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CURRENT AFFAIRS

November 2026

Every daily post of the month, in full · 11 days · 358 items

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

Big themes · Misc GA 162 · Banking and Finance 59 · Agriculture 26

Most mentioned · New Delhi · Indian Navy · United States · RBI · SEBI

8 OF THE TOP 10 Eight of the top 10 ranks in NABARD Grade A 2025 came from this classroom — 32 final selections in one batch. The same mentors compile this book every day.

Contents

Every daily post of November 2026 in full, day by day — 11 days, 358 items. Every line is linked; so is every bookmark in your PDF reader.

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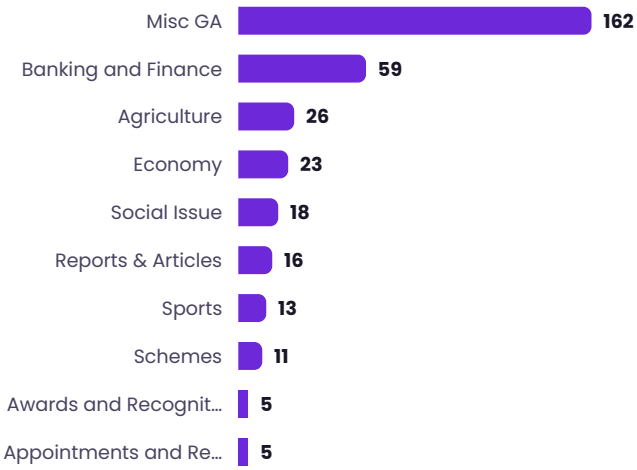
THE MONTH IN NUMBERS

November 2026 at a glance

11 daily compilations, 358 items across 16 topics — Misc GA weighed the most. Read the charts first: they tell you where this month's questions will come from.

11	358	16	39
daily compilations	items covered	topics	data tables

Items by topic



Items per day

Mon	Tue	Wed	Thu	Fri	Sat	Sun
						1 16
2 16	3 31	4 34	5 39	6 41	7 14	8 14
9 25	10 25	11 30	12 29	13 46	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

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

Where the items sat

NABARD-specific 43 (12%) · RBI-specific 39 (11%) · Common to both 276 (77%)

Most mentioned this month

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

New Delhi 21 · Indian Navy 17 · United States 12 · RBI 12 · SEBI 10 · Youth Olympic Games 8 · UNESCO 7 · Exchange Board 6 · Indian Air Force 6 · COP31 6 · News The Union Cabinet 6 · Tamil Nadu 5 · Artificial Intelligence 5 · DRDO 5 · Union Home Minister Amit Shah 5 · RES 5

FIGURES THE PAPER LOVES

November 2026 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.

₹75,021 crore

PM Surya Ghar: Muft Bijli Yojana was launched in February 2024, with an outlay of ₹75,021 crore

Railways Wins PM Surya Ghar Excellence Award 2026 · 7 & 8 November 2026

₹20,050 crore

PMMSY — Pradhan Mantri Matsya Sampada Yojana, launched 2020, with an outlay of ₹20,050 crore

Soreng Becomes India's First Organic Fisheries Cluster · 10 November 2026

₹5 lakh

Launched in March 2025 and operational from 1 April 2025, MUHCS provides eligible families with cashless healthcare c…

ADB Releases USD 21.6 Million First Tranche for Mizoram Healthcare Scheme · 11 November 2026

₹2,814 crore

On 4 November 2026, the Union Cabinet approved the Capex Support Scheme to Promote Critical Mineral Processing with a…

Cabinet Approves ₹2,814 Crore Critical Mineral Processing Scheme · 5 November 2026

₹14,500 crore

Approval: The Union Cabinet approved a ₹14,500 crore Viability Gap Funding (VGF) scheme in November 2026 for developi…

Cabinet Approves ₹14,500 Crore VGF Scheme for Grid-Scale Energy Storage · 6 November 2026

38%

According to the WHO Global Tuberculosis Report 2026, India recorded a 38% reduction in TB mortality since 2015, comp…

India Records 38% Decline in TB Mortality Since 2015: WHO · 13 November 2026

85%

Since 4 August 2024, the force registered 8,206 FIRs and achieved conviction rates of 85% overall and 93% under the N…

Chandigarh Police Receives President's Colour · 3 November 2026

₹7,000 crore

The Centre has extended Swachh Bharat Mission (Grameen) Phase-II until March 2028. This means about ₹7,000 crore can …

Swachh Bharat Mission (Grameen) Phase-II Extended to 2028 · 5 November 2026

₹5,000 crore

CGFMU extended to March 2031, with a corpus of ₹5,000 crore

Micro Credit Guarantee Scheme Extended to 2031 · 12 November 2026

₹62,370.02 crore

The estimated budget requirement is ₹62,370.02 crore, covering 1 October 2026 to 31 March 2027.

Union Cabinet Approves NBS Rates for Rabi 2026–27 on P&K Fertilisers · 13 November 2026

READ IT THE WAY TOPPERS DO

How to use this book

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

1
Read the day
Every item, source and table. Underline the bold facts: they are the exam.

2
Say the five
Close the book. Recite the day's *Five to remember*. Only then check.

3
Take the quiz
Each day ends with its ten-question quiz. Note every wrong answer.

4
Come back
Tick the tracker. Recall the day again on day 3 and day 7, then use the revision sheet.

Your revision tracker

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

DAY	READ	RECALL +3	RECALL +7	QUIZ	NOTES
1 & 2 November 2026 · 31 items	☐	☐	☐	☐	
3 November 2026 · 31 items	☐	☐	☐	☐	
4 November 2026 · 34 items	☐	☐	☐	☐	
5 November 2026 · 39 items	☐	☐	☐	☐	
6 November 2026 · 41 items	☐	☐	☐	☐	
7 & 8 November 2026 · 27 items	☐	☐	☐	☐	
9 November 2026 · 25 items	☐	☐	☐	☐	
10 November 2026 · 25 items	☐	☐	☐	☐	
11 November 2026 · 30 items	☐	☐	☐	☐	
12 November 2026 · 29 items	☐	☐	☐	☐	
13 November 2026 · 46 items	☐	☐	☐	☐	

DAY 1 OF 11

1 & 2 November 2026

31 items · 7 topics

Agriculture **3** · Banking and Finance **7** · Economy **2** · Misc GA **13** · Awards and Recognitions **2** · Appointments and Resignations **2** · Important Days **2**

NABARD CURRENT AFFAIRS

Agriculture

Surangam: Kerala's Traditional Water Harvesting System

Source: The Hindu

Context of the News

Eight **grama panchayats** in Kerala's **Kasaragod district** are preparing to restore traditional **Surangam** underground water tunnels, to strengthen **groundwater conservation**, **rainwater harvesting** and **drought resilience**.

What Is a Surangam?

- An **indigenous underground water-harvesting system**
- Found mainly in **Kasaragod district, Kerala**
- It consists of **horizontal tunnels dug into laterite hills**
- These collect **groundwater that seeps naturally** through the rock

How Does It Work?

The tunnels

- Narrow, **horizontal passages** cut into laterite hills
- They **intercept seeping groundwater** and guide it to collection points
- **No pumping** is involved

Gravity does the work

- The passages slope **gently downward**
- Water flows out on its own
- No **electricity, pumps** or complex equipment needed

The seasonal cycle

- During the **monsoon**, rainwater soaks into the **laterite**
- This **recharges underground reserves**
- Those reserves then **feed the surangams through the dry summer**

Important Facts for Exams

- **Surangam** — horizontal tunnels dug into **laterite hills**, found in **Kasaragod district, Kerala**
- **Eight grama panchayats** are restoring them
- Works by **gravity**, with **no pumps or electricity**
- Recharged by the **monsoon**; supplies water through the **dry summer**
- It is also found in parts of **Dakshina Kannada, Karnataka**, where it is called **thurangam** or **suranga**

- The system resembles the **qanat** of Iran and the **karez** of Afghanistan and Balochistan — all are gravity-fed underground water tunnels
- Other traditional Indian water systems: **johad** (Rajasthan), **kuhl** (Himachal), **zing** (Ladakh), **ahar-pyne** (Bihar), **eri** (Tamil Nadu), **bamboo drip irrigation** (Meghalaya), **khadin** (Rajasthan) and **baolis** or stepwells
- India is the **world's largest user of groundwater**

New Protein Discovered in the Plant Defence Alarm System

- Scientists at the National Institute of Plant Genome Research (NIPGR), New Delhi, discovered a protein called CNGC13, which helps plants transmit warning signals when insects attack their leaves.
- When an insect feeds on one leaf, the plant sends an alarm signal to other leaves, helping them prepare their defence.
- Earlier, Glutamate Receptor-Like Channels (GLRs) were considered important in transmitting such signals. The new study identifies CNGC13 as another protein involved in this process.
- CNGC13 is mainly found in the xylem and phloem, the plant tissues that transport water and food. It allows calcium to enter cells as the alarm signal moves through the plant.

Decent Work in India

- India's unemployment rate declined from 6.1% in 2017–18 to 3.2% in 2023–24, while female workforce participation also increased.
- However, the quality of employment remains important. The concept of decent work, defined by the International Labour Organization (ILO), focuses on fair income, workplace rights, social security and dignity.
- The study used Periodic Labour Force Survey (PLFS) data for 2017–18 and 2023–24 to develop a multidimensional Decent Work Index (DWI).
- The index considered three dimensions: employment status, employment opportunity and social security, across agriculture, manufacturing, construction, wholesale and retail, and transport.

RBI CURRENT AFFAIRS

Banking and Finance

CBIC Notifies Key GST Changes under Finance Act, 2026

- In October 2026, the Central Board of Indirect Taxes and Customs (CBIC) notified key Goods and Services Tax (GST) amendments under the Finance Act, 2026, effective from 1 November 2026.
- Post-Supply Discounts: Amended Section 15(3)(b) allows post-supply discounts to be excluded from the value of supply if the supplier issues a credit note and the recipient reverses the corresponding Input Tax Credit (ITC). Prior agreement and strict invoice-wise linkage are no longer required.
- Provisional Refunds: Amended Section 54(6) extends provisional refunds to eligible claims under the inverted duty structure. Businesses can receive 90% of eligible refunds within seven days, subject to conditions.
- Export Refunds: Amended Section 54(14) removes the minimum ₹1,000 refund restriction for tax paid on goods exported out of India, benefiting small exporters.

Government Constitutes High-Level Committee on Banking for Viksit Bharat

- In October 2026, the Ministry of Finance constituted a High-Level Committee on Banking for Viksit

Bharat, chaired by Suresh N. Patel, former Central Vigilance Commissioner.

