



CLARITY 4 SURE

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CURRENT AFFAIRS

November 2025

Exam-ready facts only · 337 items from 22 days

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

Big themes · Facts To Remember 165 · National Affairs 117 · Banking and Finance 105

Most mentioned · Key Highlights · RBI · New Delhi · Reserve Bank · SEBI



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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EXPERT GUIDANCE | COMPLETE SYLLABUS | DAILY TEST & MCQ PRACTICE | DESCRIPTIVE ANSWER WRITING | INTERVIEW PREPARATION

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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

Names, numbers and tables only, topic by topic — 337 items from 22 days of November 2025. Every entry is linked; so is every bookmark in your PDF reader.

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THE MONTH IN NUMBERS

November 2025 at a glance

22 daily compilations, 432 items across 6 topics — Facts To Remember weighed the most. Read the charts first: they tell you where this month's questions will come from.

22

daily compilations

432

items covered

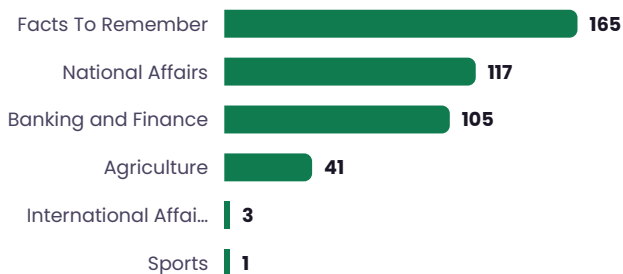
6

topics

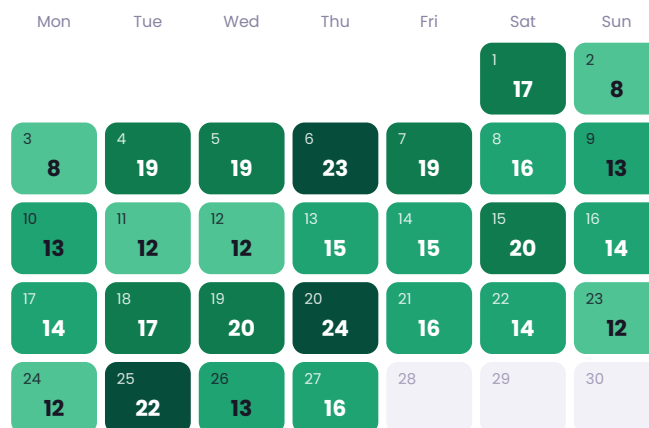
32

data tables

Items by topic



Items per day



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

Where the items sat

● Other exams 432 (100%)

Most mentioned this month

How many items each name appeared in. Know these cold.



"Every day you show up, the syllabus gets smaller."

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FIGURES THE PAPER LOVES

November 2025 by the numbers

The month's biggest figures with the line they came from. Say each one with its scheme or report before you turn the page.

100%

Established under the National Bank for Financing Infrastructure and Development Act, 2021, NaBFID is 100% government...

NaBFID to Be Repositioned as a Global Financial Institution · 5 November 2025

₹20,312 crore

PM Matsya Sampada Yojana (PMMSY): ₹20,312 crore (2020–26) for cold storage, transport, and kiosks to reduce post-harv...

India's Fisheries and Aquaculture · 21 November 2025

₹13.8 trillion

Bank lending plateaued at ₹13.8 trillion in September 2025, despite rollback of higher risk weights in April 2025.

NBFCs Face Funding Pressure Despite Healthy Outlook: Crisil · 25 November 2025

₹26,890 crore

Union Budget 2025–26 allocated ₹26,890 crore to the Ministry of Women & Child Development, including: The State of the World's Children (SWOC) 2025 · 26 November 2025

₹89.48

On 21 November 2025, INR touched a record low of ₹89.48 per USD, breaching levels previously defended by the Reserve ...

Indian Rupee Becomes Asia's Worst Performing Currency in 2025 · 26 November 2025

98.6%

It was established in 1922 and became a subsidiary of Bank of Baroda in 1973, with BoB holding a 98.6% stake.

Bank of Baroda Pauses Nainital Bank Divestment Plan · 5 November 2025

₹11,000 crore

The government had planned to sell ₹11,000 crore worth of 6.28% 2032 bonds.

RBI Rejects Seven-Year Bond Bids as Yields Touch 6.6% · 1 November 2025

₹1.2 billion

Together, these collectives report an annual turnover of ₹1.2 billion, enhancing market access, income diversificatio...

PRADAN Empowers 5 Lakh Rural Households to Earn Over ₹1 Lakh Annually in FY 2024–25 · 7 November 2025

₹500

Action: ₹500 and ₹1,000 notes ceased to be legal tender from 9 November 2016.

Nine Years After Demonetisation · 9 & 10 November 2025

₹20 crore

Loans up to ₹20 crore under the Credit Guarantee Scheme for Startups (CGSS), managed by the Department for Promotion ...

Jan Samarth Portal · 13 & 14 November 2025

READ IT THE WAY TOPPERS DO

How to use this book

This sheet is for the last lap: every item is cut down to the names, numbers and tables the paper actually asks. Work topic by topic, then close the book and take the test at the end of each topic.

1

Read a topic

Cards first, in order. Mark every number and every proper noun as you go.

2

Cover and recall

Cover the bullets with your hand and recite the item from its title alone.

3

Take the test

Fill the blanks at the end of the topic from memory, then check the answers.

4

Come back

Tick the tracker below. Revisit weak topics on day 3 and day 7.

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.

TOPIC	READ	RECALL +3	RECALL +7	TEST	NOTES
Facts To Remember (165)	☐	☐	☐	☐	
National Affairs (117)	☐	☐	☐	☐	
Banking and Finance (105)	☐	☐	☐	☐	
Agriculture (41)	☐	☐	☐	☐	
International Affairs (3)	☐	☐	☐	☐	
Sports (1)	☐	☐	☐	☐	

"Phone away, notes open. That is the whole trick."

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NATIONAL AFFAIRS · 117

PM-Poshan

31 October 2025

- Coverage: Students of Classes I to VIII (ages 6–14 years).
- Launch: Originally started in 1995, revamped in 2021 as PM-Poshan.
- The Union government is examining these proposals in light of the National Education Policy (NEP) 2020, which recommends providing nutritious meals including breakfast in schools.
- Objective: To improve nutritional status, school attendance, and learning outcomes of children studying in government and government-aided schools.

UNEP Adaptation Gap Report 2025

31 October 2025

- About 58% of adaptation finance is provided through loans, including non-concessional credit, raising debt concerns for vulnerable nations.
- Implementation progress is slow, with 1,600 adaptation actions recorded globally, mainly in agriculture, water, and biodiversity, yet few with measurable outcomes.
- Developing countries need US\$310–365 billion annually by 2035.
- Current adaptation finance stands at only US\$26 billion (2023) – 12–14 times lower than the requirement.

Aspect	Description
1. Alignment with UNEP Goals	India's National Action Plan on Climate Change (NAPCC) and State Action Plans on Climate Change (SAPCCs) align with the United Nations Environment Programme (UNEP) framework for mainstreamed adaptation in agriculture, water, and infrastructure sectors.
2. Vulnerability Context	India faces increasing climate risks such as heatwaves, floods, cyclones, and glacial melt, emphasizing the urgent need for climate-resilient investments and adaptive infrastructure.
3. Leadership Initiatives	India demonstrates global leadership through initiatives like the International Solar Alliance (ISA), Coalition for Disaster Resilient Infrastructure (CDRI), and Mission LIFE (Lifestyle for Environment), strengthening its role in global climate adaptation diplomacy.
4. Financing Challenges	Scaling up adaptation efforts in India requires enhanced access to global concessional finance, technology transfer, and capacity-building support for both national and local implementation.

KOYLA SHAKTI Dashboard and CLAMP

31 October 2025

- Unified Visibility: Consolidates data from multiple stakeholders — ministries, PSUs, private miners, ports, and power companies.
- Transparency and Accountability: Improves visibility across government and industry partners.
- Operational Efficiency: Reduces manual processes, enhances response time, and minimizes reporting errors.
- Aims to reduce procedural delays, promote transparency, and ensure equitable outcomes for affected communities.

India Backs Afghanistan's Plan to Build Dam on Kunar River

31 October 2025

- India's Position: Supports Afghanistan's right to pursue development projects that ensure equitable and sustainable water use.
- Hydro-diplomacy: Strengthens India-Afghanistan partnership in regional water resource management.
- Strategic Leverage: Counters Pakistan's influence in the region.

NITI Aayog's Employment Report

31 October 2025

- The sector's share in total employment rose from 26.9% (2011–12) to 29.7% (2023–24).
- It accounts for the largest share of India's GDP and employs nearly 188 million workers.
- 51% of workers in services hold regular wage jobs, while 45% are self-employed.
- When factoring in wage jobs without social security, 69% of services employment is classified as informal.

Early Warning System (EWS) for the Himalayas

1 November 2025

- Between 1900–2022, India faced 687 disasters, with 240 occurring in the Himalayan belt (Down To Earth, 2024).
- Disasters have risen sharply — from only 5 incidents before 1962 to 68 between 2013–2022, accounting for 44% of India's total disasters.
- NASA data (2007–2017) recorded 1,121 landslide events, indicating increasing instability.
- India: The Ministry of Environment, Forest and Climate Change (MoEFCC) has funded AI-based hailstorm early warning systems for apple farmers in Himachal Pradesh and Uttarakhand.

UIDAI launches 'Aadhaar Vision 2032' Framework

1 November 2025

- To align the Aadhaar ecosystem with the Digital Personal Data Protection (DPDP) Act, 2023 and global cybersecurity standards.
- Embeds user consent, data minimization, and control mechanisms in line with the DPDP Act, 2023.
- Launched by: Unique Identification Authority of India (UIDAI), under the Ministry of Electronics and Information Technology (MeitY).
- Guided by: A High-Level Expert Committee chaired by Shri Neelkanth Mishra, Chairperson, UIDAI.

Kendriya Grihmantri Dakshata Padak

1 November 2025

- Launched by: Ministry of Home Affairs (MHA)
- First Awarded on: 31 October 2024 (Sardar Patel Jayanti)
- Annual Recognition: Conferred every year on October 31 to mark Sardar Vallabhbhai Patel's legacy as India's first Home Minister.
- On October 31, 2025 — the birth anniversary of Sardar Vallabhbhai Patel — the Ministry of Home Affairs (MHA) announced the 'Kendriya Grihmantri Dakshata Padak' for 1,466 police personnel from States, Union Territories, Central Armed Police Forces (CAPFs), and Central Police Organisations (CPOs). The award honours excellence, professionalism, and integrity in policing.

India to Host Historic Maritime Convergence in February 2026

1 November 2025

- Exercise MILAN is a biennial multilateral naval exercise hosted by the Indian Navy since 1995, designed to strengthen naval diplomacy, interoperability, and regional maritime cooperation.
- Edition: 12th
- Participants: Over 40 friendly foreign navies from the Indo-Pacific, Africa, Europe, and ASEAN regions.
- Includes Harbour Phase (seminars, planning conferences, professional interactions) and Sea Phase (operational drills and tactical manoeuvres).

Government Launches Employee's Enrolment Scheme 2025

2 & 3 November 2025

- Extend social security coverage to all eligible employees under the EPF Act, 1952.
- Employer's share plus a nominal ₹100 penalty required for compliance.
- The Ministry of Labour and Employment has launched the Employee's Enrolment Scheme 2025

under the Employees' Provident Fund Organisation (EPFO). The scheme provides a one-time opportunity for employers to voluntarily enrol eligible employees who were previously left out of EPF coverage.

- Six months: 1 November 2025 to 30 April 2026.

Real-Time e-DAR System

2 & 3 November 2025

- Black Spot Definition: A 500-metre stretch on National Highways is considered a black spot if there are ≥5 accidents with fatalities or grievous injuries, or 10 deaths in 3 years.
- The Ministry of Road Transport and Highways (MoRTH) will release black spot data for 2023 and 2024 using the Electronic Detailed Accident Report (e-DAR)/Integrated Road Accident Database (iRAD) system to improve road safety planning.
- e-DAR/iRAD: Captures real-time accident data via an app used by first responders (police), with geo-tagging of incidents.

India Achieves Historic Medal Tally at Asian Youth Games 2025

2 & 3 November 2025

- Origin: First held in Singapore (2009) as a feeder event for the Asian Games.
- A continental multi-sport event organised by the Olympic Council of Asia (OCA) for athletes aged 14–17 years, aimed at nurturing young sporting talent in Asia.
- 1st Edition: 2009, Singapore
- 2nd Edition: 2013, Nanjing, China

Kerala Declared Free from Extreme Poverty on Kerala Piravi Day

2 & 3 November 2025

- As per the World Bank (2025 revision), individuals living on less than \$3 per day (2021 PPP) are classified under extreme poverty.
- Extensive surveys conducted by local bodies with support from 4 lakh trained officials and volunteers.
- Initially, ~1.18 lakh families were identified; post-verification, 59,000 families were confirmed as extremely poor.
- 4,005 out of 4,677 homeless families were provided homes under the LIFE Mission scheme.

UNESCO 'Creative City of Gastronomy'

2 & 3 November 2025

- Established: 2004 by UNESCO to encourage international cooperation among cities investing in culture and creativity.
- Objective: Foster cultural innovation, sustainable urban growth, and support the Sustainable Development Goals (SDGs), particularly Goal 11:

Sustainable Cities and Communities.

- Encompasses 350+ cities worldwide across 7 creative fields: Gastronomy, Literature, Music, Film, Design, Crafts & Folk Arts, and Media Arts.

City	Field of Recognition	Year
Jaipur	Crafts and Folk Arts	2015
Varanasi	Music	2015
Chennai	Music	2017
Mumbai	Film	2019
Hyderabad	Gastronomy	2019
Srinagar	Crafts and Folk Arts	2021
Kozhikode	Literature	2023
Gwalior	Music	2023
Lucknow	Gastronomy	2025

ISRO Launches India's Heaviest Communication Satellite CMS-03 (GSAT-7R)

2 & 3 November 2025

- Mission Life: 15 years with high-throughput transponders for broadband and satellite internet services.
- Track Record: Eight consecutive successful missions, including Chandrayaan-3 (2023), establishing it as India's heavy-lift workhorse and a future launcher for Gaganyaan crewed missions.
- Configuration: Three-stage rocket – two S200 solid boosters, one L110 liquid stage, and C25 cryogenic upper stage.
- Payload: Multi-band coverage including C, Ku, and Ka bands for versatile applications.

India Wins Maiden ICC Women's Cricket World Cup 2025

2 & 3 November 2025

- Origin: First held in 1973 in England, organized by the International Women's Cricket Council until 2005
- Format: One Day International (ODI), 50 overs per team

Category	Details
Host Nation	India and Sri Lanka
Venue (Final)	Dr. DY Patil Stadium, Navi Mumbai
Winner	India (1st title)
Runner-up	South Africa
Margin of Victory	52 runs
Player of the Match	Shafali Verma
Player of the Series	Deepti Sharma
Captain (India)	Harmanpreet Kaur
Captain (South Africa)	Laura Wolvaardt

Sagarmala 2.0

4 November 2025

- Shipbuilding Financial Assistance Scheme (SBFA): ₹20,000 crore
- Launched in 2015 by the Government of India.
- Investment Mobilization: Leverage an estimated ₹20 trillion in investments over the next decade.
- Initial budgetary support was ₹40,000 crore, now proposed to be scaled up to ₹75,000 crore.

Cauvery River Heavy Metal Contamination Study

4 November 2025

- Significance: One of South India's most sacred rivers, called the "Dakshina Ganga."
- Length & Flow: 765 km southeast through Karnataka and Tamil Nadu; forms fertile plains and several waterfalls.
- Major Dams: Krishnaraja Sagar, Mettur, and Grand Anicut (2nd century AD).
- Neurological disorders

Pampadum Shola National Park

4 November 2025

- Grasslands Role: Act as natural aquifers, storing monsoon water and maintaining perennial stream flows.
- Fire Hazard: Highly flammable; contributed to 2015 Pampadum fire.
- Type & Size: Smallest national park in Kerala, covering 1,300 hectares.
- Hydrological Importance: Source of Pambar and Vaigai rivers, crucial for downstream Tamil Nadu plains.

Election Commission Launches International Election Visitors' Program 2025

5 November 2025

- Purpose: Participants will observe polling in the first phase of the Bihar Assembly Elections, scheduled for 6 November 2025.
- The Election Commission of India (ECI) has inaugurated the International Election Visitors' Program (IEVP) 2025 at the India International Institute for Democracy and Election Management (IIIDEM) in New Delhi.
- Participants: The program hosts 14 participants from seven countries—France, South Africa, Belgium, Indonesia, the Philippines, Thailand, and Colombia.

UNEP Emissions Gap Report 2025

5 November 2025

- Global Emissions: GHG emissions rose 2.3% in 2024, reaching an all-time high of 57.7 GtCO₂e.
- Major Contributors: India recorded the largest absolute increase, followed by China, Russia, Indonesia, and the United States. The EU was the only

major emitter to reduce emissions in 2024.

- China: Emissions rose 0.5%, lower than 2023.
- 55% for a 1.5°C pathway (compared to 2019 levels)

Banks Push for Yuan Inclusion in GIFT City

5 November 2025

- Currency Proposal: Banks suggested including CNH (offshore yuan) as a permitted currency for IBUs in October 2025.
- In 2024, IFSCA recommended five freely floating currencies, including CNH, for IBUs.
- Permitting CNH transactions would allow Indian banks to offer more diverse products and services to clients.
- IBUs in GIFT City currently transact in 15 currencies and offer spot and derivative products.

PM Launches ₹1 Lakh-Crore Research, Development, and Innovation (RDI) Scheme Fund

5 November 2025

- Prime Minister Narendra Modi inaugurated the Emerging Science & Technology Innovation Conclave (ESTIC) 2025 at Bharat Mandapam, New Delhi, and launched the ₹1 lakh-crore Research, Development, and Innovation (RDI) Scheme Fund.
- The Research, Development, and Innovation (RDI) Scheme Fund — a ₹1 lakh-crore corpus — was officially launched to boost private-sector R&D investment.
- Launched: November 3, 2025
- Objective: To create capital availability for innovation-intensive sectors and promote India's global leadership in emerging technologies.

Initiative	Key Focus	Financial Outlay
ANRF (Act 2023, operational 2024)	₹50,000 crore mobilization (2023–28); academia–industry linkages	₹14,000 crore public + private
National Quantum Mission	Quantum computing, communications, materials	₹6,003.65 crore (2023–31)
National Supercomputing Mission	Indigenous HPC, skill training centers (Pune, Kharagpur, Chennai, Palakkad, Goa)	Ongoing
India Semiconductor Mission (PLI)	Fab and chip design ecosystem	₹76,000 crore (10 projects; ₹1.6 lakh crore investment)
Deep Ocean Mission	Marine tech, blue economy, biodiversity	₹4,077 crore

IndiaAI Mission	Compute scale-up to 38,000 GPUs; innovation, governance, and skilling	₹10,371.92 crore
AIM 2.0 (till 2028)	Expanding ATIs/AICs, MSME innovation	₹2,750 crore

Pravasi Parichay 2025

5 November 2025

- The Embassy of India in Riyadh successfully concluded the third edition of Pravasi Parichay 2025 with a grand finale titled "Gita Mahotsav – A Musical." The event celebrated India's spiritual, philosophical, and cultural heritage, bringing together members of the Indian diaspora and local communities in Saudi Arabia.
- Promotion of Heritage: To highlight India's unity in diversity through performances reflecting art, dance, music, and philosophy.

India's New AI Governance Guidelines

6 November 2025

- Aims to foster ethical, people-oriented AI deployment across sectors while minimizing risks.
- Objective: Use AI/ML for mineral mapping, exploration, and resource discovery
- Organizers: IndiaAI Mission & Geological Survey of India (GSI), Ministry of Mines
- Winning Teams & Solutions:
 - First Prize (₹10 lakh): CricSM AI – Critical & strategic mineral mapping using AI
 - Second Prize (₹7 lakh): Knowledge & Data-Driven Mineral Targeting Approach

Household Income Survey 2026

6 November 2025

- Pilot test in August 2025: 95% respondents found questions intrusive.
- The Household Income Survey 2026 is set to be the first survey in India directly measuring detailed household income across all sectors, occupations, and social groups.
- Household Consumption Expenditure Survey (HCES) – infers income from consumption patterns.
- For casual workers: days worked, daily wages, tips.

NISAR Satellite

6 November 2025

- Launch: July 30, 2025, from Satish Dhawan Space Centre using GSLV rocket.
- NASA and ISRO are set to declare the NISAR satellite operational on November 7, 2025, according to ISRO Chairman V. Narayanan.
- Purpose: Earth observation with the ability to monitor most land and ice surfaces twice every 12 days.

- Weight: 2,400 kg.

