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THE UPI FEE DEBATE: WHAT'S ACTUALLY CHANGING

The Lok Sabha passed the **Taxation and Other Laws (Amendment) Bill, 2026** recently, opening the door for banks and payment system providers to charge fees on UPI and RuPay debit card transactions.

This sparked fears that merchants would pass the cost on to consumers. Responding to the controversy, the Finance Ministry "categorically" clarified that **UPI will remain free for citizens**, with only a nominal fee possibly applying to certain merchants.

About Merchant Discount Rate (MDR)

- Merchant Discount Rate (MDR) is a fee merchants pay banks and payment processors for using their networks.
- It has four components:
 - **Interchange fee** — paid to the card-issuing bank
 - **Processing charges** — paid to payment gateways (RazorPay, PayU, CCAvenue, etc.)
 - **Network fee** — paid to payment networks (Visa, Mastercard, NPCI)
 - **Tax** — GST paid to the government
- Since 2020, the government has mandated zero MDR on UPI and RuPay debit card transactions.

Who Pays for UPI Today?

- Currently:
 - Banks and payment processors absorb part of the cost.
 - Taxpayers bear the rest through government subsidy.

What the New Bill Changes

- The **Payment and Settlement Systems Act, 2007** currently bars banks from charging for payments made via modes listed under Section 269SU of the **Income Tax Act, 1961** — which includes RuPay debit cards, UPI, and BHIM-UPI (including QR code payments).

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- The 2026 Amendment Bill **modifies this provision**, empowering the government to notify which transactions can attract an MDR charge in future.
- **Section 269SU** — the provision being amended — currently applies to businesses with an annual turnover above ₹50 crore.
- A possible MDR of 0.25-0.4% (industry sources) or "nominal, far lower than card MDRs" (Finance Ministry) is being discussed — this would exclude roughly 95% of current UPI transactions.
- Notably, though only 4% of person-to-merchant (P2M) UPI transactions in 2025-26 exceeded ₹2,000 in value, these accounted for around two-thirds of total UPI payment value — meaning the fee, if applied, would target high-value transactions disproportionately.

Government's Reassurance

- The Finance Ministry stated:
 - All person-to-person UPI transactions will remain free, with no charges on ordinary consumers.
 - Small merchants (kirana stores) will not face MDR.
 - The Payments Council of India (PCI) also clarified that consumers won't pay extra even for UPI transactions to large merchants.
- Experts note that while the Bill technically gives the government power to levy MDR on any UPI transaction, it is unlikely to impose broad charges.

Why the Government Wants a Change?

- UPI has grown explosively — from its 2016 launch to over 24,000 crore transactions worth ₹314 lakh crore in 2025-26 (up 30% and 21% respectively from the previous year), making it the world's largest real-time payment system.
- The Finance Ministry argues that subsidies alone cannot sustain the next phase of growth, especially expansion into rural and semi-urban areas, and that a "balanced framework" is needed to keep UPI "robust, inclusive, and future-ready."

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SUPREME COURT TO EXAMINE IMPACT OF DPDP ACT ON RTI AND INVESTIGATIVE JOURNALISM

The Supreme Court has agreed to examine whether the **Digital Personal Data Protection (DPDP) Act, 2023** can be used to weaken the **Right to Information (RTI) Act, 2005**, by classifying all data as "personal," and whether it separately curtails investigative journalism.

The Court is hearing multiple petitions challenging DPDP Act provisions, primarily **Section 44(3)**.

The Core Legal Question

- The Court noted that both the DPDP Act and the RTI Act are central legislations, and there is a need to **harmonise** them.
- It observed that while the RTI Act **granted access to information** with certain conditions, the DPDP Act imposes an "**en bloc embargo**" — a blanket restriction.
- The Court will examine whether this later law is repugnant to the earlier RTI law, treating the matter with "extreme circumspection" since both are central statutes.

Different Scope of the Two Laws

- The apex court pointed out that the RTI Act operates in a **much larger domain**, covering **all forms of data** — physical and digital.
- The DPDP Act, by contrast, is concerned only with **data in digital form**.
- The Court acknowledged that most data today is overwhelmingly digital, but this distinction remains legally significant.
- The Court will examine whether the DPDP Act's restrictive "cautionary approach" to sharing data effectively repeals earlier transparency legislation like the RTI Act.

Section 44(3) of the DPDP Act: What It Changes in the RTI Act

- Section 44(3) of the DPDP Act directly **amended** Section 8(1)(j) of the RTI Act 2005 — expanding the scope for denying information on grounds of protecting personal data.