- The committee will function for six months and review India's banking sector to recommend structural, institutional, regulatory and legislative reforms.
- Its objective is to make the banking system globally competitive, financially inclusive and resilient in line with the vision of Viksit Bharat 2047.
- Members include Shirish Chandra Murmu, RBI Deputy Governor; Padmaja Chunduru, former MD and CEO of Indian Bank; and N. S. Vishwanathan, former RBI Deputy Governor. The Joint Secretary (Banking), Department of Financial Services, will serve as Member Secretary.

Upstox Receives SEBI Approval to Operate as Online Bond Platform Provider

- In October 2026, Upstox Securities Private Limited received approval from the Securities and Exchange Board of India (SEBI) to operate as an Online Bond Platform Provider (OBPP).
- The approval allows Upstox to offer corporate bonds directly to investors through its platform, without relying on third-party partnerships.
- Investments in corporate bonds on the platform start from ₹1,000, with indicative returns ranging from 8% to 16%.
- The initial offerings are expected to include bonds rated between AAA and BBB-, subject to availability.

RBI AND NABARD CURRENT AFFAIRS

108 Stupas in Bhutan with India-Linked Buddha Relics

Source: The Hindu

Context of the News

Buddhist relics of **Indian origin** will be placed in most of the **108 jangchub chortens** being built along a **12 km stretch** of the **Mau Chhu River** in **Gelephu, Bhutan**.

What Is Project 108?

- Bhutan will build **108 stupas at the same time**
- They are called **jangchub chortens**, which means stupas of enlightenment
- The work marks the **start of the Gelephu Mindfulness City**
- King **Jigme Khesar Namgyel Wangchuk** wants this city to be a **business hub built around spiritual life**
- Gelephu is about **240 km** from the capital **Thimphu**. It touches **Assam's Chirang district**

What Does a Jangchub Chorten Mean?

- It marks the moment the **Buddha gained enlightenment**
- It stands for **wisdom winning over ignorance**
- Once the rituals are done, the stupa is treated as **equal to the living Buddha**

Key Terms

- **Stupa / chorten:** A dome-shaped Buddhist structure, usually holding relics
- **Relic:** A small sacred remain of the Buddha or a holy person
- **Zung:** The sacred items placed inside a stupa
- **Thangka:** A Buddhist painting made on cloth or silk
- **Dharani:** A rolled paper with mantras written on it
- **Mala:** A prayer string with 108 beads
- **Kangyur:** The collection of Buddha's teachings in Tibetan Buddhism

- **Vajrayana:** The form of Buddhism followed in Bhutan, Tibet and Ladakh
- **Drukpa Kagyu:** Bhutan's main Buddhist school

The NVS-03 Satellite

Source: The Hindu

Context of the News

ISRO launched the **NVS-03** satellite on **30 October 2026**. It weighs **2,250 kg**. The rocket used was **GSLV-F18**, and it took off from **Satish Dhawan Space Centre, Sriharikota**.

What Is NVS-03?

- The **third satellite** in India's **second-generation** navigation fleet
- The series is called **NVS**
- It supports India's own navigation system, **NavIC**
- NavIC was earlier known as **IRNSS**

What Will It Do?

- It gives **position, navigation and timing** services
- This means it tells you **where you are, which way to go**, and **the exact time**
- It covers the **whole of India**
- It also covers an area up to **1,500 km beyond India's borders**

Where Was It Placed?

- First into a **Geosynchronous Transfer Orbit**
- This is a temporary oval-shaped orbit
- The satellite will later **raise itself** into its final round orbit

Important Facts for Exams

- **NVS-03** launched on **30 October 2026** by **GSLV-F18** from **Sriharikota**
- Weight **2,250 kg**; mission life **12 years**
- It is the **third satellite** in the second-generation **NVS** series
- Carries an **Indian-made rubidium atomic clock**
- The full system has **seven satellites** — **three geostationary** and **four geosynchronous**
- The plan is for **five second-generation satellites**, NVS-01 to NVS-05
- India started this project after the **1999 Kargil war**, when it was **refused GPS data**

Glacial Lake Outburst Floods

Source: Indian Express

Context of the News

A **glacial lake outburst flood** at **Shintaphu Lake** in northwestern Bhutan caused sudden flash floods along the **Mo Chhu** and **Sankosh** river systems. India's **Central Water Commission** and district administrations issued **flash-flood warnings** in border districts of **West Bengal** and **Assam**.

What Is a GLOF?

- A sudden, **high-speed release of water** from a glacial lake
- The lake is held back by **unstable natural barriers** — **moraines** (loose rock and sediment), **ice**, or **bedrock**
- When that barrier gives way, the water escapes all at once

Important Facts for Exams

- **GLOF at Shintaphu Lake**, northwestern **Bhutan**; affected the **Mo Chhu** and **Sankosh** rivers
- Warnings issued by the **Central Water Commission** and districts in **West Bengal** and **Assam**
- The **Sankosh** is called the **Puna Tsang Chhu** in Bhutan. It joins the **Brahmaputra** in Assam
- Major Indian GLOF events: **Chorabari Lake, Kedarnath (2013)** and **South Lhonak Lake, Sikkim (October 2023)**, which destroyed the **Teesta-III dam at Chungthang**

Sports Values in Every Classroom Initiative

Source: PIB

Context of the News

The **Ministry of Youth Affairs and Sports**, the **Ministry of Education** and **UNESCO** signed an MoU to introduce the **Sports Values in Every Classroom Toolkit**.

What Is It?

- A joint educational initiative by the **Ministry of Youth Affairs and Sports**, the **Ministry of Education** and **UNESCO**
- It brings **clean sport values** into school education
- Through **classroom activities** and **digital learning resources**

What Is the Aim?

- Build **integrity, fairness, respect** and **ethical sporting behaviour** among students
- Connect **classroom education** with **sports participation**
- Strengthen India's **grassroots sporting culture**

Economy

EPFO Celebrates 74th Foundation Day

- The Employees' Provident Fund Organisation (EPFO) celebrated its 74th Foundation Day in New Delhi in November 2026.
- EPFO was established in 1952 and has developed into one of India's major social security institutions.
- It provides social security through provident fund, pension and insurance-related benefits to eligible employees.

Vizhinjam Port Receives Its First Import Container

- Vizhinjam International Seaport in Kerala received its first import container on 31 October 2026, marking the beginning of direct import operations.
- The container arrived aboard MSC Sabrina III from Ningbo, China.
- The development marks an important step in expanding the port's international cargo-handling operations.

Misc GA

Indian Navy's ₹80,000-Crore Next-Generation Destroyer Programme

- The government has given in-principle approval to the Indian Navy's next-generation destroyer programme, Project 18A, with an estimated cost of around ₹80,000 crore.

- The programme involves building advanced stealth guided-missile destroyers equipped with modern weapons, sensors and technologies.
- The ships will be designed by the Navy's Warship Design Bureau and are expected to have nearly 75% indigenous content. Both Defence Public Sector Undertakings (DPSUs) and private companies can participate.
- Delivery is expected to begin five to ten years after the signing of contracts.

PM Modi Inaugurates ESTIC 2026

- Prime Minister Narendra Modi inaugurated the second edition of the Emerging Science, Technology and Innovation Conclave (ESTIC 2026) at Bharat Mandapam, New Delhi.
- The event was held from 27 to 29 October 2026 under the theme "Creative Minds, Catalyzing Science, Empowering Technologies."
- It was organised by the Council of Scientific and Industrial Research (CSIR), Ministry of Science and Technology, in partnership with CSIR-National Institute for Interdisciplinary Science and Technology.
- The conclave covered 12 thematic areas, including Artificial Intelligence, biotechnology, quantum communication, agricultural technology, advanced materials, healthcare, energy, climate science and ocean research.

VISV-2026 Inaugurated in New Delhi

- Union Minister of State for Defence Sanjay Seth inaugurated VISV-2026 (Vision, Innovation, Synergy, Values) at the Manekshaw Centre, New Delhi.
- The event was organised by the Defence Research and Development Organisation (DRDO) in partnership with the Centre for Joint Warfare Studies (CENJOWS).
- Its theme was "Showcasing Defence Capabilities, Strengthening Global Partnerships." It aimed to promote indigenous defence technologies, self-reliance and international cooperation.
- A foreign-language compendium of DRDO products in Arabic, Spanish and French was released to introduce India's indigenous defence technologies to international partners.

About CENJOWS:

- The Centre for Joint Warfare Studies is a tri-service defence think tank established on 27 August 2007.
- It works under the Ministry of Defence and is headquartered in New Delhi.

National Social Security Boards Constituted for Unorganised and Gig Workers

- In October 2026, the Ministry of Labour and Employment notified the constitution of two National Social Security Boards under the Code on Social Security, 2020.
- The two boards are for unorganised workers and gig and platform workers. Their purpose is to strengthen social security planning and welfare monitoring.
- Both boards have a three-year tenure and are chaired by Union Labour Minister Mansukh Mandaviya, with Labour Secretary Dr. Chandra Bhushan Kumar as Vice-Chairperson.
- The boards are required to meet at least three times a year.

India Hosts BIMSTEC Maritime Security Exercise

- India is hosting the BIMSTEC Maritime Security Exercise in Sri Vijaya Puram, Andaman and Nicobar Islands.
- The exercise aims to strengthen maritime security cooperation among BIMSTEC member countries.
- It was announced as an initiative by Prime Minister Narendra Modi at the 6th BIMSTEC Summit in Thailand.

- The exercise is scheduled to continue until 3 November 2026.

INS Trishul Strengthens Maritime Cooperation with Greece and Italy

- Indian Naval Ship INS Trishul made a port call at Souda Bay, Greece, during its deployment to the Mediterranean Sea.
- The visit included activities aimed at strengthening maritime cooperation between the Indian Navy and the Hellenic Navy.
- INS Trishul also concluded a port call at Civitavecchia, Italy, as part of the same deployment.
- These port calls support naval engagement and cooperation with Mediterranean countries.

Air Marshal Mehtab Singh Deswal Takes Charge as Eastern Air Command Chief

- Air Marshal Mehtab Singh Deswal assumed charge as the Air Officer Commanding-in-Chief of the Indian Air Force's Eastern Air Command.
- He was commissioned into the flying branch of the Indian Air Force as a fighter pilot on 14 June 1989.

India Celebrates National Unity Day 2026

- National Unity Day, also known as Rashtriya Ekta Diwas, is observed every year on 31 October to mark the birth anniversary of Sardar Vallabhbhai Patel.
- In 2026, India celebrated his 151st birth anniversary at the Statue of Unity in Ekta Nagar, Gujarat.
- The day was first observed in 2014, following its declaration by the Government of India.
- Sardar Patel, popularly known as the Iron Man of India, played a major role in integrating more than 560 princely states into the Indian Union.

Sardar Vallabhbhai Patel: Important Facts

- Born on 31 October 1875 in Nadiad, Gujarat.
- India's first Deputy Prime Minister and Home Minister.
- Played a major role in the political integration of princely states after independence.
- Also known as the Bismarck of India for his role in national integration.