Feature	Description
Dual-Frequency SAR	First satellite to operate using both L-band (NASA) and S-band (ISRO) Synthetic Aperture Radar
12-metre Unfurlable Antenna	Mesh reflector for high-precision Earth imaging
SweepSAR Technology	Offers wide swath coverage of 242 km with 12-day revisit cycles
High Spatial Resolution	Detects changes < 1 cm , crucial for fault lines, glacier motion, and landslides
Global Coverage	Enables day-night, all-weather , near real-time Earth surface observation

Vijayanagara-era Gold Coins Unearthed

6 November 2025

- Era: Vijayanagara Empire (14th–16th centuries CE), during reigns of rulers like Harihara II and Krishnadevaraya.
- Founded in 1336 CE by Harihara I and Bukka I, under guidance from sage Vidyananya.
- Handling: The site was secured by the Tamil Nadu State Archaeology Department (TNSAD) and Revenue Department; coins were transferred to the district treasury under the Indian Treasure Trove Act, 1878.
- Event: During restoration of the Later Chola-period temple, 103 punch-marked gold coins were found inside an earthen pot near the sanctum sanctorum.

Janjatiya Gaurav Varsh Pakhwada 2025

6 November 2025

- Janjatiya Gaurav Varsh Pakhwada (Tribal Pride Year Fortnight), 1–15 November 2025, commemorating the 150th Birth Anniversary of Dharti Aaba Bhagwan Birsa Munda. Focus on tribal culture, education, welfare, and environmental stewardship.

State/UT	Key Activities	Objective / Focus
Andaman & Nicobar Islands	Career guidance programs for tribal college students	Promote educational and vocational opportunities for tribal youth
Andhra Pradesh	Plantation drives; Heritage rallies and awareness meetings at ITDA PVP	Encourage environmental stewardship and awareness of tribal welfare initiatives

Jammu & Kashmir	Surveys and IEC campaigns for PVTG benefits; Health camps & workshops with traditional healers; Formation of youth clubs for mentorship & sports; Digitisation of tribal languages, scripts, and beneficiary data; Documentation of tribal success stories through monographs & photo handbooks; Art competitions for students	Enhance tribal welfare, healthcare, education, cultural preservation, youth engagement, and documentation of tribal heritage
Karnataka	Dance, drama, and storytelling competitions at Ashrama School, Kolipalya	Promote tribal culture through student performances
Nagaland	Poem recitation competitions at Eklavya Model Residential School, Tuensang	Foster pride in tribal identity through art and language
Odisha	Exhibition of photographs showcasing tribal life, traditions, and culture	Preserve and highlight tribal heritage and traditions
Rajasthan	Benefit Saturation Camps across districts via e-Mitra centres	Ensure doorstep delivery of welfare schemes to tribal beneficiaries
Uttar Pradesh	School-level essay, speech, painting, story-writing, poetry, and rangoli competitions	Promote awareness, creativity, and understanding of tribal culture and freedom struggles

Global Inequality Report (G20 Commissioned, 2025)

6 November 2025

- India's richest 1% expanded its wealth by 62% between 2000 to 2023, according to a report commissioned by the South African Presidency of the G20.
- Top 1% globally captured 41% of all new wealth created between 2000 and 2024.
- In India, the richest 1% expanded their wealth by 62% between 2000–2023.
- Global poverty reduction has slowed since 2020; in some regions, it has reversed.

Centre Argues Right to Vote Not Same as Freedom of Voting

7 November 2025

- The NOTA (None of the Above) option, introduced in 2013 following a Supreme Court judgment, allows voters to express disapproval of all candidates while

maintaining their secrecy of vote.

- The petition seeks to declare Section 53(2) of the Representation of the People Act, 1951, and Rule 11 read with Forms 21 and 21B of the Conduct of Elections Rules, 1961, as unconstitutional.
- Argued that automatic declaration without polling deprives voters of their freedom to express dissent by voting for 'None of the Above' (NOTA).
- They contended that this violates Article 19(1)(a) — the fundamental right to freedom of speech and expression.

Justice in Food: EAT-Lancet Commission Report

7 November 2025

- They contribute about 30% of global greenhouse gas (GHG) emissions.
- Meeting EAT-Lancet 2050 benchmarks requires greater consumption of vegetables, fruits, pulses, nuts, and legumes.
- Justice in food systems entails making diverse, nutritious diets affordable while respecting cultural and regional food habits.
- Justice requires transparent governance, worker representation, and collective bargaining rights for farmers and small producers.

INS Ikshak

7 November 2025

- INS Ikshak, the third of the Survey Vessel Large (SVL), was commissioned into the Indian Navy in a ceremonial event at Naval Base, Kochi on 06 Nov 2025. The commissioning ceremony was presided over by Admiral Dinesh K Tripathi, the Chief of the Naval Staff.
- Inclusivity: First SVL with dedicated women's accommodation.

Universal Basic Income (UBI)

7 November 2025

- India ranks 126/137 in the World Happiness Report 2023, underscoring rising insecurity and inequality.
- Despite 8.4% GDP growth (2023–24), prosperity remains uneven.
- Top 1% own 40% of wealth; top 10% control 77%.
- A minimal UBI (₹7,620 per person/year) would cost ~5% of GDP.

UDAN (Ude Desh ka Aam Naagrik) Scheme

7 November 2025

- Launched: 2016 by Government of India.
- Budget Announcement: The government promised 120 new destinations and 4 crore additional passengers over the next decade.
- Airport Development: Focus on developing regional

airports, particularly in underserved areas.

- Cautionary Note: Without a fundamental policy rethink, UDAN 2.0 risks creating more "white elephant" airports, wasting public funds, and failing to spur regional economic growth.

India Supports Afghanistan's Kunar Dam

7 November 2025

- Length: Approximately 480 km.
- Enters Afghanistan through Kunar and Nangarhar provinces.
- Re-enters Pakistan to merge with the Kabul River near Attock.

Google Announces Project Suncatcher

8 November 2025

- Prototype Launch (2027): Two test satellites planned for early 2027 to validate hardware, AI workloads, and optical communication.
- To harness continuous solar power available in space for 24x7 AI computation.
- Solar-Powered Satellite Constellation: Solar panels in orbit generate energy up to 8× more efficiently than on Earth.
- Orbiting TPUs: High-performance Trillium v6e TPUs engineered to withstand radiation exposure in space.

Ethiopia to Adopt India's Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

8 November 2025

- Launched in: 2011 as National Rural Livelihoods Mission (NRLM) under Ministry of Rural Development, restructuring the earlier Swarnajayanti Grameen Swarozgar Yojana (SGSY).
- Renamed in: 2016 as Deendayal Antyodaya Yojana – NRLM (DAY-NRLM).
- Aim: To reduce rural poverty by enabling poor households—especially women—to access self-employment, skilled wage opportunities, credit, and community-driven livelihood support.
- One of the largest community mobilisation programmes in the world, aligned with SDG 1 (No Poverty) and SDG 5 (Gender Equality).

Feature	Details
1. Social Mobilisation & SHG Network	• 10.05 crore rural women mobilised • 90.9 lakh SHGs formed across 28 States & 6 UTs
2. Community Resource Persons Model	• Deployment of trained CRPs such as Bank Sakhis, Krishi Sakhis, Pashu Sakhis • Ensures last-mile delivery of financial, agricultural & livestock services

Feature	Details
3. Financial Inclusion & Credit Access	• ₹11 lakh crore collateral-free credit disbursed to SHGs • 98% repayment rate; globally acclaimed for credit discipline
4. Livelihood Diversification	• Support to 4.62 crore Mahila Kisans • 1.95 lakh Producer Groups supported • 3.74 lakh rural enterprises supported under SVEP
5. Skill Development Initiatives	• DDU-GKY for placement-linked skilling • RSETIs for entrepreneurship training • 74+ lakh youth trained (cumulative, mid-2025)
6. Sustainable Agriculture	• 6,000 Integrated Farming Clusters established • Promotes agro-ecological & climate-resilient farming practices
7. Digital Inclusion	• Full integration with DBT and Digital Public Infrastructure • Ensures transparency, direct benefit flow, and efficient service delivery

Bangladesh joins UN Water Convention

8 November 2025

- Formally known as the Convention on the Protection and Use of Transboundary Watercourses and International Lakes (1992).
- Open to global membership since 2016.
- Bangladesh has become the first South Asian country to accede to the United Nations Convention on the Protection and Use of Transboundary Watercourses and International Lakes (UN Water Convention). The Convention, adopted in 1992, aims to promote equitable, sustainable and cooperative management of shared water resources. It was originally a regional treaty and became globally open to all UN member states in 2016.
- Promotes equitable use, environmental protection, data sharing and dispute prevention related to shared rivers.

Economics and a Mamdani Model, Big Apple Style

8 November 2025

- Engage mission-driven enterprises: Public-private partnerships that blend profit with social objectives (e.g., Aravind Eye Care, Bolsa Família).
- As 2025 concludes, Zohran Mamdani has been elected as the incoming Mayor of New York City (NYC). His welfare-focused agenda — including free public buses, rent freezes, and universal childcare — has reignited global debate on sustainable welfarism in market-based economies.

- Welfarism often reappears during periods of rising inequality or exclusive growth, as governments seek to ensure visible, equitable outcomes.
- Pareto principle: Efficiency is achieved when no one can be made better off without making someone worse off.

India to Join Tropical Forest Forever Facility Ahead of COP30

9 & 10 November 2025

- Full Form: Conference of the Parties (COP) 30th session.
- Global Participation: The announcement came at the Leaders' Summit in Belém, attended by heads of state including Brazil, France, South Africa, the UK, Norway, and the EU.
- Climate Commitments: India is expected to announce updated Nationally Determined Contributions (NDCs) outlining plans to reduce fossil fuel emissions by 2035.
- Location & Dates: Belém, Brazil; ongoing in November 2025.

Interstellar Object 3I/ATLAS

9 & 10 November 2025

- Tail Missing: Latest images from R. Naves Observatory, Spain (Nov 5, 2025) show no visible cometary tail, contrary to expectations as it nears the Sun.
- Name: 3I/ATLAS, the third known interstellar object passing through our solar system.
- Discovery Date: July 1, 2025
- The mysterious Manhattan-sized interstellar comet 3I/ATLAS has once again surprised scientists as new images appear to have no cometary tail in new images. Photographs taken by the R. Naves Observatory in Spain on Nov.

PM Inaugurates 150 Years of "Vande Mataram" Celebrations

9 & 10 November 2025

- First public singing: Rabindranath Tagore at the 1896 Calcutta Congress Session.
- In 1950, the Constituent Assembly gave "Vande Mataram" equal honour as the National Anthem of India.
- A national commemorative initiative to honour 150 years of the song "Vande Mataram". The programme highlights how the song inspired India's freedom struggle and represented the idea of a united Motherland.
- On 7 November 2025, the Prime Minister of India inaugurated the year-long national celebrations marking 150 years of the National Song "Vande Mataram" in New Delhi. The celebrations (2025-26) aim to reconnect citizens—especially the youth—with

the historical, cultural, and spiritual power of the song.

INS Sahyadri Joins Quad's Malabar Exercise at Guam

9 & 10 November 2025

- The Malabar naval exercise involving the Quad countries (India, US, Japan, Australia) begins Nov 10-18, 2025 in the western Pacific near Guam. This is the 29th edition of the Malabar exercise, originally a bilateral India-US exercise in 1992, now expanded to include all Quad members.
- Harbour Phase (Nov 10-12):
- Sea Phase (Nov 13-17):

First BIMSTEC-India Marine Research Network (BIMReN) Conference Held in Kochi

9 & 10 November 2025

- First announced: By the Prime Minister of India at the Colombo BIMSTEC Summit, 2022
- Officially launched: In 2024 by the Ministry of External Affairs (MEA)
- First conference: Hosted by India (Kochi) from 4-6 November 2025
- Kochi hosted the first BIMSTEC-India Marine Research Network (BIMReN) Conference from 4-6 November 2025. This marks an important step toward regional cooperation in blue economy, marine science, and ocean sustainability among Bay of Bengal countries.

Prime Minister Internship Scheme (PMIS)

9 & 10 November 2025

- The PMIS is an initiative by the Ministry of Corporate Affairs (MCA) launched in the Union Budget 2024-25 to provide youth with industry experience.
- Goal: Provide 1 crore (10 million) internship opportunities over five years with India's top companies.
- Companies Involved: Internship placements in top 500 firms across sectors like manufacturing, banking, travel, etc.
- Monthly stipend: ₹ 5,000 (₹ 4,500 by government + ₹ 500 from company CSR)

Tribunal Reforms Act, 2021

9 & 10 November 2025

- The Supreme Court expressed strong dissatisfaction after the Union Government repeatedly sought adjournments in the case related to the Tribunal Reforms Act, 2021. The Court said the matter concerns judicial independence and cannot be delayed any further.
- The Tribunals Reforms Act, 2021 (enacted on 13 August 2021) aims to streamline and reorganize

India's tribunal system. It replaced the Tribunals Reforms Ordinance, 2021 and brought all rules about appointments, tenure, service conditions, and removal of tribunal members into one law.

Khangchendzonga National Park Rated "Good" in IUCN World Heritage Outlook 2025

9 & 10 November 2025

- A UNESCO World Heritage Site (2016) and India's first "mixed" heritage site, honoured for:
- Covers 1,784 sq km, almost 40% of Sikkim's land area.
- Home to 280 glaciers and 70+ glacial lakes.
- The International Union for Conservation of Nature (IUCN) has rated Khangchendzonga National Park (Sikkim) as "Good" in its 2025 global review of natural World Heritage Sites. It is India's only site to receive a positive conservation status this year.

Janjatiya Gaurav Varsh 2025

11 & 12 November 2025

- Nationwide celebrations under Janjatiya Gaurav Varsh 2025 have commenced to mark two significant milestones — the 150th birth anniversary of Bhagwan Birsa Munda, revered as Dharti Aaba, and 150 years of the national song "Vande Mataram."
- Nodal Ministry: Ministry of Tribal Affairs (MoTA)
- A year-long nationwide celebration honouring India's tribal freedom fighters and their immense contribution to the country's independence and cultural fabric. The initiative highlights the legacy of Bhagwan Birsa Munda and commemorates 150 years of "Vande Mataram," reinforcing the spirit of patriotism and unity.
- Supported by: Tribal Research Institutes (TRIs), State Governments, Eklavya Model Residential Schools (EMRS), and various cultural institutions.

Rural Unemployment Down, Urban Joblessness Up – PLFS Report

11 & 12 November 2025

- Decline: Rural unemployment among persons aged 15+ fell from 4.8% in April-June 2025 to 4.4% in July-September 2025.
- Numbers: About 56.2 crore persons aged 15+ were employed in July-September 2025, including 39.6 crore males and 16.6 crore females.
- Slight Increase: Urban unemployment edged up slightly, with male unemployment rising from 6.1% to 6.2% and female unemployment from 8.9% to 9.0% during the same period.
- Marginal Drop: The total unemployment rate for persons aged 15+ decreased from 5.4% to 5.2%.

11 & 12 November 2025

- Started in 1992 as a bilateral naval drill between India and the United States.
- Japan joined as a permanent member in 2015, followed by Australia in 2020, expanding the scope of the exercise into a Quad-level maritime engagement.
- Guam, a strategic U.S. island territory in the Western Pacific, is hosting Malabar 2025, which includes both harbour and sea phases of operations.

India–Sri Lanka Joint Military Exercise ‘Mitra Shakti XI–2025’

11 & 12 November 2025

- India: 170 personnel from the Rajput Regiment.
- Sri Lanka: 135 personnel from the Gajaba Regiment.
- The 11th edition of the India–Sri Lanka Joint Military Exercise “Mitra Shakti XI–2025” has commenced at the Foreign Training Node, Belagavi (Karnataka). The exercise underscores the two nations’ shared commitment to strengthening regional security, military cooperation, and interoperability under UN peacekeeping mandates.
- To rehearse sub-conventional operations under Chapter VII of the UN Charter, focusing on:

Delhi Enforces GRAP Stage III

11 & 12 November 2025

- Established In: 2017, following directions from the Supreme Court of India, based on recommendations of the Environment Pollution (Prevention and Control) Authority (EPCA).
- The Delhi government has implemented Stage III of the Graded Response Action Plan (GRAP–III) after the city’s Air Quality Index (AQI) crossed 400, entering the ‘Severe’ category for the first time this season. The move comes as part of the region’s coordinated air pollution control strategy to curb emissions and safeguard public health.
- Stage I: Poor (AQI 201–300)
- Stage II: Very Poor (AQI 301–400)

Climate Risk Index 2026 (Germanwatch, COP30)

13 & 14 November 2025

- Cyclone Nargis (Myanmar, 2008) alone killed approximately 1.4 lakh people.
- India ranked 3rd globally in 2024 for the number of people affected by climate disasters (after Bangladesh and the Philippines).
- Floods were the world’s deadliest disasters in 2024, affecting ~50 million people.
- Higher frequency of GLOFs, cloudbursts, forest fires (e.g., 2023 Sikkim GLOF).

Passport Seva Programme (PSP V2.0)

13 & 14 November 2025

- The Ministry of External Affairs (MEA) has launched an upgraded version of its Passport Seva Programme (PSP V2.0), along with the Global Passport Seva Programme and the e-passport initiative for citizens in India and abroad. This is part of MEA’s efforts to enhance digital services, simplify processes, and improve user experience.
- PSP V2.0 and Global Passport Seva Programme rolled out to improve passport services domestically and for the Indian diaspora.
- Aim: Faster, more user-friendly, and digitally integrated passport application and issuance process.
- PSP V2.0 supports online tracking of applications, appointment booking, and grievance redressal.

WHO Global TB Report 2025

13 & 14 November 2025

- 21% annual decline in TB incidence (2015–2024) in India, almost double the global average (12%).
- TB-Free India by 2025, five years ahead of the global target (2030).
- According to the WHO Global TB Report 2025, India has recorded a 21% annual decline in tuberculosis (TB) incidence between 2015 and 2024, nearly double the global average of 12%. This decline is among the highest globally, reflecting India’s robust strategies in TB detection, treatment, and elimination.
- Migration and urban slum clusters complicate continuous treatment.

Intervention	Key Features / Actions	Impact / Objective
Ni-kshay Digital Ecosystem	Real-time case reporting and monitoring through Ni-kshay Portal	Improved traceability of patients and medicine delivery
Active Case Finding & Community Screening	Door-to-door TB screening in high-risk districts; Involvement of ASHAs, local health workers, and TB Champions (cured patients)	Early detection of TB cases and enhanced community outreach
Strengthened Diagnostics	Expansion of CB-NAAT/Truenat molecular tests; Wider availability of chest X-ray and sputum testing units	Rapid, accurate diagnosis and timely treatment initiation

Intervention	Key Features / Actions	Impact / Objective
Drug-Resistant TB Management	Adoption of shorter MDR-TB regimens (BPaL, BPaLM); Focus on drug susceptibility testing (DST)	Effective management of drug-resistant TB cases
Nutrition Support – Ni-kshay Poshan Yojana	Monthly ₹500 DBT support to TB patients	Improved treatment adherence and nutritional recovery

GI Tag Fee Reduced to ₹1,000

13 & 14 November 2025

- Governing Act: Geographical Indications of Goods (Registration & Protection) Act, 1999.
- GI Tag Fee Reduction: Application fee cut to ₹1,000 from ₹5,000.
- Conclave part of Janjatiya Gaurav Varsh, marking 150th birth anniversary of Birsa Munda.
- Conclave organized by Ministries of Tribal Affairs, Culture, and DPIIT at Yashobhoomi Convention Centre.

SC Directs Jharkhand to Protect Pristine Saranda Forest

13 & 14 November 2025

- The Supreme Court of India on Thursday directed the Jharkhand government to declare 31,468.25 hectares (≈314 sq. km.) of the Saranda forest as a wildlife sanctuary, balancing the need for biodiversity protection with sustainable iron ore mining.
- Biodiversity Significance:
- Habitat for Asiatic elephants, chousingha, mouse deer, and sloth bears.

India's Carbon Emission Rise Slower in 2025, Says Report

13 & 14 November 2025

- 2025: +1.4%, lower than 2024's +4% growth.
- World emissions projected to rise 1.1% to 38 billion tonnes in 2025.
- Emissions from coal +0.8%, oil +1%, natural gas +1.3% in 2025.
- CO2 emissions growth slowed over 2015–2024 to 0.3% per year (previous decade: 1.9%).

Challenges in Conducting the Household Income Survey (HIS 2026)

13 & 14 November 2025

- Pilot survey feedback shows 95% of respondents were uncomfortable sharing detailed income information.
- The HIS 2026, to be conducted by the National

Statistics Office (NSO), is aimed at collecting household income data for the first time in nearly two decades. Unlike consumption surveys, which households are generally comfortable reporting, income data collection faces unique difficulties, particularly because a majority of Indians work in the informal sector and do not file taxes. Understanding income is crucial for evaluating living wages, earnings adequacy, and social protection policies (linked to Article 43 of the Constitution).

- Phenomenon of "satisficing": respondents may give approximate or "good enough" answers rather than accurate figures.
- Timing of visits is critical: working members are busy in the morning and at work during the day; evenings may be unsuitable due to fatigue.

