [PIB](#), [RBI](#)

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