Dr. Homi Jehangir Bhabha: Important Facts

- 30 October 2026 marked the 117th birth anniversary of Dr. Homi Jehangir Bhabha, popularly known as the Father of India's Nuclear Programme.
- He was born on 30 October 1909 in Bombay, now Mumbai.
- He was a renowned nuclear physicist and institution-builder who laid the foundation for India's atomic energy programme.
- He completed his doctoral research in 1935 under physicist Ralph H. Fowler at the Cavendish Laboratory, University of Cambridge.

Venezuela: Important Facts

- Venezuela is a country located in the northern part of South America.
- Capital: Caracas.
- Bordering countries: Colombia, Brazil and Guyana.
- It has access to the Caribbean Sea and the Atlantic Ocean.

Mekedatu Project: Land Identified for Forest Clearance

- Karnataka Chief Minister D. K. Shivakumar stated that around 2,500 acres of alternative land, including forest land, had been identified to facilitate the Mekedatu balancing reservoir project.
- The project is proposed by Karnataka on the Cauvery River, near Kanakapura in Bengaluru South district.
- It aims to store around 66 thousand million cubic feet (TMC) of water and support drinking water supply to Bengaluru and neighbouring areas.
- The project is also expected to generate 400 megawatts (MW) of electricity and benefit irrigation in parts of the Cauvery basin.

India Hosts CGIAR Science and Partnership Week 2027

- India will host the CGIAR Science and Partnership Week in New Delhi from 12 to 17 April 2027.
- The event will be held at Yashobhoomi and will bring together researchers and partners.
- It aims to promote science, innovation and partnerships to address challenges related to food, land and water systems.

Awards and Recognitions

Prasar Bharati Engineer Wins ABU Broadcast Engineering Excellence Award 2026

- Nongmaithem Nandakumar Singh, an engineer from Prasar Bharati, won the Asia-Pacific Broadcasting Union (ABU) Broadcast Engineering Excellence Award 2026.
- The award recognised his contributions to broadcast technology and innovation.
- His innovations include DDPlayout, indigenous automated playout software used by multiple Doordarshan Kendras, and DDSlowMo, a cost-effective slow-motion replay system used in national-level sporting events.
- The award was received on his behalf by Mihir Kumar Jha, Under Secretary, Ministry of Information and Broadcasting.

Methil Radhakrishnan Wins Kerala's Ezhuthachan Award

- Writer Methil Radhakrishnan was selected for the 34th Ezhuthachan Award, Kerala's highest literary honour.
- The award recognises his contribution to literature.
- The announcement was made by Kerala's Cultural Affairs Minister P. C. Vishnunadh.

Appointments and Resignations

IREDA Appoints Jatin Kumar Nayak as CMD

- On 30 October 2026, the Indian Renewable Energy Development Agency Limited (IREDA) appointed Jatin Kumar Nayak as its Chairman and Managing Director (CMD).
- His appointment was approved by the Appointments Committee of the Cabinet through an order issued by the Ministry of New and Renewable Energy.
- He succeeds Dr. Bijay Kumar Mohanty, who was holding the additional charge of CMD.
- Nayak has over three decades of experience in the power sector, mining and metals. He previously served as Executive Director (Finance) at REC Limited.

Air Marshal Inderpal Singh Walia Appointed Vice Chief of the Air Staff

- Air Marshal Inderpal Singh Walia was appointed as the next Vice Chief of the Air Staff (VCAS) of the Indian Air Force, effective 1 November 2026.
- He succeeds Air Marshal Ashutosh Dixit, who became the 29th Chief of the Air Staff on 31 October 2026.
- Walia was commissioned into the Indian Air Force's fighter stream on 11 June 1988 and is an alumnus of the National Defence Academy.
- He has flown MiG-21, MiG-23, MiG-27, Jaguar and Su-30MKI aircraft and received the Vayu Sena Medal (2008) and Ati Vishisht Seva Medal (2018).

Important Days

World Vegan Day 2026 – 1 November

- World Vegan Day is observed every year on 1 November to promote veganism, animal welfare and the benefits of a vegan lifestyle.
- The day was established in 1994 by Louise Wallis, then Chair of The Vegan Society, to mark the organisation's 50th anniversary.
- The first World Vegan Day was observed on 1 November 1994.
- The term “vegan” was coined by Donald Watson in November 1944. It was formed from the first three and last two letters of the word “vegetarian”.

National Unity Day 2026 – 31 October

- National Unity Day commemorates the birth anniversary of Sardar Vallabhbhai Patel.
- The 2026 observance marked his 151st birth anniversary.
- The first National Unity Day was observed in 2014.
- The main celebrations took place at the Statue of Unity in Ekta Nagar, Gujarat.

FIVE TO REMEMBER · 1 & 2 NOVEMBER 2026

1. India's unemployment rate declined from 6.1% in 2017–18 to 3.2% in 2023–24, while female workforce participation also increased. Decent Work in India
2. Vizhinjam International Seaport in Kerala received its first import container on 31 October 2026, marking the beginning of direct import operations. Vizhinjam Port Receives Its First Import Contai...
3. In 2026, India celebrated his 151st birth anniversary at the Statue of Unity in Ekta Nagar, Gujarat. India Celebrates National Unity Day 2026
4. 30 October 2026 marked the 117th birth anniversary of Dr. Homi Jehangir Bhabha, popularly known as the Father of India's Nuclear Programme. Dr. Homi Jehangir Bhabha: Important Facts
5. India will host the CGIAR Science and Partnership Week in New Delhi from 12 to 17 April 2027. India Hosts CGIAR Science and Partnership Week ...

DAY 2 OF 11

3 November 2026

Tuesday · 31 items · 9 topics

Banking and Finance **5** · Economy **1** · Misc GA **12** · Social Issue **1** · Awards and Recognitions **1** · Appointments and Resignations **3** · Sports **6** · Obituaries **1** · Important Days **1**

RBI CURRENT AFFAIRS

Banking and Finance

SEBI Extends KYC Review Periodicity for Eligible FPIs

- In October 2026, the Securities and Exchange Board of India (SEBI) extended the Know Your Customer (KYC) review period for eligible Foreign Portfolio Investors (FPIs) from 3 years to 8 years.
- The annual KYC review period for specified FPIs has also been extended from 1 year to 2 years. The revised rules will come into effect from 1 December 2026.
- Category I FPIs: Eligible FPIs from non-high-risk jurisdictions will undergo KYC review every 8 years. Certain FPIs from high-risk jurisdictions will continue with a 2-year review.
- Category II FPIs: Regulated FPIs from non-high-risk jurisdictions will have an 8-year review period, while other specified FPIs will undergo review every 2 years.

SEBI Allows REITs and InvITs to Raise Foreign Capital through Depository Receipts

- On 2 November 2026, SEBI permitted Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) to raise foreign capital through the depository receipt route.
- The move is aimed at providing additional channels for raising funds from international investors.
- REITs invest in income-generating real estate assets, while InvITs invest in infrastructure assets such as roads, power transmission lines and pipelines.

RBI AND NABARD CURRENT AFFAIRS

COP31

Source: Business Standard

Context of the News

Leaders of **90 countries** will meet next week at **Antalya, Turkey**, for **COP31**. The editorial says the meeting is unlikely to bring much good news. **COP** stands for **Conference of the Parties**. It is the yearly climate meeting of countries under the UN.

What Was the Paris Target?

- The **2015 Paris Agreement** aimed to keep global warming **below 1.5 to 2 degrees** above pre-industrial levels
- **Pre-industrial** means the period before factories and coal burning began, taken as **1850 to 1900**

What Did the UNEP Report Say?

- The world will cross the **1.5 degree mark within ten years**
- This is **much faster** than expected

- The reason is **more fossil fuel burning**
- There is **more carbon dioxide in the air now than at any time in the last two million years**
- Even if every country keeps its promise, the world will warm by **2.3 to 2.5 degrees by 2100**

What Is the New Plan?

- Limit warming to a peak of **1.7 to 1.8 degrees**
- Then bring it back down to **1.5 degrees by 2100**
- This is called a **low overshoot path**

But there is a problem. The world has **already warmed by 1.44 degrees**. So reaching even this softer target needs much bigger promises than were made at Paris.

Important Facts for Exams

- **CO_2 in the air is higher than at any time in two million years**
- Climate finance is over **$2 billion a year**, against a need of **$7.8 trillion a year** till 2030
- The **US left the Paris Agreement** under Donald Trump
- India met its **non-fossil power target nine years early** and its **emission intensity target ten years early**
- India's targets: **45 per cent** cut in emission intensity by 2030 over 2005, **50 per cent** non-fossil power by 2030, **net zero by 2070**
- **COP30** was at **Belem, Brazil**; **COP29** at **Baku**, which set a goal of **$300 billion a year by 2035**
- **UNEP's Emissions Gap Report 2026** said **1.5 degrees without overshoot is no longer possible**
- The **Loss and Damage Fund** was set up at **COP27** and started at **COP28**

India's First Private Fusion Reactor: PRANIK and PRAGYA

Source: The Hindu

Context of the News

Pranos Fusion, a company based in **Bengaluru**, will finish the design of **PRANIK** by **2027**. PRANIK will be **India's first fusion reactor built by a private company**. The company has already built **PRAGYA**, a small test machine called a **tokamak**.

What Is Nuclear Fusion?

- **Fusion** means joining two small atoms to make a bigger one
- This releases a huge amount of energy
- It is how the **sun makes its energy**

Fusion is different from fission

Fission	Fusion
Splits a big atom like uranium	**Joins** two small atoms
Used in today's nuclear plants	Still being developed
Leaves **dangerous waste** for thousands of years	Leaves **much less waste**
Can **melt down** if cooling fails	**Cannot melt down**

What Is Its Goal?

- Build **small, low-cost fusion reactors** in India
- Produce **zero-carbon electricity** that runs all the time
- Without **long-lasting radioactive waste**

- And without the risk of a **runaway reaction**

What Are Its Two Machines?

PRAGYA — the test machine

- A small research **tokamak**
- A tokamak is a doughnut-shaped machine that holds hot gas using magnets
- It is used to test **how to control plasma**, shape magnetic fields, and handle very high heat

PRANIK — the main reactor

- The company's **commercial-scale design**
- Blueprint to be ready by **2027**
- It will heat **deuterium and tritium** gas to over **100 million degrees Celsius**
- At that heat, atoms fuse and release energy

Digi Yatra

Source: News on Air

Context of the News

The **Ministry of Civil Aviation** has started **Digi Yatra trials for international passengers**. The trials are running at **seven major Indian airports**.

It is open to **Indian nationals who hold an e-passport** and are flying on **selected Air India and IndiGo flights**.