India Skills Report 2026

13 & 14 November 2025

- Women recorded a 54% employability rate, surpassing men at 51.5%. The increase is driven by higher female participation in BFSI, healthcare, education, and emerging roles in Tier-2 and Tier-3 cities.
- Computer science graduates reported 80% employability, while IT engineers stood at 78%. These trends are attributed to rising demand in AI, data analytics, cloud computing and cybersecurity roles.
- Women show high interest in legal services (96.4%) and healthcare (85.95%).
- Men continue to prefer fields like graphic design (83.11%) and engineering design (64.67%).

Cohort Connect 2025

13 & 14 November 2025

- Features of Cohort Connect 2025
- Study links between conditions such as diabetes–TB, cancer patterns, neurological disorders, kidney and heart diseases.
- Integrates diverse cohort studies under one national programme ("Cohort Connect").
- Uses genomic sequencing, biomarkers, digital health sensors, and AI-driven disease modelling.

Indian Railways Introduces AI-Based Locking Monitoring System 'DRISHTI'

13 & 14 November 2025

- High-accuracy performance demonstrated during 10-month field trials

WHO Global Tuberculosis (TB) Report 2025

15 November 2025

- Target a 90% reduction in TB deaths and 80% reduction in incidence by 2030.
- Incidence Rate: Declined from 195 (2023) to 187 per

100,000 (2024) — a 21% reduction since 2015, nearly double the global average (12%).

- UN High-Level Meetings (2018, 2023): Commitments for funding, vaccine development, and universal care.
- National Strategic Plan for TB Elimination (2017–2025): Aiming 80% incidence reduction by 2025.

UNEP Global Cooling Watch 2025

15 November 2025

- 72 nations and 80 organizations joined, aiming for 68% emission reduction in cooling sector by 2050.
- Measures like reflective roofing, urban greening, and ventilation can lower indoor temperatures by up to 8°C and reduce energy use by 15–55%.
- Technological advances in hybrid and low-energy cooling systems, improving efficiency by up to 50%.
- Insufficient adaptation finance, covering <20% of global needs.

ARISE Program

15 November 2025

- Established: 2008
- Launched at COP30, Belém, Brazil, with initial funding from Germany and Spain (exact amount to be specified).
- Mobilize public and private finance for clean technology, energy access, resilience, and nature-based solutions in over 70 low- and middle-income countries.
- Managed by: Hosted within the World Bank, implemented through six Multilateral Development Banks (MDBs) including IFC, ADB, AfDB, EBRD, etc.

Export Promotion Mission (EPM)

15 November 2025

- Objective: Reduce trade barriers, enhance global competitiveness, and consolidate export support schemes under one mission.
- Launched: Announced in Union Budget 2025–26, approved by Union Cabinet, November 2025
- Term & Outlay: FY 2025–26 to FY 2030–31, with a total budget of ₹25,060 crore
- Align export growth with Viksit Bharat @2047 vision.

Digital Personal Data Protection Act, 2023

15 November 2025

- Aim: Ensure data privacy, accountability of data-collecting entities, and compliance with Supreme Court's 2017 K.S. Puttaswamy v. Union of India judgment affirming the right to privacy.
- Recent Update: Large parts of the Act notified by the Union government in 2025, along with the DPDP Rules, 2025.

- 2025 Notification: Most parts of the Act and DPDP Rules come into effect immediately.
- Passed in: August 2023 by Parliament.

Manipur Tribal Body Seeks Removal of 'Any Kuki Tribes' (AKT) Category

15 November 2025

- A collective/umbrella category added under the ST list in 2003.
- Covers multiple sub-groups using the larger "Kuki" identity.
- Critics argue that it allows indefinite additions without clear tribal identity markers.
- Under Article 342, ST status requires:

Indo-Pacific Humpback Dolphin (Sousa plumbea)

16 & 17 November 2025

- A rare example of human–wildlife cooperation between Indo-Pacific humpback dolphins (Sousa plumbea) and traditional artisanal fishers in Kerala's Ashtamudi Lake (Kollam) will be the focus of an international research project running until 2028. The study aims to understand the ecological and behavioural mechanisms behind this unique inter-species collaboration.
- Dolphins drive schools of fish towards shallow waters near the shoreline.
- They signal the fishers by tail-slaps or rolling behaviour.
- Fishers immediately cast their nets, resulting in:

e-Jagriti Platform

16 & 17 November 2025

- Integrated communication system sending over 2 lakh SMS alerts and 12 lakh emails for case updates, notices, OTP verification, and deadlines.
- High disposal efficiency in 2025, where many states reported disposal rates higher than new case filings.
- The e-Jagriti consumer grievance-redressal platform has crossed 2.75 lakh users, including 1,388 NRIs. In 2025, the platform achieved record disposal efficiency, surpassing 2024 performance. In several states, case disposal exceeded new filings (for example, 27,545 cases disposed vs. 27,080 filed during July–August 2025), showing significant backlog reduction.
- Developed and operated by the Department of Consumer Affairs, Government of India.

AMRIT (Affordable Medicines and Reliable Implants for Treatment) Pharmacy

16 & 17 November 2025

- Launched by the Government of India in 2015 to reduce the burden of high medicine costs.

- AMRIT pharmacies offer 50%–90% discount on essential and life-saving medicines, surgical implants, and consumables.
- 10 new AMRIT pharmacy outlets were launched across India.
- The initiative complements other affordable medicine schemes such as Pradhan Mantri Jan Aushadhi Yojana.

Protection of Children from Sexual Offences (POCSO) Act, 2012

16 & 17 November 2025

- The Supreme Court recently issued notice in a case where a woman is accused of penetrative sexual assault under Section 3 of the POCSO Act, 2012. The accused argues that the law is gender-specific and applies only to male offenders. This raises an important question: Is POCSO gender-neutral for both perpetrators and victims? Legal and legislative evidence strongly suggests YES.
- Section 13(1) of the General Clauses Act, 1897 states: Words importing the masculine gender include females, unless context requires otherwise.
- Section 3 defines penetrative sexual assault in a broad, gender-neutral manner.
- Acts where the child is made to perform penetrative acts on another person

Feature	Details
1. Child-Centric & Gender-Neutral Law	• Applicable to all children aged 0–18 years • Protects boys and girls equally.
2. Clear Definition of Sexual Offences	• Penetrative sexual assault • Aggravated penetrative sexual assault (by police, teachers, relatives, public servants, repeat offenders, etc.) • Sexual assault • Sexual harassment • Using a child for pornography
3. Mandatory Reporting	• Any person aware of an offence must report it. • Failure to report can lead to criminal liability.
4. Special Courts	• Each district must establish Special POCSO Courts. • Ensures child-friendly, speedy trial proceedings.
5. Child-Friendly Procedures	• Child's statement can be recorded at home/comfortable place. • Child should not face the accused. • Child's identity must remain confidential. • Medical examination preferably by a woman doctor.
6. Strict Punishments	• Includes rigorous imprisonment + fines. • Death penalty allowed for aggravated penetrative sexual assault (enhanced after 2019 & 2020 reforms).

7. Protection from Child Pornography

- Criminalizes creating, storing, distributing, transmitting child porn.
- Stricter rules under the **2019 Amendment**.

Indigenous Integrated Drone Detection and Interdiction System (Mark-2)

16 & 17 November 2025

- Aim To provide India with a rapid-response, precise, high-energy counter-drone system capable of neutralising surveillance drones, weaponised UAVs, and swarm attacks across sensitive borders, military bases, and critical infrastructure.
- What It Is An advanced indigenous counter-drone warfare platform designed to detect, track, and neutralise hostile unmanned aerial systems using a combination of sensors, jammers, and high-energy laser weapons.
- 10 kW Laser Neutralisation capable of engaging enemy drones at up to 2 km, doubling the range of the earlier Mark-1 system.
- Multi-sensor detection suite integrating radar, EO/IR sensors, RF detectors, and AI-enabled algorithms for real-time detection and classification.

NITI Aayog Panel Recommends 17 Reforms for MSMEs

16 & 17 November 2025

- Mandatory pre-deposit of 75% of arbitral award value.
- Partial release of at least 50% of dues after six months to micro and small suppliers.
- Remove auditor appointment requirement for companies with turnover < ₹1 crore.
- Raise tax audit exemption limit for companies with >5% cash receipts from ₹1 crore to ₹2 crore.

Birsa Munda: 150th Birth Anniversary (Janjatiya Gaurav Diwas)

16 & 17 November 2025

- Birsa Munda (1875–1900) was a legendary tribal freedom fighter, social reformer, and spiritual leader of the Munda tribe.
- Arrested and died at just 25 years in Ranchi Jail (1900).
- The Munda Rebellion (Ulgulan = "Great Tumult") led by Birsa Munda (1890s).
- Founded the Birsait sect — blending spirituality with social reform.

National Gopal Ratna Awards 2025

18 November 2025

- Established: 2021, under the Rashtriya Gokul Mission (RGM) launched in 2014.
- NER/Himalayan Special Award: ₹2 lakh

- 1st Prize: ₹5 lakh
- 2nd Prize: ₹3 lakh

Subordinate Judiciary

18 November 2025

- Lower Judicial Service: Fresh law graduates (0–7 years' experience) start as Civil Judges.
- Higher Judicial Service: Advocates with 7+ years' experience directly appointed as District Judges.
- Judicial Infrastructure Expansion: 22,372 court halls and 19,851 residential units funded with ₹12,101 crore.
- Fast Track & Special Courts: 865 FTCs and 725 FTSC/POCSO courts handling 3.34 lakh cases.

India–Africa Relations

18 November 2025

- India opened 17 new embassies, scaled digital and development partnerships, and secured the AU's permanent G20 membership (2023).
- Contemporary Phase (2015–2025):
- IAFS–III (2015) brought together all 54 African nations.
- India's strategic engagement with Africa has intensified ahead of the India–Africa Forum Summit (IAFS–IV). Experts emphasize the need to “connect, build, and revive” ties to strengthen economic, security, and development partnerships.

Key Area	Highlights
Trade & Investment	\$100B trade (2024–25); India 3rd-largest partner \$75B FDI in telecom, hydrocarbons, pharma, infrastructure, digital services DFTP: 98.2% tariff-free access for 38 African LDCs
Development Partnership	\$10B LoCs for 189 projects in 42 countries (power, irrigation, water, rail, rural electrification) e-VBAB platform for digital education & tele-medicine
Capacity Building	40,000+ Africans trained under ITEC, ICCR, Pan-African e-Network IIT-M Zanzibar (2023) – AI & data science programs
Maritime & Security	AI-KEYME Naval Exercise (2025) – anti-piracy, humanitarian aid, maritime security with 9 African navies Major contributor to UN peacekeeping missions
Digital & FinTech	UPI, Aadhaar-like ID, and digital public infrastructure adoption in African countries
Energy & Climate	Solar & green energy via International Solar Alliance Collaboration in green hydrogen, EVs, and blue economy corridors

Major Military Exercises in News

18 November 2025

- IAF Su-30 MKI jets operating alongside French Rafale

fighters

- 240 personnel, equally from both armies
- India is actively engaging in international defence collaborations, highlighted by two key exercises: Garuda-2025 and Ajeya Warrior-25.
- Host Location: Mont-de-Marsan Air Base, France

Ajeya Warrior 2025 – India–UK Joint Military Exercise

18 November 2025

- Commencement: November 2025
- Duration: Until 30th November 2025

Global Methane Status Report 2025

19 November 2025

- The report, released by the UN Environment Programme (UNEP), serves as a mid-term evaluation of the Global Methane Pledge (GMP), assessing progress, challenges, and pathways to reduce global methane emissions by 30% by 2030.
- Projected 2030 emissions: 369 Mt CH₄, 4% lower than 2021 pre-Pledge levels due to slower gas market growth and new waste regulations in Europe & North America.
- Current NDCs and Methane Action Plans would reduce emissions by only 8% below 2020 levels, far short of the 30% GMP target.
- Implementation could cut emissions by 32% by 2030 (131 Mt CH₄).

Sector	Share of Emissions	Key Sources	Mitigation Potential
Agriculture	42% (146 Mt)	Livestock enteric fermentation (76%), rice cultivation (21%)	Improved livestock management, rice paddy aeration
Energy	38% (135 Mt)	Oil & gas production, coal mining	Leak detection & repair, ban non-emergency venting
Waste	20% (71 Mt)	Landfills (37 Mt), wastewater (30 Mt)	Source separation, landfill gas capture

National Action Plan on Antimicrobial Resistance (NAP-AMR 2.0)

19 November 2025

- NAP-AMR 2.0 is India's updated five-year strategic framework (2025–29) to combat antimicrobial resistance (AMR) using a One Health approach, covering human health, animal husbandry, agriculture, food safety, environment, and research sectors.
- Launched by: Union Ministry of Health & Family Welfare
Context: WHO's World AMR Awareness Week

- Establish a coordinated national response to AMR across sectors.
- Increased Ownership: Encourage greater responsibility among stakeholders for AMR-related actions.

Sentinel-6B Satellite

19 November 2025

- Six scientific instruments enabling measurement accuracy of ~1 inch across 90% of global oceans.
- Launch Vehicle: SpaceX Falcon-9
- Advanced Microwave Radiometer: Corrects atmospheric water-vapour errors for precise altimetry.
- Orbits Earth at 2 km/s, completing a revolution every 112 minutes.

National Industrial Classification (NIC) 2025

19 November 2025

- First introduced in 1962.
- Established: 1950, by Prof. P.C. Mahalanobis.
- Subsequent revisions: 1970, 1987, 1998, 2004, 2008.
- A standardized six-digit classification system for categorizing all economic activities in India, replacing the earlier five-digit NIC-2008.

QS Sustainability Rankings 2026

19 November 2025

- Lund University, Sweden (=3 in 2025)
- University of Edinburgh, UK (=7 in 2025)
- University of British Columbia, Canada (=5 in 2025)
- The number of universities evaluated has increased, with more than 250 new entrants, intensifying competition.

Lens / Indicator	Weight	Top Indian Institution	Global Rank
Social Impact	45%	IIT Delhi	382
Equality	12%	Manipal Academy of Higher Ed	441
Knowledge Exchange	10%	University of Delhi	94
Impact of Education	7%	University of Delhi	785
Employability & Outcomes	11%	IIT Delhi	93
Health & Wellbeing	5%	IIT Roorkee	537
Environmental Impact	45%	IIT Bombay	100
Environmental Sustainability	15%	IIT Kharagpur	49
Environmental Education	17%	IISc Bangalore	42

Environmental Research	13%	IIT Kharagpur	291
Governance	10%	University of Delhi	187

India Re-Elected to Codex Executive Committee

19 November 2025

- 189 members: 188 countries + European Union.
- Until the conclusion of CAC50 in 2027.
- May 1963 by FAO and WHO.
- India has been a member since 1964.

Government May Widen PMJJBY & PMSBY Coverage

20 November 2025

- Objective: Make life and accident insurance more user-friendly, effective, and financially meaningful for subscribers.
- Current PMJJBY & PMSBY coverage: ₹2 lakh.
- Proposed increase: Up to ₹5 lakh for subscribers willing to pay a higher premium.
- Individuals aged 18–50 years

YUVA AI for ALL – National AI Literacy Initiative

20 November 2025

- Duration: 4.5 hours, self-paced
- Empower 1 crore (10 million) citizens with foundational AI skills
- The Ministry of Electronics and Information Technology (MeitY), under the IndiaAI Mission, has launched 'YUVA AI for ALL', a first-of-its-kind free course that introduces the world of Artificial Intelligence (AI) to all Indians, especially the youth.
- Launched By: Ministry of Electronics and Information Technology (MeitY), under the IndiaAI Mission

BIRSA 101 Gene Therapy

20 November 2025

- Offer a low-cost, indigenous alternative to global therapies costing ₹20–25 crore.
- Achieve India's vision of Sickle Cell-Free India by 2047.
- Potential One-Time Cure: Offers a lifelong solution rather than repeated treatments.
- Fully indigenous CRISPR platform (enFnCas9) engineered by IGIB.

Gujarat Hosts a Wild Tiger in Ratanmahal Sanctuary

20 November 2025

- Covers 65 sq km of reserve forests across 11 villages, with an interaction zone of 41 surrounding villages.

- Declared a wildlife sanctuary in March 1982.
- Flora: High density of mahuda trees, a crucial food source for sloth bears.
- Fauna: Habitat for leopard, palm civet, four-horned antelope, langurs, sunbirds, green barbets, junglefowl, pit viper, and more.

ISRO Tests Bootstrap Mode Start on CE20 Cryogenic Engine

20 November 2025

- ISRO has successfully demonstrated the bootstrap mode start of the CE20 cryogenic engine—which powers the upper stage of the LVM3 rocket—marking a major step toward enhancing mission flexibility and multiple-restart capability for future launches.
- Date: November 7.
- Duration: 10 seconds.
- This can potentially increase payload capability for LVM3 missions.

Assent of the President (for central bills) or the Governor (for state bills)

21 November 2025

- Cannot create concepts like “deemed assent” for bills pending with governors or the President (SC ruling, 2025).
- Article 142 empowers the Supreme Court (SC) to issue any decree or order necessary to do “complete justice” in a case.
- Orders passed under Article 142 are enforceable throughout India.
- For State Bills, the Governor exercises similar powers under Article 200, with the option to reserve the Bill for the President’s consideration.

Hamara Shauchalaya, Hamara Bhavishya Campaign

21 November 2025

- Launched by: Ministry of Jal Shakti on World Toilet Day 2025
- Toilet Functionality & Repairs:
- Aims to sustain usage and dignity
- Felicitation of sanitation workers

Geological Survey of India (GSI)

21 November 2025

- Union Coal Minister G Kishan Reddy will inaugurate the Geological Survey of India’s (GSI) international seminar in Jaipur as part of its year-long commemoration of 175 years of service to the nation.
- Established: 1851
- Founded to locate coal resources for expanding Indian Railways during British rule
- Functions as an attached office under the Ministry of Mines

Second Regional Open Digital Health Summit (RODHS) 2025

21 November 2025

- The Regional Open Digital Health Summit 2025 (RODHS 2025) got underway in New Delhi on 19 November, bringing together senior government officials, international development organisations, and health technology innovators from across the South-east Asia Region.
- Build interoperable, people-centric digital health ecosystems aligned with Universal Health Coverage (UHC) and SDGs

Coastal Security Exercise ‘Sagar Kavach’

21 November 2025

- Realistic threat simulations: Red Force teams, dummy intruders, sabotage scenarios
- Coverage: Coastal villages, harbours, vital installations, rail/bus stations, and sensitive public infrastructure

Centre Notifies Four New Labour Codes

22 November 2025

- Social Security Expansion: Workforce coverage increased from 19% (2015) → 64% (2025); Labour Codes further widen net.
- Overtime at 2× Rate: Mandatory for work beyond standard hours.
- Trade Union Recognition: Union with ≥51% membership recognized; otherwise, negotiating council formed.
- Higher Layoff Threshold: Approval for layoffs/closures raised from 100 → 300 workers.

Integrated Child Development Services (ICDS)

22 November 2025

- India’s ICDS marks 50 years since its 1975 launch, continuing as a key programme for child nutrition, early learning, and maternal health.
- Coverage: Children aged 0–6 years, pregnant women, and lactating mothers.
- Expansion: Over five decades, ICDS has grown to nearly 14 lakh Anganwadi Centres nationwide, becoming one of the world’s largest community-based child development initiatives.
- Improve nutritional and health status of children (0–6 years).

131st Amendment Bill, 2025

23 & 24 November 2025

- The Parliament is up for a heated winter session as the Union Government plans to introduce the contentious Constitution (131st Amendment) Bill,

2025 in the upcoming session set to start from December 1, 2025.

- The Bill aims to include Chandigarh under Article 240 of the Indian Constitution.
- Article 240 gives the President the power to make regulations for Union Territories (UTs) — enabling direct governance via presidential regulations and potentially appointing a full-time Administrator or Lieutenant Governor (LG) for Chandigarh.
- Moving Chandigarh under Article 240 gives the President/Government of India more direct control via regulations, rather than relying on state-based administration.

Atomic Energy Bill 2025

23 & 24 November 2025

- Corporate Laws (Amendment) Bill, 2025 — Proposals to tweak the Companies Act, 2013 and LLP Act, 2008 for ease of doing business.
- Securities Markets Code Bill, 2025 — To consolidate SEBI Act, Depositories Act, and Securities Contracts Act into a unified code.
- The Atomic Energy Bill, 2025 is among the 10 bills listed for the upcoming Winter Session of Parliament.
- National Highways (Amendment) Bill, 2025 — To make land acquisition for highways faster and more transparent.