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- **Original RTI provision:** Authorities **could deny personal information** only if it had no relation to public activity or if disclosure amounted to unwarranted invasion of privacy — but even then, information had to be disclosed if public interest outweighed privacy.
 - This balancing was done by a Public Information Officer or First Appellate Authority, weighing both privacy and transparency.
- **After the amendment:** The "**larger public interest**" clause has been **removed**. All personal information is now broadly exempt from RTI disclosure, regardless of whether disclosure would serve the public interest.
- **How This Affects RTI Requests?**
 - Experts contend that this **inverts the right to privacy** — a right meant to protect citizens from State overreach — into a shield that instead protects the State and

Aspect	Before DPDP Act	After DPDP Act
Disclosure basis	Personal information could be disclosed if public interest justified it	All personal information is exempt, regardless of public interest
Example	Citizens could seek details of a public official's assets if corruption was suspected	Such requests can now be denied by citing personal data protection
Decision-making	Balance between privacy and transparency assessed case-by-case	Blanket exemption applies, even where the person concerned is a public official

public functionaries from RTI disclosures.

◦ By removing the public-interest override, the amendment shifts the RTI framework from

a **case-by-case balancing test** to a **blanket, one-size-fits-all exemption**.

- This means information that was previously accessible — such as details relevant to exposing corruption or misconduct by public officials — can now be denied simply by labelling it "personal data," without any assessment of whether disclosure would actually serve the public good.

Conclusion

This case sets up a crucial test of how India balances two constitutional values — the right to privacy and the right to information.

The Court's eventual ruling will determine whether data protection safeguards meant for citizens can be used by the State to shield itself from public scrutiny and accountability.

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JANTAR MANTAR - ASTRONOMICAL HERITAGE AND THE DEBATE OVER ITS ROLE AS DELHI'S PROTEST SITE

- The Delhi High Court has questioned the continued use of Jantar Mantar Road as Delhi's designated protest venue, reviving the debate over balancing the right to protest with public order.

Jantar Mantar: An Architectural and Scientific Heritage

- **Jantar Mantar** is an 18th century astronomical observatory built by **Maharaja Sawai Jai Singh II of Jaipur**, one of medieval India's foremost astronomers and patrons of science.
- It reflects India's rich tradition of astronomy, mathematics, and scientific observation.
- **Historical Background**
 - Maharaja Sawai Jai Singh II constructed five astronomical observatories between **1724 and 1735** at Delhi, Jaipur, Ujjain, Varanasi and Mathura (now demolished).
 - The observatory at Delhi was the **first Jantar Mantar** to be built and later served as the model for the larger observatory at Jaipur.
- The term "**Jantar Mantar**" is believed to be derived from the Sanskrit words:
 - **Yantra**: Instrument, **Mantra**: Formula or calculation
- Together, the name refers to instruments used for astronomical observations and calculations.

Evolution of Jantar Mantar as Delhi's Protest Site

- During the first few decades after Independence, **Boat Club lawns** (now along **Kartavya Path**) served as Delhi's principal venue for political rallies.
- A turning point came in **1988**, when a massive farmers' rally led by **Mahendra Singh Tikait** attracted lakhs of protesters. Along with heightened security concerns during the **Ram Janmabhoomi-Babri Masjid movement**, this prompted the Delhi administration to discontinue large demonstrations at the Boat Club.

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- By 1993, Delhi Police had begun directing protests towards **Jantar Mantar**, primarily to improve traffic management and crowd control.
- Initially, there was **no statutory notification** declaring Jantar Mantar the official protest site. Instead, it gradually acquired this status through administrative practice before being formally recognised through Delhi Police Standing Orders.

Regulatory Framework for Protests

- The protest site was formally regulated through Delhi Police Standing Order 309 (2003).
- The order prescribed different venues based on the expected size of the gathering:
 - Up to 5,000 participants: Jantar Mantar
 - 5,000 to 50,000 participants: Ramlila Maidan
 - Above 50,000 participants: Burari Grounds
 - Larger gatherings: Narela
- Following the National Green Tribunal (NGT) order in 2017 and the Supreme Court judgment in 2018, Delhi Police issued Standing Order 10 (2018).
- Under the revised framework:
 - Jantar Mantar can accommodate protests of up to 1,000 people.
 - Larger demonstrations are permitted only at Ramlila Maidan.
 - Organisers must comply with conditions relating to crowd size, duration, loudspeakers, and security arrangements.

Why Has the Site Become Contentious?

- In 2017, the **National Green Tribunal (NGT)** directed that protests be stopped at Jantar Mantar, citing three reasons:
 - No executive order formally declaring it a protest site.
 - The area is being designated as **residential** under the Delhi Master Plan.
 - Noise pollution caused by prolonged demonstrations.
- Today, **Jantar Mantar remains Delhi's primary protest venue**, while **Ramlila Maidan** continues to serve as the preferred location for larger demonstrations.
- Ramlila Maidan is a paid venue, with charges of approximately **50,000 per day**.