What Is Digi Yatra?

- A system that uses **face recognition** at airports
- The passenger's **face becomes their boarding pass**
- No need to show **tickets or ID** at each checkpoint
- The aim is travel that is **paperless and contact-free**

Economy

Vultr Launches 20-MW AI Supercluster in Chennai

- On 2 November 2026, U.S.-based cloud infrastructure company Vultr launched a 20-megawatt (MW) Artificial Intelligence (AI) supercluster in Chennai.
- The facility is powered by AMD Instinct MI355X Graphics Processing Units (GPUs).
- An AI supercluster is a group of high-performance computing systems connected to work together on demanding AI tasks.
- The facility is expected to strengthen India's AI computing infrastructure.

Misc GA

Defence Ministry Signs ₹53,866.50-Crore Deal for Eight Next Generation Corvettes

- The Ministry of Defence signed contracts worth ₹53,866.50 crore with Garden Reach Shipbuilders & Engineers (GRSE) and Goa Shipyard Limited (GSL) for the construction of eight Next Generation Corvettes (NGCs).
- GRSE will construct five corvettes, while GSL will construct the remaining three.

- This is the first time that warships designed by the Indian Navy will be constructed by Defence Public Sector Undertakings (DPSUs).
- The corvettes will have advanced missiles, weapons and sensors to support operations in air, surface and underwater domains.
- They will strengthen the Navy's capabilities in anti-surface warfare, anti-submarine warfare, coastal defence, littoral combat and maritime surveillance.

Indian Navy Rescues Hijacked Iranian Fishing Vessel Azini

- On 2 November 2026, the Indian Navy rescued all 20 crew members of the Iranian fishing vessel Azini in the Arabian Sea.
- The rescue was carried out through a coordinated 48-hour operation.
- The operation highlights the Navy's role in maritime security and protecting vessels and crew in the region.

Manipur Launches BRICS Sustainable Lifestyle Week 2026

- Manipur Chief Minister Yumnam Khemchand Singh launched the BRICS Sustainable Lifestyle Week 2026 on 1 November 2026 in Imphal.
- The programme will run from 1 to 7 November 2026 and is organised by the Government of Manipur.
- A cyclothon was also flagged off at Khuman Lampak Sports Complex.
- The initiative aims to encourage environmentally friendly lifestyles and promote the responsible use of natural resources.

Chandigarh Police Receives President's Colour

- Union Home Minister Amit Shah presented the President's Colour to Chandigarh Police during its 60th Raising Day and Diamond Jubilee celebrations in November 2026.
- Chandigarh Police has more than 6,000 personnel across different wings, including the Crime Wing, Traffic Police, Security Wing and Operations Cell.
- The Centre provided 2,152 additional AI-enabled surveillance cameras, taking the total to around 4,282 cameras. The Minister also flagged off 141 new vehicles.
- Since 4 August 2024, the force registered 8,206 FIRs and achieved conviction rates of 85% overall and 93% under the Narcotic Drugs and Psychotropic Substances Act.

Valley of Flowers National Park Records 35,261 Visitors

- Uttarakhand's Valley of Flowers National Park recorded a record 35,261 visitors during its five-month open season before closing for winter.
- It is located in Chamoli district, Uttarakhand, in the upper reaches of the Bhyundar Valley, near Ghangaria and Joshimath.
- Situated at an average altitude of around 3,600 metres, it is known for its alpine flowers, glacial valleys and biodiversity.
- It was declared a National Park in 1982 and inscribed on the UNESCO World Heritage List in 2005 as an extension of Nanda Devi National Park. It is part of the Nanda Devi Biosphere Reserve.

Aditya-L1 Detects Asymmetric Expansion of Solar Eruption

- Scientists from the Indian Institute of Astrophysics (IIA), Bengaluru, reported the asymmetric expansion of a solar eruption using observations from India's Aditya-L1 mission.
- The study was published in The Astrophysical Journal Letters on 3 November 2026.

- Asymmetric expansion means that a solar eruption expands unevenly in different directions rather than spreading equally.
- Aditya-L1 is India's first space-based solar observatory, designed to study the Sun and its activities.

IceCube Detects Ultra-High-Energy Cosmic Neutrinos

- On 2 November 2026, scientists reported the detection of cosmic neutrinos with energies around 10 billion times higher than typical solar neutrinos.
- The detection was made using the IceCube Neutrino Observatory in Antarctica.
- Neutrinos are extremely light subatomic particles that interact very weakly with matter and can travel across vast distances through space.
- Their detection helps scientists study high-energy cosmic events and distant astrophysical sources.

Bundibugyo Ebola Virus Outbreak

- The supplied news report describes an outbreak of the Bundibugyo strain of Ebola originating in the Democratic Republic of Congo's eastern Ituri province.
- Ebola causes a severe and potentially fatal viral haemorrhagic fever in humans and non-human primates.
- It belongs to the genus Orthoebolavirus and the family Filoviridae. The reported average case fatality rate for Ebola is around 50%, although it varies by species and outbreak response.
- Fruit bats belonging to the family Pteropodidae are considered natural reservoir hosts of Ebola viruses.

Cyclone Murasu

- The deep depression over the Bay of Bengal intensified into Severe Cyclonic Storm Murasu, with reported sustained wind speeds of 100–110 kmph.
- It developed over the west-central and adjoining south-west Bay of Bengal during the Northeast Monsoon season.
- According to the India Meteorological Department (IMD), a Severe Cyclonic Storm has sustained wind speeds of 48–63 knots (89–117 kmph).
- Murasu is reported as the first tropical cyclone to receive a Tamil name since the North Indian Ocean cyclone-naming system began in September 2004.

India Hosts BIMSTEC Maritime Security Exercise

- India hosted the BIMSTEC Maritime Security Exercise at Sri Vijaya Puram in the Andaman and Nicobar Islands.
- The exercise aims to improve maritime cooperation and coordination among BIMSTEC member countries.
- The initiative was announced during the 6th BIMSTEC Summit in Thailand.

India Tops Medal Tally at Tammer Boxing Tournament 2026

- India topped the medal tally at the 46th International Tammer Boxing Tournament, held in Tampere, Finland, from 30 October to 1 November 2026.
- The Indian contingent consisted of 14 boxers.
- The tournament is an international boxing competition held in Finland.

Cheetah CCB-4 Enters Rajasthan

- Cheetah CCB-4, from Kuno National Park in Madhya Pradesh, entered the Baran forest area of

Rajasthan.
- The movement highlights the growing geographical range of cheetahs reintroduced under India's cheetah conservation programme.

Social Issue

International Day to End Impunity for Crimes against Journalists 2026 – 2 November

- The United Nations observes 2 November every year as the International Day to End Impunity for Crimes against Journalists.
- The day highlights violence against journalists and calls for accountability, press freedom and freedom of expression.
- The 2026 theme is "Threats Evolve. Impunity Endures."
- The observance was inspired by the assassination of French journalists Ghislaine Dupont and Claude Verlon in Mali on 2 November 2013. The UN General Assembly adopted Resolution A/RES/68/163 on 18 December 2013. The first observance took place in 2014.

Misc GA

Awards and Recognitions

Chandigarh Police Receives President's Colour

- The President's Colour was presented to Chandigarh Police by Union Home Minister Amit Shah during its 60th Raising Day celebrations.
- The honour recognises the force's service and contribution to maintaining law and order and tackling terrorism.

Appointments and Resignations

Iliana Iotova Becomes Bulgaria's First Democratically Elected Female President

- Former Bulgarian Vice President Iliana Iotova won the presidential runoff election held on 1 November 2026.
- She became Bulgaria's first democratically elected female President.
- She and her Vice-Presidential candidate Kiril Valchev secured 57.58% of the votes.
- They defeated former caretaker Prime Minister Andrey Gyurov and his running mate Georgi Kandev, who received 39.47% of the votes.

Dinesh Vitthalrao Ganvir Assumes Charge as 55th Director General of GSI

- Dinesh Vitthalrao Ganvir assumed charge as the 55th Director General of the Geological Survey of India (GSI) in November 2026.
- He succeeded Varsha Ashok Agalwe, the 54th Director General and the first woman to hold the post.
- Ganvir has more than 32 years of experience in geological investigations, mineral exploration and engineering geology.
- Before his appointment, he served as Additional Director General and Head of Department of GSI's Central Region in Nagpur.

Air Marshal Mehtab Singh Deswal Takes Charge of Eastern Air Command

- On 1 November 2026, Air Marshal Mehtab Singh Deswal assumed charge as the Air Officer Commanding-in-Chief (AOC-in-C) of the Indian Air Force's Eastern Air Command.
- He succeeded Air Marshal Inderpal Singh Walia, who was appointed Vice Chief of the Air Staff.
- Commissioned into the IAF's Flying Branch in June 1989, Deswal has over 3,200 flying hours and has served in several operational and command positions.
- He has received the Ati Vishisht Seva Medal (AVSM) and Vayu Sena Medal (VM). Eastern Air Command is headquartered at Upper Shillong, Meghalaya.

Sports

Dhinidhi Desinghu Wins Historic Youth Olympics Swimming Bronze

- Dhinidhi Desinghu, a 16-year-old swimmer from Bengaluru, won bronze in the women's 100-metre freestyle at the 2026 Youth Olympic Games in Dakar, Senegal.
- She became the first Indian swimmer to win a global medal in the sport, according to the supplied report.
- She clocked 56.27 seconds in the final, setting a new national record and improving her previous record of 56.57 seconds.
- Croatia's Ana Bobanovic won silver, while New Zealand's Alyssa Lawson finished ahead of Dhinidhi in the final.

India Wins Men's and Women's Titles at Commonwealth Kabaddi Championship 2026

- India won both the men's and women's titles at the inaugural Commonwealth Kabaddi Championship 2026, held in Ahmedabad, Gujarat, from 23 to 31 October.
- The men's team defeated Sri Lanka 54–20 in the final, while the women's team defeated Uganda 35–15.
- The event was organised by the Amateur Kabaddi Federation of India with approval from the International Kabaddi Federation.
- The championship theme was “One Breath. One Raid. One Commonwealth.”

India Wins Four Medals at Senior World Wrestling Championships 2026

- India finished with four medals—one gold, two silver and one bronze—at the Senior World Wrestling Championships held in Astana, Kazakhstan, from 24 October to 1 November 2026.
- All four medals were won by India's women's freestyle wrestlers.
- Manisha Bhanwala became the first Indian woman to win gold at the Senior World Wrestling Championships and the second Indian wrestler overall to win a world title after Sushil Kumar in 2010.
- The United States topped the medal tally with 15 medals, followed by Iran with 15 and Russia with 14.