G-20 Summit in South Africa

23 & 24 November 2025

- Founded: 1999, in response to global economic crises of the late 1990s
- The G-20 Summit was held in Johannesburg, South Africa, for the first time in Africa. The event was notable for the U.S. boycott, even as leaders adopted a new G-20 declaration on climate change.
- Leaders adopted the G-20 Declaration on Climate Change.
- Full Form: Group of 20 (G20)

COP30 Summit

23 & 24 November 2025

Key Outcome	Details / Purpose
Two Global Road Maps	COP30 President Andrei Lago announced: 1. Road Map to Halt & Reverse Deforestation 2. Road Map for a Just & Orderly Transition Away from Fossil Fuels
Purpose of Road Maps	• Reduce global dependence on fossil fuels • Mobilise global resources for climate action • Ensure action is just, planned, and equitable

Global Mutirão Consensus Agreement	"Global Mutirão: Uniting humanity in a global mobilisation against climate change" addressing key contentious issues
Climate Finance (Article 9, Paris Agreement)	• Developed nations must provide funds to developing countries for clean energy transition • Push for predictable, adequate, and accessible climate finance
Trade-Restrictive Climate Measures	Advance cooperation on unilateral trade-restrictive measures (e.g., carbon border taxes) affecting developing-country exports
Nationally Determined Contributions (NDCs)	Countries urged to update and strengthen NDCs to align with 1.5°C target Focus on bridging ambition-implementation gap
1.5°C Gap	Acknowledgement that current commitments are insufficient Countries urged to scale up mitigation, adaptation, and finance

African Grey Parrots

23 & 24 November 2025

- Breeding licence under Breeders of Species Licence Rules, 2023.

Bharat NCAP 2.0

25 November 2025

- The Ministry of Road Transport & Highways (MoRTH) has released the draft Bharat NCAP 2.0, updating India's crash-safety rating framework with higher safety benchmarks and new test categories.
- Protect occupants, pedestrians, and vulnerable road users.
- Encourage adoption of advanced safety technologies by manufacturers.
- Ease of occupant escape (doors and seat belts)

India-France to Jointly Manufacture HAMMER Air-to-Ground Weapons

25 November 2025

- The JV will be a 50:50 private limited company established in India.
- Range: up to 70 km
- Against (250 kg, 500 kg, 1000 kg bombs)

NITI Aayog Releases Report on Water Budgeting in Aspirational Blocks

25 November 2025

- Covers 18 Aspirational Blocks across 11 States.
- Severe water deficits exist in several blocks: Namchi (94%), Gangiri (60%), Baldeogarh (53%).
- Agriculture consumes 80–90% of freshwater, reforms like crop diversification, micro-irrigation, and conjunctive use are essential.

- Enhance convergence across: Jal Jeevan Mission, MGNREGA, agriculture schemes, watershed development programmes.

53rd Chief Justice of India: Justice Surya Kant

25 November 2025

- Tenure: 24 November 2025 – 9 February 2027, one of the longer recent CJI tenures.
- Article 128: Retired judges can act as SC judges.
- Codified Practice: Memorandum of Procedure (MoP, 1999) emphasizes seniority and fitness.
- Justice Surya Kant is set to assume office as the 53rd Chief Justice of India (CJI) on 24 November 2025.

WHO's "1 Doctor per 1,000 People" Norm

25 November 2025

- Likely from Medical Council of India's Vision 2015 report (2011), based on expert consultation.
- Only 80% of allopathic doctors counted as available.
- Doctors per 1,000 population: 0.7 → ranked 118/181 countries.
- Composite figure (doctors + nurses + midwives): 3.06 → below WHO SDG threshold of 4.45 → ranked 122/181 countries.

Indian Navy Commissions INS Mahe

25 November 2025

- Specially designed for anti-submarine warfare operations in shallow waters (littoral zones).
- Coordinated ASW operations with naval aircraft and larger warships
- ASW rocket launchers
- Quick reaction in littoral waters

Higher Education Commission of India (HECI) Bill 2025

25 November 2025

- To implement NEP 2020's vision of a transparent, less intrusive, and integrated regulatory framework.
- The Central Government is set to introduce the Higher Education Commission of India (HECI) Bill 2025 in the Winter Session of Parliament. This comes five years after NEP 2020 recommended a single higher-education regulator to replace the fragmented system of UGC, AICTE, and NCTE.
- University Grants Commission (UGC)
- HECI will oversee all higher education except medical and legal fields.

The State of the World's Children (SWOC) 2025

26 November 2025

- Union Budget 2025–26 allocated ₹26,890 crore to the Ministry of Women & Child Development, including:
- Ministry's share in central expenditure fell from 0.96%

in 2015–16 to 0.5% in 2025–26, showing limited prioritisation of child welfare.

- Progress has slowed: the share of children with at least one severe deprivation fell from 51% in 2013 to 41% in 2023, but gains are uneven.
- ₹1,500 crore for Mission Vatsalya

Commitment to Development Index (CDI) 2025

26 November 2025

- The Centre for Global Development (CGD), a US-based think tank, has released the Commitment to Development Index (CDI) 2025, assessing how major economies contribute to global development beyond their borders.
- India ranks 36th overall in the CDI 2025.
- India performs strongly in the environment category, securing 8th place globally.
- India ranks 38th in trade and development finance, indicating lower openness in trade policy and limited external development support.

Aravalli Hills

27 November 2025

- Formation: Dates back over 1.5 billion years, making it among the world's oldest fold mountains.
- The Supreme Court of India on 20 November 2025 accepted a new definition of the Aravalli Hills, following government panel recommendations.
- Previous definitions included hills and slopes of lower elevation; the new definition focuses only on hills ≥ 100 metres above local relief, along with their adjacent slopes.
- Geography: One of the oldest mountain ranges in India, stretching approximately 692 km across Rajasthan, Haryana, Delhi, and Gujarat.

Aspect	Old Definition	New Definition
Elevation	Hills ≥ 20 m above surrounding terrain	Hills ≥ 100 m above local relief
Coverage	12,081 mapped hills (20 m+)	1,048 hills (~8.7%)
Legal Status	Protected under environmental laws	Only ~8.7% retain "Aravalli Hill" status; ~90% lose protection
Implication for Land Use	Restricted mining & construction	Large-scale areas now potentially open for mining, real estate, and development

3.5-Billion-Year-Old Mars Crater

27 November 2025

- Named after M.S. Krishnan (1898–1970), a legendary Indian geologist and the first Indian Director of the Geological Survey of India.
- The crater, billions of years old, will now be officially known as Krishnan Crater.

Crater Name	Location/Region	Significance
Gale Crater	Aeolis region	Landing site of Curiosity Rover ; evidence of ancient water
Jezero Crater	Syrtris Major Planum	Landing site of Perseverance Rover ; ancient river delta
Huygens Crater	Southern hemisphere	Large, heavily eroded crater
Hellas Basin	Southern hemisphere	One of the largest impact basins in the Solar System
Gusev Crater	Near Martian equator	Explored by Spirit Rover ; past water flows

Corporate Average Fuel Efficiency (CAFE-III)

27 November 2025

- CAFE norms in India have been in force since FY18, targeting fleet-wide carbon dioxide emission reduction for all passenger vehicle manufacturers.
- Electric vehicles (EVs) will count as super credits, incentivising manufacturers to transition to zero- or low-emission vehicles.
- Scope: Applies to all manufacturers producing vehicles for the Indian market.

Manufacturing of Sintered Rare Earth Permanent Magnets (REPMs) Scheme

27 November 2025

- Total outlay: ₹7,280 crore
- Sales-linked incentives: ₹6,450 crore over five years
- Capital subsidy: ₹750 crore for manufacturing facilities
- Duration: 7 years

TEST YOURSELF · NATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. India ranks _____ in the World Happiness Report 2023, underscoring rising insecurity and inequality.
2. _____ allocated ₹26,890 crore to the Ministry of Women & Child Development, including:
3. The sector's share in total employment rose from _____ to 29.7% (2023–24).
4. Between _____, India faced 687 disasters, with 240 occurring in the Himalayan belt (Down To Earth, 2024).
5. _____ for a 1.5°C pathway (compared to 2019 levels)

Answers 1 126/137 · 2 Union Budget 2025–26 · 3 26.9% (2011–12) · 4 1900–2022 · 5 55%

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RBI Pushes for Rupee Internationalisation Insurance Sector at Unstable Equilibrium

31 October 2025

- Deputy Governors noted that greater rupee invoicing in trade and CBDC adoption would reduce transaction costs and support India's developed economy goal by 2047.
- Emphasis was placed on the 'Insurance for All by 2047' vision, aimed at improving penetration and inclusivity through technology-led distribution and regulatory simplification.
- The Pension Fund Regulatory and Development Authority (PFRDA) underscored efforts to increase participation in the National Pension System (NPS) and Atal Pension Yojana (APY).
- Policymakers discussed the need for regulatory clarity on digital assets, including crypto-linked instruments, while maintaining financial stability and consumer protection.

Relief for Investment and Research Advisers on Performance Data Disclosure

31 October 2025

- Regulation: Governed by the SEBI (Investment Advisers) Regulations, 2013.
- Regulation: Governed by the SEBI (Research Analysts) Regulations, 2014.
- In April 2025, SEBI approved a framework to create PaRRVA to standardize and verify the risk and return metrics of IAs and RAs.
- Investment Advisers are individuals or firms registered with the Securities and Exchange Board of India (SEBI) who provide personalized financial advice to clients about investments in securities or financial products.

SEBI Tightens Rules for Non-Benchmark Indices like BankNifty and FinNifty

31 October 2025

- BankNifty (NSE): Given an extended glide path up to March 31, 2026, to allow orderly rebalancing of assets under management (AUM) tracking the index.
- Top Stock Cap: The largest constituent cannot have more than 20% weight.
- Top Three Cap: The combined weight of the top three constituents must not exceed 45%.
- SEBI's regulatory intent is to create fair, diversified, and less manipulable indices, following concerns raised in the Jane Street case, where index constituents were allegedly manipulated for derivative trading profits.

31 October 2025

- The central bank views rupee internationalisation as crucial to achieving India's developed economy goal by 2047.
- In 2022, RBI allowed international trade settlement in rupees, enabling Indian banks to open Vostro accounts for partner countries.
- Indian exporters have begun invoicing trade in rupees, though the proportion remains small.
- Sankar noted that exporters and importers need time to adjust their mindset and practices, but momentum is building.

RBI Rejects Seven-Year Bond Bids as Yields Touch 6.6%

1 November 2025

- The government had planned to sell ₹11,000 crore worth of 6.28% 2032 bonds.
- The Reserve Bank of India (RBI) cancelled the auction for the seven-year government bond after market participants demanded a yield of around 6.6%, a level the central bank found unacceptable.
- Following the RBI's decision, bond yields softened, with the 10-year benchmark yield settling at 6.53%, down from 6.57% the previous day.
- The seven-year bond, considered relatively illiquid and mainly held by banks, was trading at 6.46%, later easing to 6.43%.

RBI Launches Three Key Surveys for Monetary Policy

1 November 2025

- Coverage: Conducted across 19 cities in India.
- Focus: Reflects consumers' assessment of inflation based on their individual consumption baskets.
- Relevance: Aids the RBI in understanding inflationary psychology and anchoring inflation expectations.
- Objective: Helps track rural consumption patterns and overall rural economic health.

SEBI Probes MCX Over 4-Hour Trading Disruption

1 November 2025

- Founded: 2003
- MCX experienced a major technical glitch on October 28 that halted trading for over four hours.
- Headquarters: Mumbai, India
- Objective: Provide a transparent, regulated platform for price discovery and risk management in commodity markets

"A fact revised three times is a mark in the bank."

India's Household Debt Growing Faster than Assets: RBI Data 2024–25

2 & 3 November 2025

- Household financial assets increased from ₹24.1 lakh crore in 2019–20 to ₹35.6 lakh crore in 2024–25, a 48% rise.
- Household debt peaked at 6.2% of GDP in 2023–24 but moderated slightly in 2024–25, signaling tentative financial stabilization.
- Household annual financial liabilities have increased by 102% between 2019–20 and 2024–25.
- Assets as a percentage of GDP declined from 12% to 10.8%.

RBI May Rethink Banks' Exposure to 'Sensitive Sectors' to Enable M&A Financing

2 & 3 November 2025

- Under the Insolvency and Bankruptcy Code (IBC), 2016, banks can fund acquisitions via CIRP, but only for repayment of lenders, not share purchases.
- A bank's aggregate CME should not exceed 40% of its Tier-1 capital (solo basis).
- Exposure Limit: Banks' exposure to these sectors in a financial year is capped at 5% of total deposits at the end of the previous financial year.
- FY24 exposure stood at ₹46.62 trillion, accounting for 27.2% of total loans and advances — up 34.1% year-on-year.

RBI's Short Dollar Forward Position Rises

4 November 2025

- The Reserve Bank of India's (RBI) short dollar forward position rose for the first time in seven months, signalling active intervention to stabilise the rupee amid sustained depreciation pressure in October 2025.
- A short dollar forward position refers to a situation where the Reserve Bank of India (RBI) (or any central bank) has sold U.S. dollars for future delivery through forward contracts in the foreign exchange market.
- When the rupee faces depreciation pressure, RBI may sell dollars in the spot market (immediate delivery) to provide dollar supply and prevent sharp weakening.
- To rebuild its reserves or balance liquidity, RBI simultaneously buys dollars in the forward market — creating a short position in forwards (i.e., it owes dollars in the future).

SEBI Amends Mutual Fund Rules to Classify REITs as Equity

4 November 2025

- Permissible Investment: Mutual funds can now invest up to 10% of a scheme's corpus in units of a single REIT issuer.

- Objective: To provide clarity on the treatment of REIT units in mutual funds and facilitate diversified exposure to real estate within equity schemes.
- Approval: The SEBI board approved the amendment at its September 2025 meeting.
- Introduced in India: 2014 under SEBI (Real Estate Investment Trusts) Regulations, 2014

Statutory Liquidity ratio (SLR)

4 November 2025

- The minimum SLR is 18% of a bank's NDTL.
- Governed under Section 24 of the Banking Regulation Act, 1949.
- However, banks often maintain a higher ratio (around 26–27%) to ensure liquidity comfort and meet investment norms for government securities.
- Banks typically hold at least 18% of net demand and time liabilities (NDTL) in approved securities, plus an additional buffer of ~10 percentage points.

The Case for Publishing RBI's Inflation–Failure Report

4 November 2025

- Under Section 45ZN of the RBI Act, 1934, when inflation remains outside the prescribed tolerance band (2–6%) for three consecutive quarters, the central bank must submit a report to the Central Government explaining:
- In 2022, when inflation breached the upper tolerance limit for three consecutive quarters, the RBI submitted such a report—but it was not made public.
- The Reserve Bank of India's (RBI) monetary policy framework—anchored in a flexible inflation-targeting regime—is up for review by March 2026. While consensus exists on retaining the 4% inflation target with a $\pm 2\%$ tolerance band, a crucial aspect of transparency in the framework has come under renewed scrutiny: the non-publication of the RBI's report to the government following its failure to meet the inflation target in 2022.
- The monetary policy framework was designed to make the RBI's actions, reasoning, and decisions transparent—from pre-announced MPC meeting calendars and voting disclosures to biannual Monetary Policy Reports (MPRs).

Micro-Insurance

4 November 2025

- The IRDAI Committee on SAMIs (2020) highlighted that such insurers could provide financial protection to over 500 million Indians below the poverty line.
- Can complement broader government initiatives like 'Insurance for All' by 2047, bridging the gap between formal insurance penetration and underserved segments.

- Introduced in 2015 to drive financial inclusion, SFBs demonstrate the potential of specialized, mission-driven financial institutions.
- Lower capital requirements: A minimum of ₹50 crore instead of the standard ₹100 crore for traditional insurers.

Fintech Dhan Launches Stock Lending & Borrowing Feature

4 November 2025

- Long-term investors can lend their unutilised shares or ETFs to borrowers.
- Marks the first time a discount broker in India has digitally introduced stock lending and borrowing for retail investors.
- Provides an additional income stream and better capital utilisation for investors.
- Contracts can range from 1 day to 12 months, depending on the exchange framework.

Government to Review Digital Banking Units (DBUs) of State-Run Banks

4 November 2025

- The Reserve Bank of India (RBI) issued detailed guidelines in April 2022 for their establishment and operation.
- 75 DBUs were inaugurated across 75 districts to mark 75 years of India's independence.
- DBUs were launched in October 2022 by Prime Minister Narendra Modi under the Azadi Ka Amrit Mahotsav initiative.
- DBUs are treated as banking outlets as per RBI guidelines issued in April 2022.

IBBI Plans Special Bankruptcy Lane for Real Estate Projects

4 November 2025

- This can impact homebuyers of non-distressed projects, delaying possession and causing financial uncertainty.
- Real estate accounts for over a third of the 8,500 insolvency cases admitted under the Bankruptcy Code.
- Developers would maintain separate books of accounts for each project, allowing precise allocation of liabilities and restructuring efforts.
- The approach ensures that viable projects continue smoothly, safeguarding homebuyers' interests.

Sebi to Revamp 30-Year-Old Stock Broker Regulations

5 November 2025

- Sebi plans to allow physical shareholders who purchased securities prior to FY20 but could not complete transfers to now lodge and transfer them

in their name.

- Angel One settled a ₹34 lakh disclosure violation case with Sebi.
- The key framework is the SEBI (Stock Brokers and Sub-Brokers) Regulations, 1992, which:
- Sebi intends to finalize changes by December 2025, following a discussion paper released in August 2025.

Brokers Urge Sebi to Restore Bank Nifty Weekly Options

5 November 2025

- For example, if you buy a Bank Nifty call option with a weekly expiry on Thursday, November 6, it will expire at the end of that day.
- Bank Nifty (Nifty Bank) is a benchmark index that tracks the performance of the 12 most liquid and large-cap banking stocks listed on NSE (e.g., HDFC Bank, ICICI Bank, SBI, Kotak Mahindra Bank).
- The regulator highlighted that high-frequency trading in weekly options had led to retail investors suffering substantial losses, often due to inadequate understanding of derivatives risks.
- SEBI's move is part of a broader derivatives market reform aimed at protecting small investors, ensuring responsible participation, and reducing speculative losses.

SBI Launches Digital Life Certificate Campaign for Pensioners

5 November 2025

- The State Bank of India (SBI) has initiated a nationwide Digital Life Certificate (DLC) campaign to simplify and digitize the life certificate submission process for pensioners.
- Technology Use: This system enables pensioners to submit life certificates digitally without the need for physical biometric devices, enhancing convenience and accessibility, especially for elderly citizens.
- Nationwide Outreach: SBI is conducting similar camps in 115 cities and towns across India.
- Promotes digital inclusion and ease of living for pensioners.

RBI's Rupee Defence Drains Banking System Liquidity

5 November 2025

- The rupee weakened for the fifth consecutive month in September, touching a record low of ₹88.80 per U.S. dollar.
- Despite RBI's intervention, the rupee continued to hover around ₹88.76 per dollar in early November, close to its record low.
- The forward book had previously peaked in February 2025 before moderating over the next few months.
- According to Gaura Sen Gupta, Chief Economist at

IDFC First Bank, this strategy allows RBI to defend the rupee “without tightening domestic liquidity too sharply.”

NaBFID to Be Repositioned as a Global Financial Institution

5 November 2025

- Established under the National Bank for Financing Infrastructure and Development Act, 2021, NaBFID is 100% government-owned.
- Established under: NaBFID Act, 2021
- Headquarters: New Delhi, India
- Passed by Parliament: March 2021

Bank of Baroda Pauses Nainital Bank Divestment Plan

5 November 2025

- It was established in 1922 and became a subsidiary of Bank of Baroda in 1973, with BoB holding a 98.6% stake.
- Established: 1922
- Ownership: 98.6% held by Bank of Baroda
- Subsidiary of: Bank of Baroda (since 1973)

NPCI Partners with Razorpay Curlec to Enable UPI Payments in Malaysia

5 November 2025

- Established: 2020
- Objective: Internationalize India's payment systems — UPI and RuPay — through global partnerships and interoperability initiatives.
- The National Payments Corporation of India (NPCI) International Payments Ltd (NIPL) has partnered with Razorpay Curlec to enable Unified Payments Interface (UPI) transactions in Malaysia. The agreement was formalized during the Global Fintech Fest (GFF) 2025.
- Indian travellers visiting Malaysia can now make instant and secure payments to local merchants using UPI-enabled apps (such as PhonePe, Paytm, or Google Pay).

RBI Flags Concern Over Elevated Bond Yields

6 November 2025

- Benchmark 10-year government bond yield currently 6.53%, while US 10-year Treasury yield fell by 32 bps in the same period.
- Focus on 10-year bond auction (₹ 32,000 crore) on November 8 for further yield cues.
- Cut-off yield expected to rise by 3-4 bps from previous 6.48% coupon.
- The Reserve Bank of India (RBI) has expressed concerns over persistently high 10-year government bond yields, even after policy rate cuts, and is engaging with market participants on possible

interventions. The spread between India's 10-year bond and the US 10-year Treasury has widened to roughly 244 basis points (bps), up from 219 bps at the start of 2025.

IBBI Circular Enables Restitution of Assets Attached by ED

6 November 2025

- The Insolvency and Bankruptcy Board of India (IBBI) issued a circular on 4 November 2025 allowing insolvency professionals to file applications for the restoration of assets attached by the Enforcement Directorate (ED) under the Prevention of Money Laundering Act (PMLA). The move aims to maximize recovery for creditors, reduce friction between PMLA and Insolvency and Bankruptcy Code (IBC) provisions, and support the resolution of stressed companies.
- Attachment of assets by ED often discourages investors and hampers corporate rescue efforts.
- Insolvency professionals can file applications under Sections 8(7) or 8(8) of PMLA before special courts.
- Assets cannot be sold or transferred to promoters, related parties, or anyone involved in the offence.