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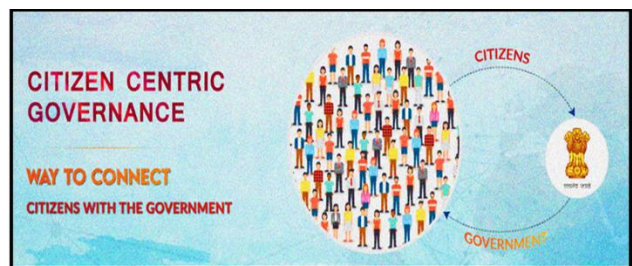
ROSELLE CROP



In Odisha's Malkangiri district, the indigenous crop Roselle is helping tribal communities adapt to climate change.

- Roselle crop's scientific name is **Hibiscus sabdariffa** belongs to the **Malvaceae** family.
- It is locally known as **Bhenda Dal** has long been cultivated by tribal communities in **Odisha's Malkangiri district**.
- It thrives **on rainfed uplands** with minimal inputs and can grow on marginal land with **relatively little water**.
- It is being cultivated in warm countries particularly in Philippines, **Malaysia, Indonesia, India**, Cuba, Central America, California, Florida, Egypt.
- It is valued as **both food and medicine**.
- **Health Benefits:** It contains **vitamin C, anthocyanins, flavonoids**, polyphenols, iron, calcium and dietary fibre. The deep red colour of the flower cups comes from anthocyanins, powerful antioxidants that help protect the body against **oxidative stress**.

CENTRALISED PUBLIC GRIEVANCE REDRESS AND MONITORING SYSTEM



The Centralised Public Grievance Redress and Monitoring System (CPGRAM) over the last decade has emerged as one of the world's largest digital public grievance

redressal platforms.

- It is the Government's **flagship digital grievance redressal platform**.

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- It functions as a **comprehensive digital ecosystem** that combines technology, accountability, and citizen participation to ensure effective and accessible grievance redressal.
- It was developed and monitored by the **Department of Administrative Reforms and Public Grievances (DARPG)**, Ministry of Personnel, Public Grievances, and Pensions.

Features of CPGRAM System:

- It is **available to citizens 24x7**, CPGRAMS provides a single portal connected to all Central Ministries, Departments, State Governments, and Union Territories.
- **Language Inclusivity:** To make grievance redressal more accessible, CPGRAMS supports **submissions in 22 scheduled languages**, in addition to English.
- **One Nation–One Portal:** Integration of State grievance portals and other Government platforms with CPGRAMS has created a unified and streamlined grievance redressal ecosystem across the country.
- The status of the grievance filed in CPGRAMS can be tracked with the unique registration ID provided at the time of registration of the complainant.
- **Resolve within 21 Days:** The grievances received on the CPGRAMS shall be resolved promptly as soon as they are received but **within a maximum period of 21 days**.

Appealing Facility: CPGRAMS also provides an appeal facility to the citizens if they are not satisfied with the resolution by the Grievance Officer.

- After closure of grievance, if the complainant is not satisfied with the resolution, he/she can provide feedback.
- If the rating is 'Poor' the option to file an appeal is enabled.
- The status of the appeal can also be tracked by the petitioner with the grievance registration number.

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EXERCISE PITCH BLACK 2026



- It is a **biennial and multinational** exercise hosted by the **Royal Australian Air Force (RAAF)**.
 - It is the RAAF's flagship international flying exercise.
 - The name 'Pitch Black' was derived from the emphasis on **nighttime flying over large unpopulated areas**.
 - **2026 Edition:**
 - It was based out of RAAF Bases Darwin and Tindal in the Northern Territory, as well as RAAF Base Amberley in Queensland.
 - It featured a massive assembly of **global air forces**, providing an unparalleled platform for interoperability.
 - The exercise focused on highly complex aerial manoeuvres, including offensive counter-air operations, air defence tracking, and tactical coordination between completely different styles of aircraft and communication systems.
 - The **IAF contingent** consisted of 145 air warriors including the IAF Commandos team, **Garuds, four Su-30 MKI, one C-130, and one C-17** for logistic support for induction and de-induction.
 - For the IAF, training alongside advanced air assets from nations like the **US, UK, Australia, France, and regional partners** offers crucial exposure to contemporary air warfare tactics, electronic warfare defence, and modern network-centric operations.
 - **Previous participation of India:** The IAF has previously participated in the **2018, 2022, and 2024** editions of this exercise.
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