Rahul Dravid and Saina Nehwal Nominated to 2030 Commonwealth Games Organising Committee

- Former Indian cricket captain Rahul Dravid and Olympic medallist Saina Nehwal were nominated as athlete representatives to the proposed Organising Committee for the 2030 Commonwealth Games.
- The Games are scheduled to be held in Ahmedabad, Gujarat.
- Jinal Mehta and Ananya Birla were recommended as private-sector representatives.
- India is planning to include 15–17 sporting disciplines, compared with 10 disciplines at the 2026

Glasgow Commonwealth Games.

Prema Rawat Sets Women's T20 Fastest-Fifty Record

- Prema Rawat set a record for the fastest half-century in women's T20 cricket on 2 November 2026.
- She scored 50 not out from just 14 balls for Uttarakhand.
- This was reported as a new record in women's T20 cricket.

Glenn Maxwell Retires from International Cricket

- Australian all-rounder Glenn Maxwell announced his retirement from international cricket on 2 November 2026.
- He made the announcement during an episode of The Final Word podcast.
- The report also states that he is retiring from international cricket at the age of 38.

Obituaries

Veteran Dogri Writer and Filmmaker Ved Rahi Passes Away

- Veteran Dogri writer, screenwriter and filmmaker Ved Rahi passed away at the age of 93 in Thane, Maharashtra.
- Born on 22 May 1933 in Jammu, he made important contributions to Dogri literature through stories, novels and poetry.
- He received the Sahitya Akademi Award in 1983 for his Dogri short-story collection Aale and the Sahitya Akademi Fellowship in 2024.
- He also wrote scripts and dialogues for around 25 Hindi films and directed films such as Kali Ghata and Veer Savarkar (2001).

Important Days

International Day to End Impunity for Crimes against Journalists – 2 November

- Observed annually on 2 November to promote journalist safety, accountability and freedom of expression.
- The 2026 theme is “Threats Evolve. Impunity Endures.”
- The UN General Assembly declared the day through Resolution A/RES/68/163 in December 2013.
- The first observance was held on 2 November 2014.

FIVE TO REMEMBER · 3 NOVEMBER 2026

1. **UNEP's Emissions Gap Report 2026** said **1.5 degrees without overshoot is no longer possible** COP31
2. Since 4 August 2024, the force registered 8,206 FIRs and achieved conviction rates of 85% overall and 93% under the Narcotic Drugs and Psychotropic Substances Act. Chandigarh Police Receives President's Colour
3. In October 2026, the Securities and Exchange Board of India (SEBI) extended the Know Your Customer (KYC) review period for eligible Foreign Portfolio Investors (FPIs) from 3 years to 8 years. SEBI Extends KYC Review Periodicity for Eligibl…
4. The Ministry of Defence signed contracts worth ₹53,866.50 crore with Garden Reach Shipbuilders & Engineers (GRSE) and Goa Shipyard Limited (GSL) for the construction of eight Next Generation Corvettes (NGCs). Defence Ministry Signs ₹53,866.50-Crore Deal fo…
5. On 2 November 2026, the Indian Navy rescued all 20 crew members of the Iranian fishing vessel Azini in the Arabian Sea. Indian Navy Rescues Hijacked Iranian Fishing Ve…

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4 November 2026

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NABARD CURRENT AFFAIRS

Agriculture

State of the Cryosphere 2026

Source: Down To Earth

Context of the News

Before **COP31** at Antalya, two reports were released by the **International Cryosphere Climate Initiative (ICCI)** and **UNEP**:

- **State of the Cryosphere 2026: The Cost of Overshoot**
- **Overshoot and the Cryosphere: Averting Global Meltdown**

They warn that even **crossing 1.5°C for a short time** could cause **permanent ice loss** and release huge amounts of carbon from frozen soil.

What Is the Cryosphere?

It means all the **frozen water** on earth. This includes:

- **Ice sheets** — the huge ice layers on **Greenland** and **Antarctica**
- **Mountain glaciers**
- **Seasonal snow**
- **Sea ice**
- **Ice on lakes and rivers**
- **Permafrost** — soil that stays frozen all year

What Did the Report Find?

- **Faster Warming:** The Arctic is warming four times faster than the global average. Hindu Kush Himalayas warm by 1.8–2.2°C for every 1.5°C of global warming.
- **Permafrost Carbon:** Permafrost covers around 14 million sq. km and stores nearly 1,700 billion tonnes of carbon. Thawing releases carbon dioxide and methane.
- **Rapid Ice Loss:** Greenland and Antarctica are losing ice six times faster than in the 1990s.
- **Sea-Level Rise:** At 2.8–3.2°C warming, sea levels could rise by 5 cm annually by 2150.
- **Glacier Loss:** At 3°C warming, most mid-latitude glaciers below 6,000 metres could disappear, along with two-thirds of Hindu Kush Himalayan ice.
- **Permafrost Emissions:** Thawing could release greenhouse gases equivalent to the United States' annual emissions for 100–200 years.
- **AMOC Disruption:** Ice-free Arctic summers and freshwater entering the North Atlantic could weaken the Atlantic Meridional Overturning Circulation (AMOC), affecting European temperatures and global climate.

- **India's GLOF Deaths:** India recorded 6,119 deaths in 62 Glacial Lake Outburst Floods (GLOFs) between 1835 and 2025, mainly due to ice avalanches and monsoon rainfall.

Why Is the Cryosphere Melting?

- **Global Warming:** Atmospheric carbon dioxide has crossed 420 parts per million (ppm), increasing temperatures.
- **Albedo Feedback:** Melting white ice exposes dark land and ocean surfaces, which absorb more heat and accelerate further melting.
- **Warm Ocean Currents:** Warm water melts ice shelves from below, particularly in West Antarctica.
- **Rainfall and Forest Fires:** Rain accelerates snowmelt, while forest fires damage the insulating soil layer and speed up permafrost thawing.

Saffron Cultivation in Ladakh

Source: New Indian Express

Context of the News

A **saffron trial in Ladakh** gave its first flowers in just **30 days**. Normally saffron takes about **two months** to flower. The trial was done on **barren land** that was brought back to use under **Project Him Sarovar**.

What Is Saffron?

- Scientific name **Crocus sativus**
- It is the **most expensive spice in the world**
- The spice comes from the **three red threads** inside each purple flower
- These threads are called **stigmas**
- They are picked by hand and dried

Important Facts for Exams

- Saffron trial in **Ladakh** flowered in **30 days** instead of two months
- Land was restored under **Project Him Sarovar**
- **Crocus sativus**, family **Iridaceae**
- Grows at **1,500 to 2,800 metres**
- Needs **1,50,000 to 1,75,000 flowers** for **one kilogram**
- Key chemicals: **crocin** (colour), **picrocrocin** (taste), **safranal** (smell)
- It is **sterile** and grows only from **corms**
- In India, saffron is grown mainly in **Pampore, Pulwama district, Jammu and Kashmir**
- **Kashmir saffron got a GI tag in 2020**
- **Iran** produces about **90 per cent** of the world's saffron
- The **National Saffron Mission** was launched in **2010**
- **Ladakh** was declared **India's first fully organic Union Territory** in 2026

First International Maize Conference 2026

Source: Mint

Context of the News

The **1st International Maize Conference (IMC 2026)** began at **Hyderabad**.

Theme: **"Maize Revolution for Food, Feed, Fodder, Fuel and Sustainability in the Changing World" (M4FS)**

What Is the Conference?

- A global meeting of **scientists, policymakers, universities** and **agri-business leaders**
- They will plan how to improve maize in **breeding, yields, machinery** and **value chains**

What Is the Aim?

- Close the gap between **what maize could yield and what it actually yields**
- Develop **climate-resilient** and **biofortified** hybrids
- Meet rising demand from **bioethanol, poultry feed** and **cattle fodder**

What Were the Main Outcomes?

From 4F to 5F

- The old idea was **Food, Feed, Fodder and Fuel** — the **4Fs**
- A fifth has been added: **Farmers**
- The focus now includes **farmer profit, lower input costs** and **stable livelihoods**

Important Facts for Exams

- India is **4th** in maize area and among the **top 5-6 producers**, with **3.3 to 4 per cent** of world output
- Top states: **Karnataka, Madhya Pradesh, Maharashtra**, then **Bihar, Rajasthan, UP, Telangana**
- The **United States** is the world's largest maize producer
- Maize is called the **"queen of cereals"** because it has the highest yield potential among cereals
- It is a **C4 plant**, which makes it very efficient at using sunlight
- **ICAR-Indian Institute of Maize Research** is at **Ludhiana**
- India's first **non-GMO high-expansion popcorn maize hybrid** was released in 2025

Centre of Excellence Announced for Siri Cattle Conservation in Sikkim

- Union Minister Rajiv Ranjan Singh announced the establishment of a Centre of Excellence (CoE) for the conservation and development of the indigenous Siri cattle breed in Sikkim.
- The initiative will focus on breed improvement, genetic conservation and scientific breeding practices.
- In Vitro Fertilisation (IVF) technology will be used to improve the breed and multiply superior germplasm.
- The initiative aims to preserve indigenous bovine genetic resources and improve livestock productivity.

Sikkim Launches North District Cooperative Milk Producers' Union

- Union Minister Rajiv Ranjan Singh digitally launched the North District Cooperative Milk Producers' Union Ltd. (NDMU) under White Revolution 2.0.
- The initiative aims to strengthen dairy development and improve livestock productivity.
- It is expected to support farmers' livelihoods and strengthen cooperative milk production in the region.

Schemes

Grievance Redressal Rules Notified under VB-G RAM G

- The Ministry of Rural Development notified the Grievance Redressal Rules, 2026, under the Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin), or VB-G RAM G.
- The rules establish a multi-level system for receiving, recording, investigating and resolving complaints related to the rural employment programme.
- They prescribe a 15-day deadline for resolving scheme-related grievances.

- The framework aims to improve administrative accountability and protect the employment and wage rights of rural households.

PIB

MoPR Signs MoU with CESL to Promote Electric Vehicle Infrastructure in Panchayats

- The Ministry of Panchayati Raj (MoPR) signed an MoU with Convergence Energy Services Limited (CESL) to develop electric vehicle charging and battery-swapping facilities on Panchayat-owned land.
- The initiative will promote clean mobility and help Gram, Block and District Panchayats generate additional Own Source Revenue (OSR).
- The proposed infrastructure will support two-wheelers, three-wheelers, four-wheelers and medium and heavy-duty vehicles.
- MoPR will coordinate with State Panchayati Raj Departments to identify suitable sites, while CESL will handle assessment, installation, operation and maintenance.
- CESL is a wholly owned subsidiary of Energy Efficiency Services Limited (EESL), under the Ministry of Power.