Scapia & Federal Bank Launch Family Add-On Cards

6 November 2025

- Primary cardholders can now share credit limits and travel perks with up to three family members aged 18 or older.
- Bengaluru-based fintech Scapia, in partnership with Federal Bank, has introduced a first-of-its-kind Add-On Credit Card aimed at transparency, independence, and family-focused travel rewards.
- Features for add-on cardholders:
- Personalised transaction visibility

SBI Executes First Gold Trade as Special Category Client on IIBX

6 November 2025

- Follows SBI's earlier milestone in 2024, when it became the first bank to register as a Trading-cum-Clearing Member (TCM) on the platform.
- State Bank of India (SBI) executed its first gold transaction as a Special Category Client (SCC) on IIBX.
- Facilitates seamless bullion transactions, aiding importers, jewellers, bullion dealers, and MSMEs.
- IIBX is India's first electronic bullion trading platform, established to facilitate transparent, efficient, and formalized trading of precious metals such as gold and silver.

License

6 November 2025

- Founded: 2021 by four entrepreneurs
- At least 75% of Adjusted Net Bank Credit (ANBC) must go to priority sectors.
- Must be registered as a public limited company under the Companies Act, 2013.
- Net Worth: Exceeds ₹100 crore

Big Bank Pursuit: FM

7 November 2025

- Phase 1 (2018–20): 13 PSBs merged into 5; SBI merged with its associates and Bharatiya Mahila Bank.
- India now has 56 crore Jan Dhan Accounts, reflecting progress in inclusive banking.
- Current status: India now has 12 PSBs, with only SBI in the top 50 global banks by assets.
- Need to simplify loan processes and reduce paperwork burdens on borrowers.

SEBI Expands IPO Anchor Book Size to Boost Domestic Institutional Participation

7 November 2025

- What changed: The total portion of shares reserved for anchor investors in an IPO has been increased from 33% to 40%.
- Mutual funds: 33%
- Insurance companies and pension funds: 7%
- Reason: This ensures more participation from long-term institutional investors, while also prioritizing mutual funds if the 7% reserved for insurers/pension funds is not fully subscribed.

SEBI to Review Short Selling and Securities Lending Frameworks

7 November 2025

- SEBI Chairman Tuhin Kanta Pandey announced the plan during the CNBC-TV18 Global Leadership Summit.
- The short selling framework, introduced in 2007, and the SLB mechanism, launched in 2008, have remained largely unchanged since inception.
- Despite multiple tweaks, India's SLB market remains underdeveloped compared to global peers, necessitating a structural review.
- It was introduced in India in 2008 by SEBI through stock exchange platforms and is managed by clearing corporations to ensure safety, transparency, and guaranteed settlement.

Insurance Brokers Seek 'Zero-Rate' GST

7 November 2025

- Aims to align incentives, protect broker commissions,

and maintain affordability for policyholders.

- Would remove the cascading tax burden on insurers and brokers.

Sebi to Streamline Processes

7 November 2025

- This clarification comes amid debates around high-profile IPOs like Lenskart, valued at ₹70,000 crore.
- The summary will be available separately to investors, promoting informed decision-making and feedback.
- Sebi does not determine IPO pricing; valuations are decided by the market and investors.

SEBI Widens Net to Keep Investors Safe in Securities Markets

7 November 2025

- This move aligns with the International Organization of Securities Commissions (IOSCO)'s global call for stricter online safeguards against financial harm to investors.
- Verification of Advertisers: Only SEBI-registered entities should be allowed to advertise investment products or services on social media or search engines.
- Distinct Labelling for Authentic Apps: Introduce a unique label or verification badge for genuine trading and investment apps on app stores to help users distinguish them from fraudulent ones.
- UPI Verification Feature: Investors can now verify if a UPI QR code used to transfer funds to a market intermediary is legitimate. SEBI has developed an app to facilitate this check.

World Bank's Financial Sector Assessment (FSA) 2025

8 November 2025

- Financial Sector Growth: Total financial sector assets reached 187% of GDP in 2024. NBFIs and market financing grew faster than banks, now accounting for 44% of sector assets (up from 35% in 2017).
- The World Bank's Financial Sector Assessment (FSA) 2025, conducted jointly with the IMF under the FSAP framework, reviewed India's financial system, highlighting achievements since 2017 and recommending reforms for future growth.
- Resilience and Inclusion: India's financial system is more resilient, diversified, and inclusive. Public digital infrastructure and government programmes have improved access to accounts, credit, insurance, and pensions.
- SOFIs—including public banks, development finance institutions, regional rural banks, NBFCs, and public insurers—remain significant but their share is declining.

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IBBI Proposes Mandatory Disclosure of Beneficial Ownership for Insolvency Bidders

8 November 2025

- Aims to stop benami, proxy, conflicted, or promoter-linked bidders from misusing the immunity provision.
- Prospective Resolution Applicants (PRAs) must reveal all natural persons who exercise ultimate ownership, control, or significant influence over the bidding entity.
- PRAs must also provide details of all intermediate entities, including jurisdiction, ownership structure, and control pathways.
- Helps harmonize ownership reporting under insolvency, banking, and financial markets.

India Retains Cap on Voting Rights for Large Shareholders in Banks

8 November 2025

- Recent foreign transactions include Emirates NBD acquiring 60% of RBL Bank and Sumitomo Mitsui Banking Corp investing in YES Bank.
- Government seeks a majority investor for IDBI Bank, expected by March 2026.
- Private banks: A single shareholder cannot exercise more than 26% of voting rights, even if ownership is higher.
- Public sector banks: Cap is 10%.

Digital Gold/E-Gold Products

9 & 10 November 2025

- Buy gold starting from ₹1 or 0.01 grams, making it accessible for all income groups.
- Backed by 99.9% pure gold stored in vaults.
- Digital gold (or e-gold)** refers to gold purchased online in electronic form, stored securely by the provider on behalf of the investor. The value of digital gold is directly linked to live market rates of physical gold (usually 24K, 99.9% purity).
- Investors can buy or sell even small quantities (as low as ₹1), without needing physical storage.

Feature	Digital Gold	SGB	Gold ETF
Regulation	Unregulated	RBI	SEBI
Interest	No	2.5% per year	No
Liquidity	High (instant)	Low (8-year lock-in)	High
Physical Delivery	Yes	Yes (cash redemption)	No
Minimum Investment	₹1	1 gm	1 unit

CASA Dynamics in Indian Banking!

9 & 10 November 2025

- Mutual fund assets under management (AUM) rose

from 12% to 32% of bank deposits over a decade.

- RBI cut policy rate by 100 bps to 5.5% since February 2025.
- Weighted average lending rate (September 2025): 8.50%
- Savings Accounts → Low interest (usually 2.5–4%)

Nine Years After Demonetisation

9 & 10 November 2025

- Action: ₹500 and ₹1,000 notes ceased to be legal tender from 9 November 2016.
- CWP fell from ₹17.97 lakh crore (Nov 2016) to ₹7.8 lakh crore (Jan 2017).
- 2016–17: 8.7%
- Peak 2020–21: 14.5% (COVID cash surge)

Country	Currency-to-GDP Ratio
India	11.11%
Japan	9–11%
Eurozone	8–10%
China	9.5%
Russia	8.3%
USA	7.96%

Banks Seek Lower Stage-II Provision Floor under RBI's Draft ECL Framework

11 & 12 November 2025

- To align Indian banking standards with International Financial Reporting Standard (IFRS 9).
- The draft norms propose a minimum 5% provisioning floor for Stage-II loans, up from the current 0.4% requirement applied to SMA-1 and SMA-2 (Special Mention Account) loans.
- Indian banks are preparing to approach the Reserve Bank of India (RBI) seeking a reduction in the proposed Stage-II provisioning floor under the Expected Credit Loss (ECL) framework. The ECL-based loan-loss provisioning system, aligned with global accounting standards (IFRS 9), is proposed to come into effect from April 1, 2027, replacing the current incurred-loss model.
- To ensure that banks build adequate buffers for credit risk earlier in the loan cycle.

Parameter	Current System	Proposed ECL Framework
Basis	Incurred Loss	Expected Credit Loss (forward-looking)
Stage-I Provision	~0.25–0.40%	No major change expected
Stage-II Provision	0.4% (SMA-1, SMA-2)	5% (proposed)
Stage-III (Impaired Loans)	15%–100% (based on asset quality)	Expected to continue
Transition Start	—	April 1, 2027

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Parameter	Current System	Proposed ECL Framework
Transition Period	—	4 years (till FY31)

IRDAI Chief Urges Insurers to Build Trust Through Transparency and Good Governance

11 & 12 November 2025

- Aims to ensure that every Indian citizen and enterprise is protected by insurance by 2047.
- On the occasion of the First Insurance Lokpal Day (November 11, 2025), Ajay Seth, Chairman of the Insurance Regulatory and Development Authority of India (IRDAI), emphasized that trust, transparency, and responsible conduct are the cornerstones of a robust insurance sector.
- Centralised complaint portal: Allows customers to file grievances related to life, health, or general insurance.
- End-to-end tracking: Consumers can monitor the progress of their complaint online.

Ageas Federal Life Insurance Partners with Muthoot Microfin to Expand Insurance Access in Underserved India

11 & 12 November 2025

- In a strategic move to deepen life insurance penetration in non-metro and underserved regions, Ageas Federal Life Insurance has entered into a distribution partnership with Muthoot Microfin Ltd, one of India's leading microfinance institutions. The collaboration aligns with IRDAI's "Insurance for All by 2047" vision and aims to bridge the country's significant protection gap.
- Customer Reach: Muthoot Microfin serves millions of women entrepreneurs and small business owners, providing a strong base for insurance penetration.
- Digital Enablement: The partnership supports Ageas Federal's digital-first distribution strategy, using technology for onboarding, servicing, and claim processing.
- Focus Segment: Underserved and emerging markets—especially rural and semi-urban geographies—will be prioritised.

Sahakar Digi Pay and Sahakar Digi Loan Apps

11 & 12 November 2025

- Purpose: To facilitate real-time, secure, and interoperable payment solutions for cooperative bank customers.
- Enables instant fund transfers and merchant transactions within cooperative networks.
- Aims to reduce dependence on private fintech intermediaries by building an indigenous cooperative fintech framework.
- What it is: A digital lending platform developed to

streamline and digitize the loan processing and disbursal system for UCBs.

RBI's Current Account Curbs Stir Rift Between Private and Public Sector Banks

11 & 12 November 2025

- The framework follows earlier 2020 directives that restricted non-lending banks from maintaining current accounts for borrowers.
- Only two banks, each holding at least 10% of the total banking exposure to a borrower with outstanding loans of ₹10 crore or more, will be allowed to open current accounts for that borrower.
- Yet to be finalized; RBI released the draft for stakeholder comments in October 2025.
- To prevent fund diversion and ensure that all cash flows of a borrower are visible to its primary lenders, enhancing credit discipline and transparency.

NUCFDC Moves to Obtain SRO Status for Urban Cooperative Banks

11 & 12 November 2025

- Established: Licensed as a mid-layer NBFC in February 2024.
- 20% equity: National Cooperative Development Corporation (NCDC)
- 80% equity: Participating Urban Cooperative Banks (UCBs)
- NUCFDC's paid-up capital will soon exceed ₹300 crore, qualifying it to seek SRO recognition from RBI.

SEBI Conflict-of-Interest (Col) and Disclosure Overhaul

13 & 14 November 2025

- New investments must be in regulated pooled schemes, capped at 25% of personal portfolios.
- A high-level committee, chaired by Pratyush Sinha (former CVC), with Injeti Srinivas as vice-chair, was constituted by SEBI in March 2025 under Chairperson Tuhin Kanta Pandey. The committee aimed to strengthen Col regulations following past allegations against former SEBI chairperson Madhabi Puri Buch.
- Office of Ethics & Compliance (OEC) and Oversight Committee on Ethics & Compliance (OECOC) to be established.
- Amendments to SEBI (Employees' Service) Regulations, 2001 to implement new mandates for staff.

16th Finance Commission

13 & 14 November 2025

- Scope: Covers central sector schemes (CS) and centrally sponsored schemes (CSS), including those ending or continuing beyond 31 March 2026.
- Constitutional Provision for the Finance Commission:

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Article 280 of the Indian Constitution provides for the establishment of a Finance Commission by the President of India every five years or earlier if deemed necessary.

- Commencement: 1 April 2026
- Purpose: To assess and recommend fiscal transfers, allocations, and grants from the Union Government to States for the next five-year cycle.

Jan Samarth Portal

13 & 14 November 2025

- Loans up to ₹20 crore under the Credit Guarantee Scheme for Startups (CGSS), managed by the Department for Promotion of Industry and Internal Trade (DPIIT).
- Startup must be less than 10 years old.
- Annual turnover should not exceed ₹100 crore.
- Part of the Jan Samarth portal, operational since June 2022, a one-stop platform for credit-linked government schemes.

Surge in Digital Gold Withdrawals After Sebi Advisory

13 & 14 November 2025

- On 8 November 2025, the Securities and Exchange Board of India (Sebi) issued a public advisory cautioning investors against dealing in digital gold products. This led to a threefold rise in withdrawals on fintech platforms offering digital gold.
- Digital Gold refers to gold ownership in electronic form, where investors can buy, sell, or hold gold online without physically taking delivery.
- Backed by physical gold stored in secure vaults, usually in denominations as small as 1 gram.
- Investors were urged to exercise due diligence before purchasing or holding digital gold.

Wholesale Inflation (WPI)

13 & 14 November 2025

- WPI inflation fell to -1.21% in October 2025, compared to 0.13% in September.
- India's wholesale inflation (WPI) slipped into deflation in October 2025, touching a 27-month low due to a sharp fall in food prices. This is the first time since July 2020 that WPI inflation has turned negative.
- Reuters poll had estimated a milder -0.6% decline.
- A year ago, WPI inflation stood at 2.75%.

RBI Recognises SRPA as Self-Regulatory Body for Payment System Operators

15 November 2025

- UPI (20.7 billion transactions worth ₹27.28 trillion in October 2025)
- Support the orderly growth of payment system

operators

- Promotes self-discipline and accountability among members
- Ensure members follow regulatory and ethical standards

Flexible Inflation Targeting (FIT) Framework in India

15 November 2025

- To curb persistently high inflation (2008–2014 period).
- The threshold or inflection point for inflation in India is around 4%.
- Low inflation (below 4%) can support growth, but higher inflation negatively impacts savings, investment, and growth.
- Implication: FIT should continue to target around 4%, with very limited justification for a higher target.

RBI Extends Trade Relief to Exporters Facing Tariff Headwinds

15 November 2025

- Exporters from India are facing global trade disruptions, particularly due to a steep 50% tariff imposed by the U.S. on Indian shipments, effective 27 August 2025.
- Exporters holding standard export credit as of Aug 31 can avail a 4-month moratorium (Sept–Dec 2025) on loan installments and interest.
- Exporters now have 15 months (up from 9 months) to repatriate export proceeds.
- Advance payments from overseas buyers can now be settled within 3 years instead of 1 year.

SEBI Proposes to Simplify Offer Documents

15 November 2025

- Lead managers' websites
- Aim to streamline and rationalise disclosures to reduce unnecessary complexity.
- Improves information accessibility for investors.
- Makes reviewing and understanding disclosures easier, especially for retail investors.

Sebi to Revamp Settlement Rules, Curb Penalties

15 November 2025

- Clarify non-monetary penalties: Re-evaluate practices like market bans and mandatory declaration of 'officers in default,' which are seen as beyond the committee's scope.

SEBI to Deliberate on Conflict of Interest Report in December 2025

15 November 2025

"A fact revised three times is a mark in the bank."

- Securities and Exchange Board of India (SEBI) plans to discuss an expert panel report on conflict of interest regulations for its senior officials at the next board meeting on December 17, 2025. The move follows governance scrutiny after conflict-of-interest allegations against former SEBI chairperson Madhabi Puri Buch, which involved claims of undisclosed offshore investments (refuted by Buch and her husband).
- Public attention intensified after conflict-of-interest allegations against the former chairperson.
- Even though Buch and her husband categorically denied the charges, the episode exposed regulatory gaps in disclosures and oversight.
- Expanded scope to cover family members, offshore structures, and beneficial ownership.

Federal Bank Launches 'Bharat Surotsav'

15 November 2025

- Federal Bank customers receive 15% discount using debit/credit cards (max ₹200 per booking)
- Objective: Celebrate India's artistic heritage by blending iconic performers with contemporary sounds
- Festival Type: Immersive dance and music fusion festival

RBI's 10% Tier-I Cap on Acquisition Financing Seen as Restrictive

16 & 17 November 2025

- A bank's total exposure to acquisition financing is capped at 10% of Tier-I capital.
- Banks may finance up to 70% of the acquisition cost.
- Acquirer must bring 30% equity from its own resources.
- Only listed companies with strong net worth and at least 3 years of profitability are eligible.

Reforming Lending to Low-Income Households in India

16 & 17 November 2025

- India has developed a robust last-mile credit ecosystem, yet repeated shocks over the past 15 years—Andhra Pradesh crisis (2010), demonetisation (2016), Covid-19 (2020), and the slowdown since early 2024—have caused abrupt lending cuts and household distress.
- Despite concerns about over-leverage, household debt is 42% of GDP, lower than many emerging markets.
- India's credit ecosystem spans universal banks, small finance banks (SFBs), NBFCs, and fintechs, linked through direct assignments, co-lending, lending service providers, and business correspondent arrangements.
- Ensure originators/servicers commit adequate

capital to align incentives.

NUCFDC Seeks RBI Nod for Smaller Urban Cooperative Banks

16 & 17 November 2025

- Only UCBs with net worth above ₹50 crore can offer digital services.
- Over 50% of India's 1,462 UCBs fail to meet this benchmark.
- These smaller UCBs collectively form a large part of the cooperative banking ecosystem that holds ₹5.5 trillion in deposits.
- If smaller UCBs become part of a centralized, secure, standardized technology infrastructure, they should be allowed to offer digital services even without ₹50 crore net worth.

PayU Receives RBI Approval to Operate as Payment Aggregator

18 November 2025

- Consolidation of Transactions: Aggregates payments from many customers and channels into a single settlement for the merchant.
- Settlement to Merchants: Aggregators periodically transfer collected funds to the merchant's account.

S. No.	Requirement	Details
1	Incorporation	Must be a company incorporated in India under the Companies Act, 2013. Foreign entities cannot operate directly as a PA.
2	Net Worth	Minimum initial net worth: ₹15 crore for new PAs. RBI may require net worth to increase as operations scale, ensuring financial stability.
3	Regulatory Approvals	Must obtain authorisation from RBI before commencing operations. Only authorised PAs can handle customer payment instruments and collect funds on behalf of merchants.
4	Fit & Proper Criteria	Promoters, directors, and key management personnel must meet RBI's fit and proper requirements: integrity, reputation, competence, no prior convictions/defaults, adequate experience in financial services/technology.
5	Governance & Risk Management	Must have Board-approved policies for operational risk, fraud management, IT security, cyber risk, data protection, and customer grievance redressal mechanism.

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S. No.	Requirement	Details
6	Segregation of Funds	Customer funds cannot be used for PA's own business. Funds collected on behalf of merchants must be in a separate "trust account" and remitted as per RBI timelines.
7	Operational Requirements	Compliance with RBI's KYC, AML/CFT norms; maintenance of transaction records; conduct risk assessments; ensure secure transaction processing.
8	Capital & Insurance	Maintain sufficient capital buffers; may require insurance coverage for operational or cyber risks.
9	Technology & Security Standards	Implement end-to-end encryption, tokenisation, PCI DSS standards for card payments; regular system audits and penetration testing.

Darwinian Adaptation Beats Lazy Banking

18 November 2025

- Banks will need to innovate to retain customers as competition from digital platforms and non-bank services grows.
- Savers are becoming investors, increasingly selective about where their money is parked.
- Technology empowers customers to switch investment options easily, making customer retention a key challenge.
- Banks must leverage tech for personalisation, efficiency, and better customer engagement.

Listing Obligations and Disclosure Requirements (LODR)

18 November 2025

- Board composition: Independent directors, audit committee, nomination and remuneration committee, and stakeholder relationship committee.
- To ensure timely disclosure of material information to investors.
- To safeguard the rights of shareholders, particularly minority investors.
- Material events disclosure: Any information that may influence investor decisions (e.g., mergers, acquisitions, change in management, financial results).

RBI's Floating Rate Bonds

18 November 2025

- RBI Floating Rate Savings Bonds (Retail): Targeted at individual investors; interest is linked to short-term G-Sec rates.
- FRBs for Institutional Investors: Offered to banks, mutual funds, and insurance companies; often in larger denominations and longer tenure.