RBI CURRENT AFFAIRS

Banking and Finance

RBI Eases Export-Import Reporting Rules for Resident Individuals

- On 2 November 2026, the Reserve Bank of India (RBI) amended its Foreign Exchange Management regulations relating to the export and import of goods and services.
- The amendments were notified through the Foreign Exchange Management (Export and Import of Goods and Services) (Second Amendment) Regulations, 2026.
- Resident individuals will be treated as having submitted the Export Declaration Form (EDF) once they provide the required information to their Authorised Dealer (AD).
- The revised rules introduce a ₹10 lakh threshold for certain service-related transactions. The amendments came into force retrospectively from 1 October 2026.

SEBI Issues Framework for Depository Receipts of REITs and InvITs at GIFT City

- In November 2026, the Securities and Exchange Board of India (SEBI) issued a framework allowing Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) to issue Depository Receipts (DRs) backed by their units.
- These DRs can be listed on permitted exchanges at Gujarat International Finance Tec-City (GIFT City).
- The permitted exchanges are India International Exchange (India INX) and NSE International Exchange (NSE IX).
- A fresh issue of DRs will require prior approval from unitholders, with at least 75% of votes cast in favour.
- SEBI also reduced the Offer for Sale (OFS) cooling-off period for illiquid private listed InvITs from 12 weeks to 8 weeks.

Fibe Launches UPI Payments after NPCI Approval

- Digital lending platform Fibe, formerly known as EarlySalary, launched Unified Payments Interface (UPI)

payment services after receiving approval as a Third-Party Application Provider (TPAP) from the National Payments Corporation of India (NPCI).
- The approval allows Fibe to offer UPI payments directly through its own application.
- Users can make payments through bank accounts, use RuPay credit cards and link eligible credit lines to UPI.
- The service is available to users even if they are not borrowers of Fibe. The company was established in 2015 and is headquartered in Pune, Maharashtra.

Razorpay Receives Final Payment Service Provider Licence from IFSCA

- In November 2026, Razorpay Payments Private Limited received the final Payment Service Provider (PSP) licence from the International Financial Services Centres Authority (IFSCA) to operate from GIFT City, Gujarat.
- The company had received in-principle approval in April 2026.
- The licence will allow Razorpay to support international collections, settlements, global investments and multi-currency transactions.
- Its banking integrations with RBL Bank and ICICI Bank are already live on the network.
- Razorpay was founded in 2014 and is headquartered in Bengaluru, Karnataka.

SEBI Partners with BHASHINI for Regional-Language Services

- On 3 November 2026, SEBI signed a Memorandum of Understanding (MoU) with the Digital India BHASHINI Division (DIBD).
- The partnership aims to expand financial information and regulatory services in regional Indian languages.
- BHASHINI is a government initiative that uses language technology to make digital services accessible in Indian languages.

RBI AND NABARD CURRENT AFFAIRS

Women in Business and Management Report: ILO

Source: Business Standard

Context of the News

An **ILO** report says **less than 12 per cent** of manager jobs in India are held by women. India ranks **32nd out of 34 countries** in the **Asia-Pacific** region. Only **Pakistan** and **Bangladesh** rank lower. The report is called **"Women in Business and Management: Scaling Success"**.

What Is India's Rank?

Item	Figure
Women in manager jobs in India	**Less than 12 per cent**
India's rank	**32nd out of 34** economies
Below India	**Pakistan** and **Bangladesh**

What Is the Pay Gap?

- Women in India earn about **28 per cent less per hour** than men
- This is the **fourth-widest gap** among the **23 Asia-Pacific economies** studied

Countries with a bigger gap than India

Country	Gap
Tonga	About **64 per cent**
South Korea	About **41 per cent**
Vanuatu	About **29 per cent**
India	About **28 per cent**

India Third in Hurun Gazelle Index

Source: Business Standard

Context of the News

India has moved past the **UK** to reach **third place** in the **2026 ASK Private Wealth Hurun India Gazelle Index**. India now has **51 gazelle companies**, four more than last year.

What Is a Gazelle?

A gazelle is a company that is:

- **Privately owned**, not listed on the stock market
- **Started in 2000 or later**
- Worth between **$500 million and $1 billion**
- Likely to become a **unicorn within three years**

A **unicorn** is a private company worth **more than $1 billion**.

Who Leads the List?

Rank	Country	Gazelles
1	**United States**	**302**
2	**China**	**278**
3	**India**	**51**

How Do the Three Compare?

Item	USA	China	India
Gazelles	**302**	**278**	**51**
Change from last year	**−28**	**+20**	**+4**
Top sectors	**Biotech, AI**	**Biotech, semiconductors**	**Fintech, SaaS**

Where Else Does India Rank Third?

- In the global **Cheetah** list
- And in the global **Unicorn** list

Economy

Ministry of Civil Aviation Notifies Bharatiya Vayuyan Niyam, 2026

- In October 2026, the Ministry of Civil Aviation notified the Bharatiya Vayuyan Niyam, 2026, replacing the Aircraft Rules, 1937.
- The new rules will come into effect on 1 January 2027.

- They have been framed under the Bharatiya Vayuyan Adhiniyam, 2024, to modernise India's civil aviation regulatory framework.
- The rules cover aircraft registration, airworthiness certification, maintenance, flight operations, personnel licensing, airline tariffs and airport operations.
- They also specify qualification, training, examination and medical fitness requirements for pilots, aircraft maintenance engineers and air traffic controllers.

Misc GA

IndiaAI Mission Unveils EKA-1 and Dhīr Foundation Models

- On 3 November 2026, the IndiaAI Mission, under the Ministry of Electronics and Information Technology (MeitY), unveiled three indigenous foundation models in New Delhi.
- The models include EKA-1 and Dhīr.
- Foundation models are large AI models trained on extensive datasets and can be adapted for different tasks.
- The initiative aims to strengthen India's domestic AI capabilities.

IAF Introduces ScrollControl Child Digital Safety Programme

- The Indian Air Force (IAF) introduced the ScrollControl Child Digital Safety Programme across Air Force Schools.
- A total of 261 teachers from 42 schools have been certified as Cyber Crime Intervention Officers.
- The programme aims to protect schoolchildren from online threats and promote responsible digital behaviour.
- It focuses on cyber safety, cybercrime prevention and digital awareness through trained teachers.

Union Minister Inaugurates 183rd Seismological Observatory in Kishtwar

- Union Minister of State (Independent Charge) Dr Jitendra Singh inaugurated India's 183rd Seismological Observatory in Kishtwar, Jammu and Kashmir, in November 2026.
- The observatory will send real-time earthquake data to the National Centre for Seismology (NCS) in New Delhi.
- Jammu and Kashmir now has four seismological observatories, located in Jammu, Srinagar, Udhampur and Kishtwar.
- The Ministry of Earth Sciences plans to establish 100 additional observatories nationwide. The expansion aims to improve earthquake detection from magnitude 3 to magnitude 2.5 and above.
- Four additional Doppler Weather Radars are also planned for Doda, Kishtwar, Anantnag and Baramulla in 2027.

Project 18A: Indian Navy's Next Generation Destroyers

- The Defence Acquisition Council (DAC), chaired by the Defence Minister, accorded in-principle approval to Project 18A, the Indian Navy's Next Generation Destroyer programme.
- The estimated project cost is around ₹80,000 crore.
- The destroyers will be large, stealth guided-missile warships designed by the Navy's in-house Warship Design Bureau (WDB).
- They are expected to have advanced weapons and sensors for land-attack, integrated air defence and anti-submarine warfare.

- The project aims to strengthen India's naval capabilities and replace the existing Visakhapatnam-class destroyers as the Navy's leading surface strike platforms.

Bhutan Builds 108 Stupas under Project 108

- Bhutan consecrated 108 Jangchub Chortens, or stupas of enlightenment, at Gelephu Mindfulness City on 1 November 2026.
- The project was conceived and guided by Bhutan's King Jigme Khesar Namgyel Wangchuck.
- Around 40,000 volunteers, monks and artisans reportedly constructed the 108 stupas within nine hours along an 11.7-km corridor.
- Stupa No. 76 was dedicated to the Prime Minister of India in recognition of India's support and India–Bhutan relations.
- The project aims to establish Gelephu as a global centre for Vajrayana Buddhism and promote spiritual well-being and sustainable development.

India Participates in 20th ADMM and 13th ADMM-Plus

- The 20th ASEAN Defence Ministers' Meeting (ADMM) and the 13th ADMM-Plus were held on 28 and 29 October 2026, respectively, in Cebu, the Philippines.
- The meetings were held under the ASEAN 2026 theme “Navigating Our Future, Together” and chaired by Philippine Defence Secretary Gilberto C. Teodoro Jr.
- Defence Minister Rajnath Singh represented India and proposed an India–ASEAN Youth Bridge to strengthen people-to-people ties, digital innovation and defence cooperation.
- India and Malaysia co-chaired the ADMM-Plus Experts' Working Group on Counter-Terrorism for the 2024–2027 cycle.
- ASEAN defence ministers issued a Joint Statement on Youth, Peace and Security, marking 50 years of the Treaty of Amity and Cooperation in Southeast Asia.

Misc GA

Awards and Recognitions

Coal Ministry Presents Star Rating Awards for FY 2024–25

- The Ministry of Coal organised the Annual Star Rating Awards Ceremony in Raipur, Chhattisgarh, on 2 November 2026.
- A total of 50 coal and lignite mines received Five-Star Ratings for Financial Year 2024–25.
- Northern Coalfields Limited (NCL) and National Thermal Power Corporation (NTPC) secured the first prize in the opencast category.
- Singareni Collieries Company Limited (SCCL) secured the first prize in the underground category.
- Western Coalfields Limited received special appreciation for recording the highest number of Five-Star Rated mines among Coal India subsidiaries.

Purba Bardhaman Innovator Wins International Award for Blood-Clotting Technology

- Sabir Hossain, an innovator from Badulia village in West Bengal's Purba Bardhaman district, received the top prize in an international award for his blood-clotting technology on 4 November 2026.
- The supplied report identifies him as an innovator in the healthcare field.
- Further details about the technology and the award are not included in the supplied material.

International Relations and Places

Okhla Bird Sanctuary

- A rare White Stork (Ciconia ciconia) was spotted at Okhla Bird Sanctuary on 1 November 2026.
- The sanctuary is located on the Delhi–Noida border.
- The sighting attracted the attention of naturalists, ornithologists and wildlife enthusiasts.

Florida Governor's Race

- Republican U.S. Representative Byron Donalds won Florida's governor's race on 3 November 2026, defeating Democratic nominee David Jolly.
- According to the supplied report, he will become Florida's first Black governor.

Sports

Dhinidhi Desinghu Wins Youth Olympics Swimming Bronze

- Indian swimmer Dhinidhi Desinghu won bronze in the women's 100-metre freestyle at the 2026 Youth Olympic Games in Dakar, Senegal.
- She clocked 56.27 seconds, setting a new national record.
- Croatia's Ana Bobanovic won gold in 55.89 seconds, while New Zealand's Alyssa Lawson won silver in 56.13 seconds.
- The result made Dhinidhi the first Indian swimmer to win a medal at the Youth Olympic Games, according to the supplied reports.