- Attractive during rising rate scenarios: Investors can earn higher coupons compared to fixed-rate bonds.
- Complexity for small investors: Interest calculations change periodically, making it slightly harder to estimate returns in advance.

Feature	Description
Issuer	RBI (on behalf of Government of India) or financial institutions.
Interest Rate	Linked to a benchmark such as Treasury Bill yield or Government Security (G-Sec) rate . The rate is reset at predetermined intervals (e.g., every 6 months).
Tenure	Usually medium to long-term, often ranging from 5 to 10 years.
Face Value	₹1,000 per bond (typical for retail investors), but can vary.
Coupon Payment	Periodic interest payment (e.g., semi-annual) that fluctuates with benchmark rate movements.
Marketability	Listed on stock exchanges for trading; investors can buy and sell before maturity.

SIDBI Launches Antariksh Venture Capital Fund (AVCF)

19 November 2025

- First close: ₹1,005 crore
- Anchor investor: IN-SPaCe, ₹1,000 crore
- Tenure: 10 years
- Minimum investment per investor: ₹1 crore (lower for employees/directors).

RBL Bank Launches LUMIERE & NOVA Premium Credit Cards

19 November 2025

- Established: 1943
- Annual Fee: ₹50,000
- Annual Fee: ₹12,500
- Headquarters: Mumbai, Maharashtra

Master Capital Services Receives SEBI's In-Principle Approval for Mutual Fund Business

19 November 2025

- Maintain minimum net worth of ₹50 crore for the AMC.
- Allows the applicant to begin preparatory work such as setting up systems, hiring key personnel, meeting compliance standards, and filing scheme documents.
- The company must then apply for final registration under SEBI (Mutual Funds) Regulations, 1996.
- Only after final approval can they formally launch mutual fund schemes and start collecting money from investors.

South Indian Bank Launches SIB HER Account for Women

19 November 2025

- Women aged 18–54 years
- Maintain FD of ₹1 lakh OR
- Debit card spends of ₹50,000 in the previous month
- South Indian Bank (SIB) has launched the SIB HER Account, a premium savings account designed exclusively for women—including NRIs—at an event in Kochi, Kerala (Nov 2025).

IRDAI's Bima Gram API

20 November 2025

- Insurers can digitally authenticate policies sold in rural areas.
- Improves accuracy and reduces errors in rural insurance reporting.
- Helps insurers build reliable data repositories on:

NBFCs Seek Reforms in Debt Recovery & Funding Framework

20 November 2025

- Only loans above ₹20 lakh come under SARFAESI recovery provisions for NBFCs.
- Reduce the threshold from ₹20 lakh to ₹1 lakh.
- Proposal to notify NBFCs under Section 80E of the Income Tax Act.
- NBFCs argued that TDS deducted from non-individual borrowers (corporates, firms, etc.) does not generate additional revenue for the government.

Bima Sugam

20 November 2025

- Objective: To create a centralized, digital platform for insurers, agents, and intermediaries to manage insurance operations, improve efficiency, and promote transparency.
- The Insurance Regulatory and Development Authority of India (Irdai) is preparing to launch the Bima Sugam digital marketplace in December 2025 to enhance transparency and efficiency in insurance services.
- Launched by: Insurance Regulatory and Development Authority of India (IRDAI)
- Target Users: Insurance companies, intermediaries (agents, brokers), and policyholders.

Sebi Considers Settlement Netting for FPIs & Mutual Fund Regulation Overhaul

20 November 2025

- Foreign Portfolio Investors (FPIs) are required to give and take delivery for every trade.
- Discussions ongoing with RBI and Finance Ministry.

Capital Gains Account Scheme (CGAS)

20 November 2025

- Objective: To allow taxpayers to deposit capital gains arising from the sale of assets when they cannot immediately invest in specified assets to claim exemption from capital gains tax under the Income Tax Act.
- Governing Law: Sections 54, 54B, 54D, 54EC, 54F, 54G, 54H of the Income Tax Act, 1961.
- Minimum deposit: ₹1,000 (then in multiples of ₹1)
- Maximum: 2–3 years from date of asset transfer

RBI Adds Seven Unauthorised Forex Platforms to Alert List

20 November 2025

- Entities on the list are not authorised under the Foreign Exchange Management Act (FEMA), 1999, nor permitted to operate Electronic Trading Platforms (ETPs) for forex transactions.
- Full Name: Foreign Exchange Management Act, 1999
- Enacted: 1999, replacing the Foreign Exchange Regulation Act (FERA), 1973
- Regulator: Reserve Bank of India (RBI), with oversight from the Central Government.

Axis Bank Launches Curated Corporate Salary Programme for Startup Employees

20 November 2025

- Premium: ₹2,499 per person per year
- Coverage: Employee, spouse, and children up to ₹30 lakh
- Personalised loan options
- Axis Bank has introduced a specialised corporate salary programme targeting employees of funded startups and digital businesses under its New Economy Group (NEG).

RBI's MuleHunter.ai Detects Fraudulent Mule Accounts in Real-Time

20 November 2025

- Provides banks and NBFCs access to financial and non-financial data of borrowers.
- Enhances credit underwriting, disbursement efficiency, and gives consumers a wider choice of loan offers.
- Essential for first-time digital users where the risk of fraud is higher.
- MuleHunter.ai is an AI-enabled tool developed by the Reserve Bank Innovation Hub (RBIH) to detect and flag mule accounts in real-time.

Banks Seek More Flexibility in RBI Acquisition Financing Guidelines

21 November 2025

- Current: Banks can allocate 10% of Tier-1 capital for

acquisition financing.

- Bankers' Proposal: Raise cap to 25–40% of Tier-1 capital, allowing lending up to 25% to a single corporate group.
- Problem: Excludes deals acquired in tranches (15–20% initially).
- Current: 30% pure equity contribution required from acquirer.

Digital Gold

21 November 2025

- EGRs were introduced by SEBI in India in 2017 to promote paperless, secure gold trading.
- Government can classify digital gold as a security under the Securities Contracts (Regulation) Act, 1956 (SCRA), enabling Sebi regulation.
- On 8 November 2025, Sebi clarified that digital gold is not a security and does not fall under its jurisdiction.
- The India Bullion and Jewellery Association (IBJA) wrote to Sebi on 10 November requesting regulation of digital gold.

Sebi Issues Warning Against Unregistered Online Bond Platforms

21 November 2025

- Governing Regulation: SEBI (Online Bond Platform Providers) Regulations, 2022
- Activities may violate the Companies Act and the Sebi Act, 1992.
- Regulatory Alert: The Securities and Exchange Board of India (Sebi) cautioned investors against dealing with unregistered online bond platform providers (OBPPs).
- Lack of regulatory or supervisory oversight.

SEBI Moves to Include REITs in Benchmark Indices

21 November 2025

- Regulation: Governed by SEBI (REITs) Regulations, 2014.
- Regulation: Governed by SEBI (InvITs) Regulations, 2014.
- Ownership: Invests in completed commercial properties like office complexes, malls, or warehouses.
- Ownership: Primarily invests in operational infrastructure projects.

India's UPI to be Interlinked with Eurosystem's TIPS for Cross-Border Payments

22 November 2025

- NIPL Role: NIPL, a wholly-owned subsidiary of NPCI, promotes India's home-grown payment systems, such as UPI and RuPay, overseas.

- 2 million+ international merchants onboarded for UPI acceptance.
- Talks underway with 7–8 more countries to expand UPI's global reach.
- It allows instant settlement of payments in euros, 24/7, across participating banks in Europe.

SEBI Board to Review Mutual Fund & Stock Broker Regulations

22 November 2025

- The Securities and Exchange Board of India (SEBI) will review its mutual fund (MF) and stock broker regulations at its upcoming board meeting on December 17, 2025.
- Stock Brokers:

Credit-Deposit (CD) Ratio

22 November 2025

- Low CD Ratio (<50–60%) → Bank is lending less; excess deposits may remain idle.
- High CD Ratio (>75–80%) → Bank is lending more; risk of liquidity crunch if deposit growth lags.
- Year-on-year credit growth (October 2025): 11.3%
- Year-on-year deposit growth (October 2025): 9.7%

Insurance Reforms Set to Boost Sector Growth

22 November 2025

- FDI limit increased to 100% for companies investing the entire premium in India.
- Lower entry capital allowed for under-served segments (not less than ₹50 crore).
- Net Owned Funds for foreign reinsurers reduced from ₹5,000 crore to ₹1,000 crore.
- Indian insurance sector projected to grow 7.1% annually over next 5 years, outpacing global growth.

ANMI Urges SEBI to Focus on Investor Education & Eligibility Norms

23 & 24 November 2025

- ANMI argues that structured training and awareness programmes for retail investors are essential to sustainably reduce losses.
- They emphasise that product modifications (e.g., changing expiry days) don't address the root issue of limited investor understanding.
- Strict Eligibility Norms for Traders
- Full Name: Association of National Exchange Members of India (ANMI)

Feature	Futures	Options
Obligation	Both parties must execute the contract on expiry	Only buyer has right; seller has obligation

Feature	Futures	Options
Risk	Unlimited potential loss/gain	Loss limited to premium paid (for buyer)
Premium	No upfront cost (except margin)	Buyer pays a premium upfront
Settlement	Cash or physical delivery	Usually cash-settled in India
Usage	Hedging & speculation	Hedging, speculation, or income strategies

Sebi to Discuss Capping Broker Fees with Mutual Fund Heads

23 & 24 November 2025

- Objective: Avoid investors paying twice for research — once via brokerages, again through AMC research.
- Sell-side brokers have pushed back, suggesting a relaxed cap of 6–7 bps due to the importance of their research.
- 2.25% for ₹500 crore AUM
- 1.05% minimum for ₹50,000 crore AUM

Payout APIs

23 & 24 November 2025

- Unlike traditional bank transfers where you manually enter details and authenticate each transaction (e.g., using OTPs), a payout API allows bulk transfers programmatically, making it ideal for payroll, vendor payments, or refunds.
- Online Payout APIs: For digital payments to customers or vendors.
- Multiple Channels: Can send money to bank accounts, UPI IDs, or mobile wallets.

Easebuzz Receives RBI Nod to Operate as Full-Service Payment Aggregator

23 & 24 November 2025

- Net Worth: Minimum ₹15 crore for new PAs; may increase with scale.
- They act as intermediaries between customers, banks, and merchants, simplifying online and offline transactions.
- Settlement to Merchant: Collects payments from customers and settles them in the merchant's account after deducting fees.
- Fit & Proper: Promoters, directors, and key personnel must meet RBI standards.

RBI Bulletin (November 2025): Outlook on Fiscal–Monetary Measures and Growth Momentum

25 November 2025

- High-frequency indicators for October 2025 show:
- Consolidation of norms into 238 master circulars.

- Repeal of nearly 9,000 outdated circulars, improving ease of compliance.
- Better flow of financial resources to productive sectors.

NBFCs Face Funding Pressure Despite Healthy Outlook: Crisis

25 November 2025

- Bank lending plateaued at ₹13.8 trillion in September 2025, despite rollback of higher risk weights in April 2025.
- NBFCs' assets under management (AUM) projected to grow 18–19% in FY26–FY27, surpassing ₹50 trillion by March 2027.
- Diversified funding strategies and enhanced bank credit flow are crucial for sustaining growth.
- Strong demand expected from consumption-driven sectors.

SEBI Proposes Changes to Basic Services Demat Account (BSDA)

25 November 2025

- A Basic Services Demat Account (BSDA) is a low-cost demat account introduced by SEBI in 2012 to reduce charges for small investors. BSDA eligibility depends on the value of securities held in the demat account.
- Portfolio value up to ₹10 lakh.
- Below ₹4 lakh → Zero AMC.
- ₹4 lakh–₹10 lakh → ₹100 AMC + GST.

Mutual Funds Seek Middle Ground with Sebi on Broker Fee Cap

25 November 2025

- Expected revenue impact: 1–8% of core revenues (JM Financial report).
- Cash Market: From 0.12% (12 bps) → 0.02% (2 bps)
- Derivatives: From 0.05% → 0.01%
- Prevent excessive trading costs being passed on to investors.

Indian Rupee Becomes Asia's Worst Performing Currency in 2025

26 November 2025

- On 21 November 2025, INR touched a record low of ₹89.48 per USD, breaching levels previously defended by the Reserve Bank of India (RBI).
- The Indian Rupee (INR) has depreciated by ~4.3% against the US Dollar in 2025, emerging as the worst-performing major Asian currency this year.
- Analysts warn the rupee could slide further to ₹90 per USD if global and domestic pressures persist.
- RBI intervened in spot and NDF markets to stabilize the rupee, helping it recover to ≈ ₹89.2–89.3/USD temporarily.

India Records Negative Net FDI in September 2025

26 November 2025

- FDI refers to cross-border investments made by a resident in one country into a business in another country, with the goal of establishing a lasting interest (typically $\geq 10\%$ equity stake).
- India recorded negative net Foreign Direct Investment (FDI) for the second consecutive month in September 2025.
- According to RBI data, net FDI stood at $-\$2.4$ billion, indicating that more capital left India than flowed in.
- This trend signals a reversal in long-term capital flows and potential caution among foreign investors.

Implications of Negative FDI

26 November 2025

- Investment Confidence: Signals caution among foreign investors regarding long-term growth prospects.

RBI Confirms Inflation Forecasts Are Unbiased Amid Critiques

26 November 2025

- MPC provides forward-looking forecasts of inflation and GDP up to four quarters ahead
- Forecasting considers:
- Forecast errors are common globally and unavoidable
- High-frequency indicators and surveys for real-time demand-supply dynamics

SEBI Eases Qualification Norms for Investment Advisors and Research Analysts

26 November 2025

- Investment Advisors (IAs)
- Balance inclusivity and competence: While educational barriers are lowered, knowledge standards are upheld through mandatory certification.

Feature	Investment Advisor (IA)	Research Analyst (RA)
Primary Role	Provides personalized investment advice to clients based on their financial goals, risk profile, and market conditions.	Conducts research and analysis of securities, industries, and markets to publish reports and recommendations.

Client Interaction	Directly interacts with individual or institutional clients to guide investment decisions.	Typically interacts with brokers, fund managers, or the public through published research; limited direct client advisory.
Regulatory Registration	Registered with SEBI as an Investment Advisor under SEBI (Investment Advisers) Regulations, 2013.	Registered with SEBI as a Research Analyst under SEBI (Research Analysts) Regulations, 2014.
Services Offered	Personalized portfolio planning, asset allocation, investment recommendations, risk management.	Investment reports, security ratings, target prices, sectoral/stock analysis, market outlook.
Fee/Compensation	May charge advisory fees , subscription fees, or a percentage of assets under advice; cannot earn brokerage or commissions .	Earns salary, consultancy, or commission from publishing reports; cannot give personalized advice to individual clients.
Scope of Advice	Holistic financial guidance covering multiple asset classes (equities, debt, mutual funds, insurance, etc.).	Focused on specific securities or market sectors; does not provide end-to-end financial planning .
Accountability	Liable for client losses if advice violates SEBI regulations or suitability norms.	Liable for accuracy and integrity of research reports ; must avoid conflict of interest.

SEBI Proposes Simplified Process for Duplicate Securities Certificates

26 November 2025

- Simplified process available only for holdings $\leq ₹5$ lakh.
- Increase the simplified documentation limit from ₹5 lakh $\rightarrow$ ₹10 lakh.
- For holdings $\leq ₹10$ lakh:
- Holdings $> ₹10$ lakh:

BHIM Launches Full Delegation Feature on UPI Circle

27 November 2025

- Ease of household financial management: Parents, elders, or employers can delegate routine payment tasks.

Feature	Details
Transaction Limit	Up to ₹15,000 per month for the secondary user

"A fact revised three times is a mark in the bank."

Feature	Details
Delegation Period	1 month to 5 years (as decided by the primary user)
Account Requirement	Secondary user can transact via the primary user's UPI-linked account
Transparency	All transactions are visible to the primary user
Independent Payments	Secondary user can make payments without prior approval for each transaction

EPFO CADRE RESTRUCTURING PANEL

27 November 2025

- The committee is chaired by BP Sharma, former Secretary, Department of Personnel and Training (DoPT).
- Propose systems for deputation or exchange of officers to bring in external expertise.

Sebi Considers Revising Promoter Definition for IPO-bound Companies

27 November 2025

- Is identified in the IPO prospectus to inform investors about accountability, stability, and long-term commitment.
- May include founders, key shareholders, or entities with significant influence, even if not the largest shareholder.
- Individuals named as promoters may no longer hold operational or strategic control.
- Some companies list former founders or historical promoters, while private equity or institutional investors hold real influence.

Proposal	Details
Basis for Promoter Identification	Companies to explain the rationale for naming promoters based on actual control and influence , not historical affiliation or shareholding.

Disclosure of Beneficial Owners	List individuals/entities with ultimate control and clarify why they are not promoters.
Indirect Control Check	Confirm that informal arrangements or side agreements do not grant unlisted parties control.
Reclassification Rules	Avoid mechanical application of promoter reclassification rules to IPO-bound firms.
Redefinition of Control	Align with takeover regulations , focusing on ability to influence policy/management , rather than numerical thresholds (e.g., 15% voting rights).

RBI's Practical Stance on Family Trusts & Investment Companies

27 November 2025

- Objective: Facilitate succession planning and orderly wealth management in family-run businesses while maintaining regulatory oversight.
- RBI is allowing, on a case-by-case basis, the transfer of ownership of NBFCs or Core Investment Companies (CICs) to family trusts.
- Balances family autonomy with RBI oversight to prevent misuse or hidden control.

Feature	Details
Trustees	Must be family members ; professional/external trustees generally not permitted.
Control Transfer	Ownership/control can be transferred to trusts; RBI approval required for significant change ($\geq 26\%$).
Regulatory Oversight	Ensures no hidden or informal control passes to outsiders.
Compliance with SEBI Rules	For trusts holding listed company shares, SEBI disclosure & open offer norms must be followed.
Objective	Support succession planning, transparency, and family legacy preservation.

TEST YOURSELF · BANKING AND FINANCE

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Established under the National Bank for Financing Infrastructure and Development Act, 2021, NaBFID is _____.
2. The _____ highlighted that such insurers could provide financial protection to over 500 million Indians below the poverty line.
3. It was established in _____ and became a subsidiary of Bank of Baroda in 1973, with BoB holding a 98.6% stake.
4. Follows SBI's earlier milestone in _____, when it became the first bank to register as a Trading-cum-Clearing Member (TCM) on the platform.
5. On _____, INR touched a record low of ₹89.48 per USD, breaching levels previously defended by the Reserve Bank of India (RBI).

Answers 1 100% government-owned · 2 IRDAI Committee on SAMIs (2020) · 3 1922 · 4 2024 · 5 21 November 2025

AGRICULTURE · 41

Govt to Bring Law Against Substandard Pesticides & Seeds

31 October 2025

- The future law is expected to be a "Seed Act", with specific provisions for stringent action against sellers of inferior seeds.
- It will include traceability, certification, and quality control provisions to ensure only certified, high-quality inputs reach farmers.
- Farmers have reported significant losses due to fake or substandard seeds, fertilizers, and pesticides in multiple states.
- Current regulatory mechanisms (existing acts, sample testing, licensing) have been weak in enforcement, leaving loopholes for spurious manufacturers.

APEDA Facilitates First-Ever Air Shipment of GI-Tagged Indi and Puliyaankudi Limes to the UK

31 October 2025

- Legal Basis: Registered under the Geographical Indications of Goods (Registration and Protection) Act, 1999.
- Objective: To protect traditional products, ensure authenticity, enhance market value, and provide economic benefits to local producers by preventing misuse of registered names.
- Variety: Especially the Kadayam Lime, known for its thin peel, strong acidity, and high juice content (~55%).
- Recognition: Received its GI tag in April 2025, highlighting its regional uniqueness and superior quality.

SBI Foundation Launches SMART-CROP Project

1 November 2025

- Duration: 3 years
- Beneficiaries: Over 8,000 smallholder farmers
- Participants: Farmers from project locations (both in-person and virtual participation)
- Supported Under: SBI Foundation's LEAP Programme (Livelihood and Entrepreneurship Accelerator Programme)

Marine Fisheries Census 2025

1 November 2025

- The Government of India has launched the Marine Fisheries Census (MFC) 2025, marking the country's first fully digital and geo-referenced enumeration of marine fishing communities, aimed at improving evidence-based planning and welfare delivery.
- Fully Digital & Paperless: Covers ~1.2 million

households across 5,000 marine villages in 13 coastal states and UTs.

- Create a real-time, comprehensive database of marine fisher households, crafts, gears, and infrastructure.
- Capture socio-economic indicators, including income, insurance, debt, and benefits from schemes like PMMSY and PM-MKSSY.

Urea and Nano Urea in India

2 & 3 November 2025

- Chemical composition: $\text{CO}(\text{NH}_2)_2$ – a nitrogen-rich compound containing 46% nitrogen, making it the most concentrated solid nitrogen fertiliser.
- Annual consumption exceeds 35 million tonnes, while domestic production hovers around 26–28 million tonnes, creating a supply gap met through imports.
- Nano Urea is a liquid fertiliser containing nano-sized nitrogen particles (20–50 nanometres) developed by Indian Farmers Fertiliser Cooperative (IFFCO).
- Cost-effective: Reduces farmers' fertiliser expenses by up to 10–15%.