Khushbu Rajakbhai Wins Judo Silver at Youth Olympics

- Indian judoka Khushbu Rajakbhai won silver in the women's 63-kg category at the Youth Olympic Games in Dakar.
- She lost to Germany's Jolina Reinhold in the final.
- The medal added to India's achievements at the 2026 Youth Olympic Games.

India Wins Men's and Women's Titles at Commonwealth Kabaddi Championship 2026

- India won both the men's and women's titles at the inaugural Commonwealth Kabaddi Championship, held in Ahmedabad, Gujarat, from 23 to 31 October 2026.
- The men's team defeated Sri Lanka 54–20, while the women's team defeated Uganda 35–15.
- The event was organised by the Amateur Kabaddi Federation of India with approval from the International Kabaddi Federation.
- The championship theme was “One Breath. One Raid. One Commonwealth.”

India Wins Four Medals at Senior World Wrestling Championships 2026

- India won four medals—one gold, two silver and one bronze—at the Senior World Wrestling Championships held in Astana, Kazakhstan, from 24 October to 1 November 2026.
- All four medals were won by India's women's freestyle wrestlers.
- Manisha Bhanwala became the first Indian woman to win gold at the Senior World Wrestling Championships.
- The United States topped the medal tally with 15 medals, followed by Iran with 15 and Russia with 14.

Lakshya Sen and P. V. Sindhu Win HYLO Open 2026 Titles

- Indian shuttlers Lakshya Sen and P. V. Sindhu won the men's and women's singles titles, respectively, at the HYLO Open 2026 in Saarbrücken, Germany.
- Sindhu defeated Denmark's Line Højmark Kjærsfeldt 21–12, 21–14 in the women's final.
- Lakshya Sen defeated Indonesia's Jonatan Christie 21–17, 21–10 in the men's final.
- Sindhu became the first Indian woman to win the HYLO Open women's singles title, while Sen became the first Indian to win the men's singles title twice.

Max Verstappen Wins Mexico City Grand Prix 2026

- Dutch driver Max Verstappen of Red Bull Racing won the 2026 Mexico City Grand Prix on 1 November 2026.
- Lewis Hamilton of Ferrari finished second, while Andrea Kimi Antonelli of Mercedes finished third.
- The race was held at the Autódromo Hermanos Rodríguez in Mexico City.
- The supplied report also claims that Antonelli clinched his maiden Formula One World Drivers' Championship at 20 years and 68 days. This championship claim should be independently verified before using it as a confirmed fact.

Glenn Maxwell Retires from International Cricket

- Australian all-rounder Glenn Maxwell announced his retirement from international cricket in November 2026 after a 14-year career.
- He represented Australia in 149 One-Day Internationals (ODIs) and 130 Twenty20 Internationals (T20Is).
- He scored 3,990 runs in ODIs and 2,897 runs in T20Is, and took 136 international wickets across formats.
- He won the ICC Men's Cricket World Cup in 2015 and 2023 and the ICC Men's T20 World Cup in 2021.
- He will continue playing franchise T20 cricket for the Melbourne Stars in the Big Bash League, according to the supplied report.

Obituaries

Dr Ashok Kumar Mahapatra Passes Away at 74

- Eminent neurosurgeon and Padma Shri awardee Dr Ashok Kumar Mahapatra passed away in New Delhi at the age of 74 in November 2026.
- He received the Padma Shri in 2025 for his contributions to medicine.
- He served as Director of AIIMS Bhubaneswar from 2012 to 2016 and Director of SGPGIMS, Lucknow, from 2006 to 2009.
- In 2017, he led a 16-hour operation at AIIMS, New Delhi, to separate conjoined craniopagus twins Jaga and Balia from Odisha. Both children survived.
- He received the C. V. Raman Award for Scientific Excellence in 2022.

Important Days

International Day for Biosphere Reserves – 3 November

- UNESCO observes 3 November every year as the International Day for Biosphere Reserves to promote biodiversity conservation and sustainable development.
- The day was proclaimed through UNESCO General Conference Resolution 41 C/37 in 2021.

- The first observance took place on 3 November 2022.
- According to the supplied material, the World Network of Biosphere Reserves had 797 sites across 145 countries in 2026.
- India has 18 notified Biosphere Reserves, of which 13 are recognised under UNESCO's World Network of Biosphere Reserves.

FIVE TO REMEMBER · 4 NOVEMBER 2026

1. **India's GLOF Deaths**: India recorded 6,119 deaths in 62 Glacial Lake Outburst Floods (GLOFs) between 1835 and 2025, mainly due to ice avalanches and monsoon rainfall. State of the Cryosphere 2026
2. **Ladakh** was declared **India's first fully organic Union Territory** in 2026 Saffron Cultivation in Ladakh
3. India's first **non-GMO high-expansion popcorn maize hybrid** was released in 2025 First International Maize Conference 2026
4. The revised rules introduce a ₹10 lakh threshold for certain service-related transactions. The amendments came into force retrospectively from 1 October 2026. RBI Eases Export-Import Reporting Rules for Res...
5. The service is available to users even if they are not borrowers of Fibe. The company was established in 2015 and is headquartered in Pune, Maharashtra. Fibe Launches UPI Payments after NPCI Approval

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NABARD CURRENT AFFAIRS

Agriculture

Saltwater Crocodile Deaths at Bhitarkanika

Source: Down To Earth

Context of the News

Five saltwater crocodiles died within **27 days** in and around **Bhitarkanika National Park**, in Odisha's **Kendrapara district**. This takes unnatural crocodile deaths to **22 over six years** and **44 over fourteen years**. The concern is **illegal fishing** in the area.

What Is the Saltwater Crocodile?

- Also called the **estuarine crocodile** or **saltie**
- It is the **largest living reptile in the world**
- **IUCN: Least Concern**; **CITES Appendix I** (for the Indian population); **Schedule I** of the Wildlife (Protection) Act, 1972
- It sits at the **top of its food chain**
- Family: **Crocodylidae**

Where Does It Live?

- **Coastal mangrove swamps** with brackish water
- **Tidal estuaries, river deltas, lagoons** and **creeks**
- Across the **Indo-Pacific** — eastern India, Southeast Asia and northern Australia

About Bhitarkanika National Park

- It is **India's second-largest mangrove forest**, after the **Sundarbans**.
- **Kendrapara district, Odisha**
- On the delta formed by the **Brahmani, Baitarani, Dhamra** and **Pathsala** rivers
- It borders the **Bay of Bengal**

India's Farm Exports: Fish and Buffalo Meat Now Lead

- Marine products and buffalo meat have become India's two largest agricultural export items, moving ahead of traditional exports such as basmati rice.
- During April–September 2026, India's agricultural exports reached $27.1 billion, registering 4.7% growth. Marine exports stood at $4.5 billion, while buffalo meat exports reached $3.4 billion.
- Livestock and fisheries now contribute around 40% of agricultural GDP, compared with 30% a decade ago. India is the world's second-largest fish producer and second-largest aquaculture producer.
- APEDA promotes agricultural exports, while MPEDA promotes marine product exports. India has also become a net cotton importer, with imports of $1.9 billion against exports of $560.7 million in 2025–26.

Schemes

SUVIKALP – Mine Repurposing Tool

- The Coal Controller Organisation (CCO), under the Ministry of Coal, developed SUVIKALP, an indigenous digital decision-support platform.
- It identifies, evaluates and ranks suitable uses for closed and abandoned coal and lignite mines.
- Suggested uses include eco-parks, floating solar projects, afforestation, agriculture and industrial hubs.
- Its main objective is to promote scientific and transparent mine closure while supporting ecological restoration and local community livelihoods.

Cabinet Approves ₹2,814 Crore Critical Mineral Processing Scheme

- On 4 November 2026, the Union Cabinet approved the Capex Support Scheme to Promote Critical Mineral Processing with an allocation of ₹2,814 crore.
- The scheme will run for five years, starting from Financial Year 2026–27.
- It aims to strengthen India's domestic critical mineral processing capacity.
- The initiative is important for reducing dependence on imports and supporting strategic industries and clean-energy technologies.

Indian Journal of Traditional Knowledge Completes 25 Years

- CSIR-NIScPR organised the international conference CDTK-2026 to mark 25 years of the Indian Journal of Traditional Knowledge (IJTK).
- IJTK is a peer-reviewed research journal that studies and scientifically documents traditional knowledge, including indigenous practices and the use of plants and biological resources.
- It was launched in 2002 by the Council of Scientific and Industrial Research (CSIR), under NISCAIR, now known as CSIR-NIScPR.
- It is a diamond open-access journal, meaning readers can access its articles free of cost and authors do not have to pay publication charges.

RBI CURRENT AFFAIRS

Banking and Finance

RBI Forms New Committee on Financial Markets

- The Reserve Bank of India (RBI) has established the Technical Consultative Committee for Financial Markets (TCCFM).
- The committee will be headed by the Deputy Governor in charge of the Financial Markets Regulation Department, currently Rohit Jain.
- It will have seven external members and will meet at least once every three months.
- It will provide a regular platform for discussions between RBI and market participants on money markets, government securities, foreign exchange markets, derivative markets and related market infrastructure.

SEBI Eases KYC Rules for Overseas Investors

- The Securities and Exchange Board of India (SEBI) has relaxed Know Your Customer (KYC)

requirements for Non-Resident Indians (NRIs), Overseas Citizens of India (OCIs) and foreign nationals.
- Eligible investors residing in Financial Action Task Force (FATF)-compliant countries can now complete their KYC process online from abroad.
- Earlier, digital KYC required investors to be physically present in India, creating difficulties for overseas investors.
- The change will make it easier for overseas investors to access Indian financial markets without waiting for a visit to India.

SEBI Signs MoU with Digital India BHASHINI Division

- On 3 November 2026, SEBI signed a Memorandum of Understanding (MoU) with the Digital India BHASHINI Division (DIBD) to expand investor education and financial services in regional Indian languages.
- BHASHINI operates under the Digital India Corporation (DIC), Ministry of Electronics and Information Technology (MeitY).
- The collaboration will use language technologies such as Automatic Speech Recognition (ASR), Text-to-Speech (TTS), Machine Translation and Optical Character Recognition (OCR).
- It will also improve BHASHINI's language models by adding securities-market terminology, making financial information more accessible to people across India.

Equitas Small Finance Bank Appoints Balaji Nuthalapadi as Interim CEO

- In November 2026, Equitas Small Finance Bank appointed Balaji Nuthalapadi as its Interim Chief Executive Officer (CEO), subject to RBI approval.
- He is the bank's Whole-Time Director and Executive Director and has more than 28 years of banking experience.
- The appointment followed the resignation of Managing Director and CEO P. N. Vasudevan on 29 October 2026.
- Balaji Nuthalapadi began his banking career with Citibank in Chennai in 1997 and joined Equitas in March 2025.