Agroforestry Model Offers Sustainable Farming Path

2 & 3 November 2025

- Short-term crops: Ragi, maize, sweet potato, and groundnut provide ₹45,000–55,000 annually.
- Livestock integration: Two buffaloes and two goats contribute ₹40,000–50,000 annually from milk, manure, and meat.
- Medium-term trees: Fruit trees (mango, cashew, coconut) yield ₹80,000–90,000 annually after 3–5 years.
- Long-term timber: Teak and rosewood harvested after ~15 years generate ₹5–12 lakh, serving as "biological savings."

NITI Aayog Unveils "Reimagining Agriculture: A Roadmap for Frontier Technology-Led Transformation"

4 November 2025

- Digital Agriculture Mission (2021–25) – unified farmer and land data ecosystem
- Aspiring Farmers (70–80%)
- Transitioning Farmers (15–20%)
- Advanced Farmers (1–2%) Tailored interventions are proposed for each archetype to ensure equitable transformation.

Workshop on Soil Testing & Medicinal Herbs Payouts to Farmers

4 November 2025

- Launched: 2016
- The Agriculture Minister described such meagre settlements of ₹1, ₹3, ₹5, or ₹21 as “playing jokes with farmers”.
- Objective: To provide financial support to farmers in the event of crop failure due to natural calamities, pests, or diseases.
- The Ministry has ordered officials to investigate the causes behind the low payouts, which may include assessment errors, data entry lapses, or insurer negligence.

APEDA Facilitates First Export of Fortified Rice Kernel from Chhattisgarh to Costa Rica

5 November 2025

- Formed under the APEDA Act, 1985 (Act 2 of 1986), operational from 13 February 1986.
- Objective: To promote and develop exports of agricultural and processed food products from India, enhance quality standards, and diversify India's agri-export portfolio.
- The Agricultural and Processed Food Products Export Development Authority (APEDA) facilitated India's first export of 12 metric tonnes of Fortified Rice Kernel (FRK) from Chhattisgarh to Costa Rica. This initiative integrates India's domestic nutrition programs with global outreach and showcases its technological capabilities in food fortification.
- Blending Ratio: Typically mixed with regular rice at a 1:100 ratio for uniform nutrient distribution.

NABARD and CEEW Partner to Boost Climate-Resilient Agriculture

6 November 2025

- The National Bank for Agriculture and Rural Development (NABARD) has signed a Memorandum of Understanding (MoU) with the Council on Energy, Environment and Water (CEEW), one of Asia's leading policy think tanks.
- Focus Areas: The partnership will work on developing scalable models for rural climate action through innovation, investment, and institutional strengthening.
- Climate-Resilient Agriculture: The initiative will support farmers and rural communities in adopting adaptive farming practices to mitigate risks from climate change.
- Sustainable Livelihoods: Efforts will target small and marginal farmers, rural women, and microenterprises to enhance income resilience and environmental sustainability.

under Ministry of AYUSH

6 November 2025

- A two-day national workshop on “Soil Testing and Management for Sustainable Cultivation of High-Quality Medicinal Herbs”, held on 27–28 October, organised by Patanjali Organic Research Institute (RCSCNRI-1) in collaboration with Patanjali Research Foundation and Patanjali University, with support from National Bank for Agriculture and Rural Development (NABARD).
- Enhances NABARD's role in financing and supporting rural innovation and high-value crops through institutional partnerships.
- NABARD's participation highlighted its mission of supporting sustainable agriculture and rural enterprises.

Lokal Launches AgriLokal to Empower Farmers with Vernacular Agri-Advisory Services

6 November 2025

- Purpose: AgriLokal aims to tackle key challenges in Indian agriculture, where nearly 80% of farmers lack formal agricultural training, leading to lower productivity and higher costs.
- Language Accessibility: The service operates in vernacular languages, ensuring that expert advice is easy to understand and act upon.
- Features: The platform allows farmers to receive instant, context-based guidance from agronomists on soil health, irrigation, pest control, and modern farming practices—without leaving their villages.

WEF Launches ‘Shaping the Deep-Tech Revolution in Agriculture’ Report

7 November 2025

- Launched in 2021, WEF's Artificial Intelligence for Agriculture Initiative (AI4AI) works to integrate emerging technologies into agriculture across regions.
- Climate-resilient rice varieties emitting 20% fewer greenhouse gases.
- Precision agriculture in sugarcane, improving yields by up to 40%.
- Going forward, AI4AI will expand in India via a dedicated platform to promote knowledge exchange, collaboration, and best practice sharing among agritech stakeholders.

PRADAN Empowers 5 Lakh Rural Households to Earn Over ₹1 Lakh Annually in FY 2024–25

7 November 2025

- Together, these collectives report an annual turnover of ₹1.2 billion, enhancing market access, income diversification, and agricultural inclusivity.
- PRADAN has promoted 93 women-led Farmer

Producer Organisations (FPOs), uniting 1.43 lakh women shareholders.

- Additionally, 69 FPOs are supported through partnerships.
- PRADAN's FPO model is aligned with the Government of India's "10,000 FPO Scheme", fostering crop diversification and value-chain integration in pulses, oilseeds, vegetables, and fruit orchards.

UPL Launches Global '#AFarmerCan' Campaign Ahead of COP30

7 November 2025

- As part of its advocacy at COP30, UPL has proposed a four-pillar incentive model to strengthen farmers' economic and environmental resilience:
- UPL, a global provider of sustainable agricultural products and solutions, has launched a worldwide campaign titled '#AFarmerCan – The hero you don't know you need' ahead of the 30th United Nations Climate Change Conference (COP30) scheduled from November 10 to 21, 2025, in Belém, Brazil. The campaign seeks to position farmers as key climate heroes and advocates for their recognition in global climate policy dialogues.

Pillar	Focus	Objective
Pay	Financial rewards	Incentivise adoption of climate-smart practices.
Protect	Subsidies & insurance	Safeguard farmers against climate and market risks.
Procure	Market access	Facilitate entry to public procurement channels for certified sustainable produce.
Promote	Digital empowerment	Scale digital tools, soil data, and capacity-building initiatives.

FAO Releases 'The State of Food and Agriculture 2025' Report

8 November 2025

- Multi-Scale Policy Framework: Using GAEZ v5 datasets, the report links degradation data to farm-size structures, enabling targeted interventions for both smallholders and large farms.
- Aim: To examine human-induced land degradation and its impact on productivity, livelihoods, and environmental sustainability, while guiding policies to avoid, reduce, and reverse degradation across landholding scales.
- Global Cropland Decline: Nearly 20% of global cropland shows declining productivity due to soil erosion, nutrient depletion, and organic carbon loss—worst in Asia, Africa, and Latin America.
- Severe Regional Yield Gaps: Yield gaps for 10 major crops reach up to 70% below potential levels in sub-Saharan Africa and South Asia due to poor soil fertility and input shortages.

High-Quality Millet Seeds

9 & 10 November 2025

- Farmers prefer crops that give better financial returns.
- Odisha increased millet productivity from 6 quintals/hectare to 12 quintals/hectare, above the national average.
- Odisha is the only state procuring millets at MSP, giving farmers assured income.
- Excess use of fertilisers and chemicals harms soil and health.

FAIFA Condemns Exclusion from WHO COP11 on Tobacco Control

9 & 10 November 2025

- The Federation of All India Farmer Associations (FAIFA), which represents tobacco and other commercial crop farmers, has criticised the World Health Organisation (WHO) for excluding farmer groups from participating in the 11th Conference of the Parties (COP11) of the Framework Convention on Tobacco Control (FCTC), scheduled for November 17, 2025.
- Protecting livelihoods of tobacco farmers
- India ranks among the world's top producers and exporters of tobacco, alongside Brazil, Zimbabwe, the U.S., and China.
- Livelihood Impact: Over 36 million people depend on the tobacco value chain, including cultivation, curing, trading, and processing.

Union Agriculture Minister to Inaugurate "Watershed Mahotsav" in Guntur, Andhra Pradesh

11 & 12 November 2025

- The initiative is part of the National Watershed Conference 2025, organised by the Department of Land Resources (DoLR) under the Ministry of Rural Development.
- Launch of the Watershed Jan Bhagidari Cup 2025 to recognise best-performing community watershed projects.
- Mission Watershed Revitalisation:
- The Union Minister of Agriculture and Farmers' Welfare will inaugurate the Watershed Mahotsav in Guntur, Andhra Pradesh, on November 11, 2025. The event highlights India's focus on community-led watershed management, soil conservation, and sustainable water resource use to strengthen rural livelihoods.

Draft Seeds Bill, 2025

13 & 14 November 2025

- Existing varieties under the 1966 Act receive provisional registration for 3 years.

- Minor offences: penalties up to ₹2 lakh.
- Major offences: penalties up to ₹30 lakh, cancellation of registration, and imprisonment in extreme cases.
- Earlier reform attempts (e.g., 2004 Seeds Bill) did not materialize.

Protection of Plant Varieties and Farmers' Rights Act (PPV&FRA), 2001

15 November 2025

- Enacted in 2001 under the Ministry of Agriculture & Farmers' Welfare; operational since 2005.
- Marks 25 years of promoting innovation in plant breeding while safeguarding farmers' contributions to biodiversity.
- Farmers' Rights (Section 39):
- India's first sui generis legal framework for protecting plant varieties and farmers' rights.

Plant Genome Saviour Awards

15 November 2025

- A national recognition scheme instituted under Section 39(1)(iii) of PPV&FRA. Honors farmers and communities conserving traditional and endangered plant varieties.
- CRS-Na Dihing Tenga Unyan Committee (Assam)
- Mithilanchal Makhana Producers' Association (Bihar)
- Encourages seed sovereignty and biodiversity preservation.

India's Agricultural Exports: Trends, Drivers, Challenges and Import Patterns (2024–25 to 2025–26)

16 & 17 November 2025

- 17.4% increase in Apr–Sep 2025.
- Growth: 8.8%
- Growth: 2.9%
- ↑ from \$48.8 billion to \$52 billion (growth: 6.4%)

Year	Export Value
2013–14	\$43.3 bn
2015–16	\$32.8 bn (sharp fall)
2020–21	\$41.9 bn (recovery)
2021–22	\$50.2 bn
2022–23	\$53.2 bn (peak)
2023–24	\$48.8 bn
2024–25	\$52 bn

Positive Development

16 & 17 November 2025

- \$19.5 bn vs \$18.4 bn → 5.9% growth
- \$375 bn vs \$358.9 bn → 4.5% growth
- Vegetable Oils (No.1; +13.5%)
- US accounts for 50% (almonds, pistachios, walnuts,

dry fruits).

Saffron Cultivation Breakthrough in Telangana

16 & 17 November 2025

- Researchers report that this method yields organic saffron with potentially higher chemical richness and requires minimal labor because the system is app-controlled.
- The experiment was conducted in a 200-square-foot lab that replicates Kashmir's cool climate by controlling temperature, humidity, light, and CO₂.
- The university plans to scale this by setting up model labs in other colleges and research institutes, and train local farmers in this technique.
- Diversification & High-Value Crop: Saffron is one of the world's most expensive spices ("red gold"), and growing it outside Kashmir could create new economic opportunities for farmers in Telangana.

Black Rice Variety Adam Chini

16 & 17 November 2025

- Adam Chini received GI status on 22 February 2023, valid until November 2030.
- Height reduced to approximately 105 cm (mutant-14) with improved lodging resistance.
- Maturity shortened to around 120 days (mutant-19).
- Yield increased to 30–35 q/ha.

Rajasthan Launches Chatbot-Based Veterinary Service

18 November 2025

- Symptom Reporting: Farmers can report livestock symptoms via chatbot interfaces, including WhatsApp.
- Ensure fast, accessible veterinary care at the doorstep of livestock owners.
- Instant Consultation: Certified veterinary doctors provide real-time medical guidance.

Planned Amendments to PPV&FRA Act and Farmers' Concerns

19 November 2025

- The Act has been in force for 20 years; the agricultural sector has seen technological, scientific, and trade changes during this period.
- Aim: Examine the Act's provisions, identify deficiencies, and suggest amendments to align with present-day realities.
- Expand "variety needs" to include combinations of genotypes (aligning with draft Seeds Bill 2019).
- The Union Agriculture Minister, Shivraj Singh Chouhan, announced plans to amend the PPV&FRA Act, incorporating suggestions from stakeholders to address current challenges and bolster farmers' interests.

"The cut-off is a number. Your preparation is a habit. Habits win."

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Centre Introduces New Crop Loss Coverage Norms under PMFBY

19 November 2025

- Farmers must report losses within 72 hours via the Crop Insurance app, uploading geotagged photographs
- These measures respond to farmers' long-standing demand for broader coverage under the Pradhan Mantri Fasal Bima Yojana (PMFBY).
- Effective from: 2026 kharif season
- The Union Agriculture Ministry has formalised new modalities for compensating crop loss due to:

India Will Become Hub of Natural Farming: PM Modi

20 November 2025

- Agricultural exports have doubled in the past 11 years.
- Over ₹10 lakh crore assistance given through Kisan Credit Card (KCC) for crops, livestock, and fisheries.
- Released the 21st installment of PM-Kisan Samman Nidhi, transferring ₹18,000 crore directly to farmers.
- Total transfers under PM-Kisan now exceed ₹4 lakh crore.

Groundwater Contamination

20 November 2025

- The World Bank estimates that environmental degradation, largely from polluted water and soil, costs India \$80 billion annually ($\approx 6\%$ of GDP).
- Nearly 20% of groundwater samples across 440+ districts exceed safe contamination limits.
- India is facing a deepening groundwater contamination crisis that threatens public health, agriculture, economic productivity, and long-term human capital. The Annual Groundwater Quality Report 2024 shows widespread contamination across hundreds of districts, exposing millions of people to toxic substances such as uranium, fluoride, nitrate, and arsenic. This is not only an environmental issue but a major economic and developmental challenge.
- Punjab: Almost one-third of samples have uranium above permissible limits; fluoride, arsenic, and nitrates are also common.

India's Fisheries and Aquaculture

21 November 2025

- PM Matsya Sampada Yojana (PMMSY): ₹20,312 crore (2020–26) for cold storage, transport, and kiosks to reduce post-harvest losses.
- Marine product exports rose 8%, from USD 0.81 bn (Oct 2024) to USD 0.90 bn (Oct 2025), driven by high-value shrimp aquaculture and value addition.

- Between 2013–14 and 2024–25, inland fisheries output grew 140%, doubling overall production, becoming the main engine of growth.
- Fisheries Infrastructure Development Fund (FIDF): ₹7,522 crore corpus for ports, cold chains, and aquaculture parks; 178 projects approved by July 2025.

Record Foodgrain Production in India 2024–25

21 November 2025

- Total foodgrain output: 357.73 million tonnes, up from 332.30 million tonnes in 2023–24 ($\sim 8\%$ growth).
- Historic growth over 10 years: 251.54 million tonnes (2015–16) → 357.73 million tonnes (2024–25), an increase of 106 million tonnes.
- Total oilseed output: 42.99 million tonnes ($\uparrow 8.37\%$).
- Cotton: 297.24 lakh bales (170 kg each)

eNAM Expansion: Digital Empowerment of Indian Farmers

22 November 2025

- Total tradable commodities now stand at 247, with standardized quality parameters for fair pricing.
- Trade turnover projected to cross ₹80,000 crore in FY24.
- 9 new commodities added, including Green Tea, Mustard Oil, Lavender Oil, Mentha Oil, and Broken Rice.
- eNAM now links with private agri-service providers offering warehousing, assaying, logistics, fintech, and quality checks under the Platform of Platforms model.

eNAM (National Agriculture Market)

22 November 2025

- eNAM is a digital trading platform launched by the Government of India on 14 April 2016.
- Farmers can sell their produce online to buyers across the country, ensuring better price discovery, transparency, and reduced intermediation.
- Inclusivity: Helps small and marginal farmers access larger markets beyond their local mandis.
- It integrates APMC (Agricultural Produce Market Committee) mandis across India to create a unified national market for agricultural commodities.

From Gene Modification to Genome Editing: India's Agricultural Revolution

23 & 24 November 2025

- Up to 19% yield increase for one line.
- No new GM crop technology has been approved for commercialisation since 2006.
- A GE mustard line is under multi-location testing and could be released by 2026.
- Notable trials include GE rice lines (Samba Mahsuri

and MTU-1010) that show:

Government Pushes Integrated Farming for Marginal Farmers

23 & 24 November 2025

- Objective: Enhance productivity, sustainability, and income of marginal farmers.
- 46% of India's population still depends on farming.
- Theme 2025: "Re-envisioning Agronomy for Smart Agro-Food Systems and Environmental Protection."
- Agricultural Dependency & Diversification:

Farmers Must Reap Fruits of Genetic Engineering

25 November 2025

- Population projected to reach 1.7 billion by 2060, requiring major agricultural productivity boosts.
- ICAR-developed CRISPR-based GE rice lines (Samba Mahsuri, MTU-1010):
- Counters fears of multinational dominance in GE seeds.
- India imports \$20 billion worth of edible oils annually.

Draft Seeds Bill: Key Features, Reforms, Penalties, and Farmer Concerns

26 November 2025

- Protection of Plant Varieties and Farmers' Rights Act (PPV&FRA), 2001
- Seed requirement (2023–24): 462.31 lakh quintals
- Seed availability: 508.60 lakh quintals
- Surplus: 46.29 lakh quintals

Planting 6 Ideas for a Resilient Agriculture in India

27 November 2025

- Encourage retail chains and food processors to

establish farmer-linked supply chains, increasing productivity and regional crop development.

- Provide farmers real-time access to farm prices across regions.
- Futures trading offers price signals and risk-hedging tools, preventing price crashes from overproduction (the "cobweb cycle").
- Farmers can store produce instead of selling immediately, using warehouse receipts as collateral for credit.

Harnessing Artificial Intelligence for Agricultural Transformation: World Bank Report

27 November 2025

- Market ~US\$1.5 bn (2023); projected to reach ~US\$10.2 bn by 2032.
- Offers local-language advisories and predictive insights for farmers.
- 60 use cases across LMICs; guidance on applications, governance, and investments.
- Platforms like AIEP (Kenya) and Bihar pilots GenAI tools in local languages for tens of thousands of farmers.

Area	Benefits
Productivity	Precision farming, irrigation, fertilizer tools; yield increase 20–30%, chemical use reduction up to 95%.
Climate Resilience	AI-assisted breeding, risk modeling, cropping pattern planning.
Income & Market Access	Initiatives like Saagu Baagu (India) and Hello Tractor enhance productivity and optimize machinery use.
Inclusive Finance & Risk Mitigation	AI-driven micro-insurance, alternative credit scoring for unbanked smallholders.
Public Policy	Early-warning systems, yield & price forecasts, and targeted subsidies for food security planning.

TEST YOURSELF · AGRICULTURE

Fill the blank from memory, then check. Answers are at the foot of the box.

1. The initiative is part of the _____, organised by the Department of Land Resources (DoLR) under the Ministry of Rural Development.
2. Existing varieties under the 1966 Act receive _____.
3. Enacted in _____ under the Ministry of Agriculture & Farmers' Welfare; operational since 2005.
4. _____, WEF's Artificial Intelligence for Agriculture Initiative (AI4AI) works to integrate emerging technologies into agriculture across regions.
5. Together, these collectives report an _____, enhancing market access, income diversification, and agricultural inclusivity.

Answers 1 National Watershed Conference 2025 · 2 provisional registration for 3 years · 3 2001 · 4 Launched in 2021 · 5 annual turnover of ₹1.2 billion

FACTS TO REMEMBER · 71

Justice Surya Kant to take over as 53rd Chief Justice of India on November 24

31 October 2025

- The appointment of Justice Surya Kant as the 53rd Chief Justice of India (CJI) was notified. He will assume charge on November 24 and will remain CJI for nearly 16 months, till February 9, 2027.

Government Launches Employee's Enrolment Scheme 2025 to Expand EPF Coverage

1 November 2025

- Labour and Employment Minister Dr. Mansukh Mandaviya today launched the Employee's Enrolment Scheme 2025.

67th Akashvani Sangeet Sammelan to Begin Tomorrow Across 24 Centres Nationwide

1 November 2025

- Prasar Bharati, in collaboration with Culture Ministry, will hold the 67th edition of Akashvani Sangeet Sammelan from tomorrow till the 29th of this month across 24 centres nationwide.

ADIPEC 2025 Opens in Abu Dhabi with Over 205,000 Participants; India Showcases Strong Energy Presence

2 & 3 November 2025

- The Abu Dhabi International Petroleum Exhibition and Conference (ADIPEC) 2025 opened today at the Abu Dhabi National Exhibition Centre (ADNEC), drawing over 205,000 participants from 172 countries.

Union Government Releases Over ₹444 Crore to Strengthen Rural Local Bodies in Odisha

2 & 3 November 2025

- The Union Government has released over 444 crore rupees under the 15th Finance Commission Grants to Rural Local Bodies for Odisha.

ECI launches International Election Visitors' Program 2025 in New Delhi

4 November 2025

- Election Commission today commenced the International Election Visitors' Program 2025 at the India International Institute for Democracy and Election Management in New Delhi.

APEDA Facilitates First Export of Fortified Rice Kernel from Chhattisgarh to Costa Rica

4 November 2025

- The Agricultural and Processed Food Products Export Development Authority (APEDA), under the Ministry of Commerce and Industry, has facilitated the first export consignment of 12 metric tonnes of Fortified Rice Kernel from Chhattisgarh to Costa Rica.

Hockey India to Launch Centenary Celebrations on November 7, Marking 100 Years of Indian Hockey

4 November 2025

- Hockey India will launch its centenary celebrations - marking 100 years of Indian hockey - on November 7 at the Major Dhyan Chand National Stadium in New Delhi.

Ministry of New and Renewable Energy to Host International Conference on Green Hydrogen 2025 in New Delhi

5 November 2025

- The Ministry of New and Renewable Energy will host the International Conference on Green Hydrogen-2025 on the 11th and 12th of this month in New Delhi.

Union Minister Amit Shah to Inaugurate Co-op Kumbh 2025 in Delhi

6 November 2025

- Union Minister of Cooperation Amit Shah will inaugurate the Co-op Kumbh 2025 - an International Conference on Urban Cooperative Credit Sector in New Delhi on the 10th of this month.

India Celebrates 150 Years of Its Iconic National Song, Vande Mataram

6 November 2025

- The country is celebrating the 150th anniversary of its national song, Vande Mataram.

MoS Harsh Malhotra Announces Namo Run Marathon as Part of Sansad Khel Mohatsav

6 November 2025

- Minister of State for Corporate Affairs Harsh Malhotra today announced that Namo Run Marathon will be organised as a part of Sansad Khel Mohatsav in New Delhi on the 16th of this month.

Labour & Sports Minister Highlights India's Social Development Achievements at ILO and NITI Aayog Sessions in Doha

7 November 2025

- Minister of Labour and Employment and Minister of

Youth Affairs and Sports, Dr Mansukh L. Mandaviya, concluded his three-day visit to Qatar after representing India at the 2nd World Summit for Social Development in Doha.

Indian Hockey to celebrate its glorious 100 years with special events across the country today

7 November 2025

- Nationwide celebrations will commence today to commemorate 100 glorious years of Indian Hockey.

China Commissions Third Aircraft Carrier 'Fujian' to Expand Naval Power

8 November 2025

- Fujian introduces an Electromagnetic Aircraft Launch System (EMALS) — a cutting-edge technology also used in the U.S. Navy's Ford-class carriers.
- This system replaces traditional steam catapults and offers precise speed control, reduces mechanical stress, and allows launch of a wider variety of aircraft.

NHAI Launches Lavender Plantation Along Jammu-Srinagar Highway to Boost Aesthetics and Aroma Tourism

8 November 2025

- The National Highways Authority of India (NHAI) has started a unique initiative of lavender plantation along a 16-kilometre stretch of the Jammu-Srinagar National Highway between Banihal and Qazigund.

Buddha Relics Reach Bhutan as India's 'Gift' for Global Peace Prayer Festival

9 & 10 November 2025

- India sent the sacred relics of Lord Buddha to Bhutan as a temporary goodwill gesture during the 16-day Global Peace Prayer Festival (GPPF), coinciding with Prime Minister Narendra Modi's visit to Thimphu on 11–12 November 2025.

President Droupadi Murmu's Visit to Angola – Key Highlights

9 & 10 November 2025

- 40 years of India–Angola diplomatic ties (1985–2025)
- Angola's 50th Independence Day (11 November 2025)

India's Unemployment Rate Falls to 5.2% in Q2, Down from 5.4% in Q1

9 & 10 November 2025

- India's unemployment rate declined to 5.2 per cent in the second quarter of this year, down from 5.4 per

cent in the first quarter of this year, for individuals aged 15 years and above.

IAF Organises First Ever Full-Scale Air Show in Guwahati to Mark 93rd Anniversary

9 & 10 November 2025

- The Eastern Air Command of the Indian Air Force organised the first-ever full-scale air show in Guwahati today to mark the 93rd anniversary celebrations.

Amitabh Singh Appointed CHRO of IndusInd Bank

11 & 12 November 2025

- IndusInd Bank has appointed Amitabh Kumar Singh as Chief Human Resources Officer (CHRO), effective November 10, 2025.

Women Are the 'Largest Minority', Says Supreme Court

11 & 12 November 2025

- During a hearing on a petition challenging the delay in implementing the Nari Shakti Vandan Adhiniyam (Constitution 106th Amendment Act, 2023), the Supreme Court observed that despite making up nearly half of India's population, women remain significantly under-represented in Parliament and State legislatures.

NHRC launches Online Internship Programme for students

11 & 12 November 2025

- The National Human Rights Commission (NHRC) began its two-week Online Short Term Internship Programme (OSTI) for November 2025.

Union Minister Shivraj Singh Chouhan Inaugurates Restored Vengalayapalem Pond in Andhra Pradesh

11 & 12 November 2025

- As part of the Watershed Mahotsav celebrations, Union Minister for Rural Development, Agriculture and Farmers' Welfare Mr. Shivraj Singh Chouhan today inaugurated the 21-acre Vengalayapalem pond in Guntur District, Andhra Pradesh.

Defence Ministry signs ₹2,095 crore deal with BDL for INVAR Anti-Tank Missiles

11 & 12 November 2025

- The Ministry of Defence has inked an agreement with Bharat Dynamics Limited for the procurement of INVAR Anti-Tank Missiles worth over 2 thousand 95 crore rupees to enhance the lethality of T-90 tanks.

Cabinet Approves New Export Credit Guarantee Scheme, Launches ₹25,000 Crore Export Promotion Mission

11 & 12 November 2025

- The Union Cabinet has approved a new Credit Guarantee Scheme for Exporters, offering 100 per cent credit guarantee to exporters, including MSMEs.

Tamil Nadu clinches the title in National sub-junior boys' football championship

13 & 14 November 2025

- In a first for the State, Tamil Nadu won the National sub-junior (under-14) boys' Tier 2 football championship in Chhattisgarh with a 2-1 win over Telangana on Thursday.

2028 LA Olympics schedule released

13 & 14 November 2025

- The 2028 Los Angeles Olympics competition schedule was unveiled on Wednesday by organisers, including a showcase spot for the women's 100m and a Super Saturday session.

IFFI 2025 set for colourful outdoor opening on Nov 20 in Goa

13 & 14 November 2025

- IFFI 2025 will open with an outdoor ceremony and a colourful cultural parade celebrating India's traditions.

Nation observes Janjatiya Gaurav Divas in recognition to contribution of tribal community in country's progress

13 & 14 November 2025

- The Nation is celebrating Janjatiya Gaurav Divas today to commemorate the 150th birth anniversary of the freedom fighter and tribal leader Bhagwan Birsa Munda.

J&K recognized as top achiever in ease of doing business at Udyog Samagam 2025

13 & 14 November 2025

- The Jammu and Kashmir Government has been awarded as one of the top achievers under Ease of Doing Business (EoDB) and Business Reforms Action Plan (BRAP) 2024 at Udyog Samagam 2025, New Delhi.

Veteran actress Kamini Kaushal passes away at 98

13 & 14 November 2025

- Kamini Kaushal, one of Hindi cinema's earliest and most celebrated female stars, passed away at her

Mumbai residence last night. She was 98.

Minister Shripad Yesso Naik inaugurated Power Pavilion at 44th IITF

13 & 14 November 2025

- Minister of State for Power Shripad Yesso Naik today inaugurated the pavilion of Ministry of Power at the 44th India International Trade Fair in New Delhi.

GCC approves landmark One-Stop Travel System

13 & 14 November 2025

- The Gulf Cooperation Council has approved a landmark one-stop travel system designed to streamline movement across member states, with the United Arab Emirates and Bahrain selected to pilot the initiative starting in December 2025.

IAF contingent arrives in France for Garuda-2025 Air exercise

13 & 14 November 2025

- An Indian Air Force (IAF) contingent has arrived at Mont-de-Marsan Air Base in France to take part in the bilateral air exercise Garuda-2025, scheduled from November 16 to 27.

Yesteryear star Kamini Kaushal passes away at 98

15 November 2025

- Actor Kamini Kaushal, one of Hindi cinema's earliest female stars who began her career with the classic Neecha Nagar in 1946 and went on to act in a host of films right till 2022, died in her Mumbai home. She was 98.

16th Finance Commission Submits 2026-31 Report to President Murmu

16 & 17 November 2025

- Members of the 16th Finance Commission, led by its Chairman, Dr Arvind Panagariya, called on President Droupadi Murmu today. In a social media post, President Murmu informed that during the meeting

Centre approves 17 projects with over Rs 7,000 cr investment under Electronic Component Manufacturing Scheme

16 & 17 November 2025

- The Electronics and Information Technology Ministry announced the 2nd tranche of Electronic Component Manufacturing Scheme in New Delhi.

PM Modi Applauds India's Best-Ever 10-Medal

Haul at Asian Archery Championships

16 & 17 November 2025

- Prime Minister Narendra Modi has congratulated the Indian Archery team on their best-ever performance at the Asian Archery Championships 2025 with 10 medals, including 6 Golds.

India's Labour Force Participation Hits Six-Month High at 55.4% in October

16 & 17 November 2025

- Labour Force Participation Rate (LFPR) among persons of age 15 years and above increased for the fourth successive month to 55.4 per cent in October this year, hitting a six-month high.

Mumbai to Host 10th Global Economic Summit and World Trade Expo from Nov 21

16 & 17 November 2025

- The World Trade Centre (WTC) Mumbai and the All-India Association of Industries (AIAI) will host the 10th Global Economic Summit (GES) and the 6th World Trade Expo, concurrently with the WTCA Asia Pacific

India to Host 3rd Chanakya Defence Dialogue 2025 in Delhi from Nov 27

16 & 17 November 2025

- Ministry of Defence is scheduled to organize the 3rd edition of Chanakya Defence Dialogue 2025 (CDD-2025) from the 27th of November in New Delhi.

Indian Navy to Commission First Mahe-Class Anti-Submarine Warfare Shallow Water Craft on Nov 24

16 & 17 November 2025

- The Indian Navy will commission the first of the Mahe-class Anti-Submarine Warfare Shallow Water Craft named Mahe, in Mumbai on 24th of November.

Construction Workers' Federation Critiques Digital Labour Initiatives

18 November 2025

- Building and Other Construction Workers Act, 1996 – Legislation ensuring welfare, registration, and social security benefits for construction workers.
- Labour Felicitation Centres (LCFCs) – Centres meant to recognise and support construction workers, now part of digital initiatives.
- Online Building and Construction Workers Cess Collection Portal – Platform for managing collection of employer cess for worker welfare schemes.
- CWFI – Construction Workers' Federation of India, a national trade union body representing construction workers.

National Padyatra Announced to Mark 150th Birth Anniversary of Sardar Patel

18 November 2025

- The Ministry of Youth and Sports Affairs announced a national level padyatra to commemorate 150th anniversary of Sardar Vallabhbhai Patel.

UK Named Country Partner for Hornbill Festival 2025 in Nagaland

18 November 2025

- The Government of Nagaland has announced the United Kingdom as the country partner for the upcoming Hornbill Festival 2025, to be held from 1 to 10 December at Kisama, Kohima.

India's Raghu Prasad named FIH Male Umpire of the Year

19 November 2025

- India's Raghu Prasad was on Tuesday named the FIH Male Umpire of the Year 2025 by the International Hockey Federation for "professionalism, dedication, and excellence" in officiating matches.

India's air rifle mixed teams win gold, bronze at Deaflympics

19 November 2025

- Indian shooters continued their domination at the 25th Deaflympics in Tokyo on Tuesday, securing a double-podium finish by winning both the gold and bronze in the 10m air rifle mixed team event.

SECL Launches Coal India's First Paste Filling Project

19 November 2025

- South Eastern Coalfields Limited (SECL) has launched Coal India's first underground paste filling technology project at the Singhali underground mine in Korba, Chhattisgarh. The project was inaugurated on November 11, 2025.

World Fisheries Day 2025 to be celebrated on 21st November

19 November 2025

- World Fisheries Day 2025 will be celebrated on 21st of this month at Sushma Swaraj Bhawan in New Delhi.

56th IFFI to begin tomorrow at Panaji, Goa

19 November 2025

- The 56th International Film Festival of India (IFFI 2025) is all set to kickstart tomorrow.

from Jan 1, 2026

20 November 2025

- Regulator: Telecom Regulatory Authority of India (TRAI) Purpose: Curb impersonation-based financial frauds through voice calls by creating a dedicated numbering series for regulated financial institutions.

Union Minister Ashwini Vaishnaw Participates In Bloomberg New Economy Forum in Singapore

20 November 2025

- Electronics and IT Minister Ashwini Vaishnaw has asserted that India will be on par with other semi-conductor chip-making nations by 2032.

56th International Film Festival of India To Begin Today

20 November 2025

- The 56th International Film Festival of India (IFFI 2025) is all set to begin in Goa today.

1994-batch officer Atish Chandra appointed Agri Secretary

21 November 2025

- THE CENTRE has appointed Atish Chandra, a 1994-batch Bihar-cadre IAS officer, as the new Agriculture Secretary. He will replace incumbent Devesh Chaturvedi, who is retiring next year on February 28.

PM Modi Addresses G20 Summit on Inclusive Growth in Johannesburg

21 November 2025

- Prime Minister Narendra Modi addressed the first session of the G20 Summit in Johannesburg, South Africa, which focused on inclusive and sustainable growth.

Special J&K Pavilion Highlights Scenic Locations and Filmmaker-Friendly Policies at IFFI 2025

21 November 2025

- The Jammu and Kashmir Directorate of Information and Public Relations is participating in the 56th International Film Festival of India, in Goa 2025.

Govt to Launch First Retail Investment in National Highways via InvIT

22 November 2025

- The Union Government will issue national highway (NH) units for retail investors under its first public Infrastructure Investment Trust (InvIT) in February 2026.

National One Health Mission Assembly 2025 Concludes in New Delhi

22 November 2025

- The two-day National One Health Mission Assembly 2025 concluded today in New Delhi.

World Television Day Highlights Role of Television in India

22 November 2025

- Today is World Television Day. The Day recognises television as a vital medium in informing, educating, and influencing public opinion, and in fostering communication and global understanding. The day is observed globally on November 21

Lakshya clinches Australian Open

23 & 24 November 2025

- A fluent Lakshya Sen ended a difficult stretch on the international circuit by clinching his first title of the 2025 season, defeating Japan's Yushi Tanaka in the Australian Open men's singles final.

Nation observes 350th Martyrdom Day of Guru Tegh Bahadur

23 & 24 November 2025

- The 350th martyrdom day of the ninth Guru of Sikhs, Guru Teg Bahadur, is being observed today. He was executed on the orders of Mughal emperor Aurangzeb in the year 1675.

First Edition of IAF International Squash Championship 2025 Begins in New Delhi

23 & 24 November 2025

- The Indian Air Force is set to host the First Edition of the Indian Air Force International Squash Championship 2025 at Air Force Station New Delhi from today till November 28 at Air Force Station, New Delhi.

President Murmu attends 350th anniversary commemoration of Sri Guru Tegh Bahadur at Red Fort

25 November 2025

- President Droupadi Murmu today attended an event organised to commemorate the 350th anniversary of Sri Guru Teg Bahadur at Red Fort in New Delhi. The President paid obeisance to Guru Sahib and expressed reverence for the occasion.

Delhi CM Rekha Gupta Inaugurates 70+ Ayushman Arogya Mandirs

25 November 2025

- Delhi Chief Minister Rekha Gupta today inaugurated

over 70 Ayushman Arogya Mandirs in New Delhi.

Assam Anti-Polygamy Bill 2025

26 November 2025

- Assam government introduced the Assam Prohibition of Polygamy Bill, 2025 to criminalise polygamous marriages and promote gender justice.

Ahmedabad formally named 2030 CWG host

27 November 2025

- The Commonwealth Games will return to India after a gap of 20 years, with Ahmedabad hosting the 2030 centenary edition.

India clinches silver and bronze medals

27 November 2025

- India's young paddlers made a strong debut at the ITTF World youth table tennis championships 2025 at Cluj Napoca (Romania), returning with a historic silver medal in the under-19 boys' team event and a bronze in the under-15 girls' team event.

Urban Employment Rises by 4.5%, Rural Jobs

Fall by 4.7% in July–September FY26

27 November 2025

- The unincorporated sector in India saw marginal growth in the number of small businesses and jobs during July–September 2025. While urban employment rose, rural jobs declined, reflecting shifting economic activity and sectoral dynamics.

CBDT Launches 'NUDGE' Campaign Urging Taxpayers to Review and Revise Returns by Month-End

27 November 2025

- The Central Board of Direct Taxes, CBDT has launched a special campaign to advise taxpayers to voluntarily review and revise their returns on or before 31st of next month to avoid penal consequences.

India to Grow 6.6% Next Fiscal, Says IMF Report

27 November 2025

- The International Monetary Fund said that India's economy is estimated to grow at 6.6 per cent in 2025–26.

TEST YOURSELF · FACTS TO REMEMBER

Fill the blank from memory, then check. Answers are at the foot of the box.

- The _____ will issue national highway (NH) units for retail investors under its first public Infrastructure Investment Trust (InvIT) in February 2026.
- IndusInd Bank has appointed _____ as Chief Human Resources Officer (CHRO), effective November 10, 2025.
- Assam government introduced the _____ to criminalise polygamous marriages and promote gender justice.
- Fujian introduces an Electromagnetic Aircraft Launch System (EMALS) — a cutting-edge technology also used in the _____.
- _____ – Centres meant to recognise and support construction workers, now part of digital initiatives.

Answers 1 Union Government · 2 Amitabh Kumar Singh · 3 Assam Prohibition of Polygamy Bill, 2025 · 4 U.S. Navy's Ford-class carriers · 5 Labour Felicitation Centres (LCFCs)

INTERNATIONAL AFFAIRS · 3

COP30 Opening in Belém, Brazil – “COP of Truth”

6 November 2025

- Targeting 59–67% reduction in greenhouse gas emissions across all sectors.
- The 30th United Nations Climate Change Conference (COP30) opened in Belém, Brazilian Amazon, bringing together world leaders, scientists, activists, and journalists. The Brazilian government emphasized urgent, concrete climate action rather than mere rhetoric.
- Brazil frames COP30 as the “COP of Truth”, aiming to showcase the real state of the Amazon rainforest and climate challenges.
- Highlights the importance of multilateral action guided by science, citing past successes like ozone layer protection and global COVID-19 response.

Blue Origin’s New Glenn Rocket Successfully Launches NASA’s Escapade Mission

15 November 2025

- New Glenn, a 320-foot reusable heavy-lift rocket, lifted off at 3:55 pm New York time on Thursday.
- The mission was conducted under NASA’s ESCAPADE (Escape and Plasma Acceleration and Dynamics Explorers) program.
- These satellites will conduct a dual-spacecraft study of the interaction between solar winds and the atmosphere of Mars.
- The core objective of ESCAPADE is to help scientists understand:

Hayli Gubbi Volcano Eruption, Ethiopia

26 November 2025

- Eruption Date: 23 November 2025 (first eruption in 12,000+ years)
- Sabancaya, Peru (2025)
- Ruang, Indonesia (2025)
- Kilauea, USA (2024)

TEST YOURSELF · INTERNATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. New Glenn, a _____, lifted off at 3:55 pm New York time on Thursday.
2. _____: 23 November 2025 (first eruption in 12,000+ years)
3. Brazil committed _____, aiming for similar contributions from other nations.

Answers 1 320-foot reusable heavy-lift rocket · 2 Eruption Date · 3 \$1 billion

SPORTS · 1

India Wins 20 Medals at World Boxing Cup Finals

21 November 2025

- Women boxers dominated, winning 7 out of 9 gold medals.

Gender	Boxer	Weight Category	Opponent	Score
Women	Minakshi Hooda	48 kg	Farzona Fozilova (Uzbekistan)	5–0
Women	Nikhat Zareen	51 kg	Guo Yi Xuan (China)	5–0
Women	Preeti Pawar	54 kg	Sirine Charrabi (Italy)	5–0

Women	Jaismine Lamboria	57 kg	Wu Shih Yi (Chinese Taipei)	4–1
Women	Parveen Hooda	60 kg	Ayaka Taguchi (Japan)	3–2
Women	Arundhati Choudhary	70 kg	Aziza Zokirova (Uzbekistan)	5–0
Women	Nupur Sheoran	80+ kg	Oltinoy Sotimboeva (Uzbekistan)	3–2
Men	Sachin Siwach	60 kg	Munarbek Seitiitbek Uulu (World & Olympic medallist)	5–0
Men	Hitesh Gulia	70 kg	Nurbek Mursal (Kazakhstan)	3–2

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