CCI Approves Kotak Mahindra Bank's Acquisition of Deutsche Bank's Indian Businesses

- On 3 November 2026, the Competition Commission of India (CCI) approved Kotak Mahindra Bank Limited's proposed acquisition of Deutsche Bank's retail banking, private banking and wealth management businesses in India.
- The transaction will take place on a slump sale basis, meaning an entire business undertaking will be transferred rather than individual assets being sold separately.
- The acquired businesses include deposits, loans, investments, insurance and foreign exchange services.
- The wealth management business mainly serves High-Net-Worth Individuals (HNIs).

RBI AND NABARD CURRENT AFFAIRS

Social Issue

Fast-Track Special Courts Scheme Extended to 2031

Source: The Hindu

Context of the News

The Union Cabinet has extended the scheme for **Fast-Track Special Courts (FTSCs)** by **five more years** — from **1 April 2026 to 31 March 2031**. These courts handle **rape cases** and cases under the **POCSO Act**.

What Is the Scheme?

- A **Centrally Sponsored Scheme**, meaning the Centre and states share the cost
- It runs **special courts** that deal only with rape and POCSO cases
- Some of these are **exclusive POCSO courts**, which handle only child sexual abuse cases

Important Facts for Exams

- **FTSC scheme extended** from **1 April 2026 to 31 March 2031**
- Started on **10 October 2019**
- Total outlay **₹3,788.04 crore** — Centre **₹2,353.15 crore**, states **₹1,434.89 crore**
- The Centre's share comes from the **Nirbhaya Fund**
- Each court gets a **judge, a special public prosecutor** and **six staff**
- The **Nirbhaya Fund** was created in **2013**, after the December 2012 Delhi case. It is managed by the **Ministry of Finance**, with the **Ministry of Women and Child Development** as the nodal body
- **POCSO Act, 2012** is gender-neutral and covers anyone **below 18 years**

VISTAR: Scheme to Rebuild India's Statistical System

Source: The Hindu

Context of the News

The Union Cabinet approved a **₹4,371 crore** scheme called **VISTAR**. It will overhaul how India collects and uses official data, at both the **Centre and state** level. The full name is **Viksit Bharat Initiative for Statistical Transformation, Analytics and Research**.

What Is the Scheme?

- Outlay: **₹4,371 crore**
- Period: **2026-27 to 2030-31**
- It covers the statistical system at **both Central and state level**

What Is VISTAR?

VISTAR aims to transform the way India collects, processes, analyses and uses official data.

It will focus on:

- **Real-time data:** Making important information available more quickly.
- **Data accuracy:** Improving the quality and reliability of government statistics.
- **Artificial Intelligence (AI):** Using AI and Machine Learning (ML) for data processing, checking and analysis.
- **Data integration:** Connecting datasets from different government departments to avoid duplication.
- **Evidence-based policymaking:** Helping governments make better decisions using reliable data.

What Are Its Three Components?

Component	What it covers
1	**Statistical operations** and strengthening the overall system
2	**Support for statistical strengthening**
3	An **Economic Census**

Viability Gap Funding Scheme

Source: The Hindu

Context of the News

The Union Cabinet approved a **₹14,500 crore Viability Gap Funding scheme** for **large-scale energy storage**. It will run from **2026-27 to 2030-31**.

What Is Viability Gap Funding?

- Some projects are **useful but not profitable enough** for a private company to build
- The government fills that gap with money
- This is called **Viability Gap Funding**, or **VGF**

What Will the Scheme Build?

- **92 GWh** of new storage capacity
- This is **170 per cent** of all the grid-scale storage India has today
- It will help India reach its target of **411 GWh by 2031-32**

Important Facts for Exams

- The scheme will also help **domestic battery manufacturing**
- India ranks **4th globally** in pumped storage, with **7.43 GW**, behind **China, Japan** and the **US**
- The **CEA** has identified **320 pumped storage sites** with **345.38 GW** potential

Swachh Bharat Mission (Grameen) Phase-II Extended to 2028

Source: Indian Express

Context of the News

The Centre has extended **Swachh Bharat Mission (Grameen) Phase-II** until **March 2028**. This means about **₹7,000 crore** can be set aside for it in the **2027-28 Budget**.

What Is Swachh Bharat Mission (Grameen)?

Item	Detail
Launched	**2 October 2014**
Launched by	Prime Minister **Narendra Modi**
Nodal ministry	**Ministry of Jal Shakti**
Implementing department	**Department of Drinking Water and Sanitation (DDWS)**
Type	**Centrally Sponsored Scheme**

What is the aim?

- Improve sanitation in **rural India**
- Build **toilets**
- End **open defecation**
- Manage **waste** properly

What Is Phase-II?

Item	Detail
Launched	**2020**
First target date	**2024-25**
Extended to	**March 2027**

Item	Detail
Extended again to	**March 2028**
Approved outlay	**₹1,40,881 crore**

What Are the Four Goals of Phase-II?

Keeping ODF status

- Villages must **stay** open defecation free
- People must keep **using** the toilets
- Good sanitation habits must continue

Solid waste management

- Collect and dispose of **household waste** properly
- Promote **composting**
- Manage **plastic waste**
- Stop garbage from piling up in villages

Liquid waste management

- Treat and dispose of **waste water**
- Handle **greywater** — the water that comes from kitchens, bathrooms and washing
- Build **soak pits** and **drains**

Visual cleanliness

- Keep **streets and public places** clean
- Stop **standing dirty water**
- Stop **plastic waste** from collecting

What Is an ODF Plus Village?

A village is **ODF Plus** if it does all three of these:

- **Keeps** its open defecation free status
- Has arrangements for **both solid and liquid waste management**
- **Looks clean**

The three levels of ODF Plus

Level	What it means
Aspiring	Stays ODF, and manages **either** solid **or** liquid waste
Rising	Stays ODF, and manages **both** solid and liquid waste
Model	Manages **both**, **and** maintains visual cleanliness

QS Asia University Rankings 2027

Source: QS

Context of the News

QS released the **World University Rankings: Asia 2027**. **71 per cent** of Indian universities that were ranked earlier have **slipped** this time. This happened even though India does well in **research output** and **PhD education**.

Who Is at the Top?

Rank	University
1	University of Hong Kong
2	Peking University
3	Tsinghua University

Which Country Has the Most Universities?

Country	Universities ranked
Mainland China	448
India	325
Japan	153

India has **34 new entrants** this year.

Where Do Indian Institutions Stand?

All six of India's top institutions **fell**.

Institution	Last year	This year
IIT Delhi	59	66
IISc Bengaluru	64	79
IIT Bombay	71	83
IIT Madras	70	85
IIT Kharagpur	—	90

IIT Delhi remains India's top-ranked institution.

Economy

NITI Aayog and TEXMiN Sign Joint Statement of Intent

- In November 2026, NITI Aayog and TEXMiN (Technology Innovation in Exploration & Mining Foundation) signed a Joint Statement of Intent (SoI) to strengthen India's critical and strategic minerals sector.
- The agreement was signed during the visit of NITI Aayog Member Prof. Gobardhan Das to IIT (Indian School of Mines), Dhanbad, Jharkhand.
- The partnership focuses on four areas: collaborative research and technology development, technical and strategic studies, policy and institutional support, and capacity building.
- The initiative aims to promote indigenous technologies, research and innovation in India's critical minerals ecosystem.

Bihar Introduces Comprehensive Silt Management Policy, 2026

- Bihar became the first Indian state to introduce a comprehensive state-level silt management policy.
- The Bihar Water Sources Restoration and Silt Management Policy, 2026 was notified on 17 September 2026.
- It aims to restore rivers and water bodies through scientific desilting, improve water-carrying capacity and strengthen flood management.
- The policy also promotes the use of excavated silt in construction projects and allows the removal of sand and silt deposited on agricultural land after floods.

Nadi Sanjivani Initiative

- The Ministry of Road Transport and Highways (MoRTH) and the Government of Bihar signed a Memorandum of Understanding (MoU) to promote scientific desilting.
- The initiative focuses on reusing extracted river silt in National Highway construction projects.
- Bihar's Road Construction Department (RCD) will coordinate the policy with the National Highways Authority of India (NHAI).
- A State-level Coordination Committee will support implementation.

India Plans World's Highest Railway Station at Tanglang La

- India plans to construct a railway station at approximately 5,256 metres near Tanglang La Pass.
- The proposed station will be part of the 489-km Bilaspur–Manali–Leh broad-gauge railway line.
- The project is significant for improving railway connectivity in the high-altitude Himalayan region.
- The proposed station would be among the world's highest railway stations.

Social Issue

ScrollControl Programme for Child Digital Safety

- On 2 November 2026, the Indian Air Force Educational and Cultural Society partnered with the Information Sharing and Analysis Center (ISAC) Foundation.
- The partnership will implement the ScrollControl Programme, a Child Digital Safety Programme.
- It will be introduced across 42 Air Force Schools in India.
- The programme focuses on promoting digital safety and awareness among schoolchildren.

Misc GA

Cabinet Extends Agniveer Service Period by Two Years

- The Union Cabinet approved an extension of the Agniveer service period from four years to six years.
- The Agnipath programme was introduced in 2022 for recruitment into the Indian Armed Forces.
- Under the original arrangement, 75% of Agniveers were required to leave service after completing four years.
- The reported change will allow the armed forces to retain personnel for a longer period and provides a change to the original short-term recruitment arrangement.

Exercise Tiger Triumph 2026

- The opening ceremony of the 5th edition of Exercise Tiger Triumph 2026 was held at the Maritime Warfare Centre (MWC), Visakhapatnam.
- It is a bilateral, tri-service exercise between the armed forces of India and the United States.
- The exercise focuses on Humanitarian Assistance and Disaster Relief (HADR) operations and amphibious military operations.
- Its objective is to strengthen joint planning, operational coordination and interoperability for disaster response across the Indo-Pacific region.

Neil Gehrels Swift Observatory

- NASA's 1.5-tonne Neil Gehrels Swift Observatory is undergoing an uncontrolled re-entry into Earth's

atmosphere after completing more than 22 years of operations.
- It was launched on 20 November 2004 aboard a Delta II rocket under NASA's MIDEX programme.
- It is a multi-wavelength space telescope designed to detect Gamma-Ray Bursts (GRBs) and study black holes and other high-energy cosmic events.
- It was renamed in January 2018 in honour of scientist Dr. Neil Gehrels.

UNGA Draft Resolution on Regional Conventional Arms Control

- India and Israel voted against a draft resolution sponsored by Pakistan and Belarus in the United Nations General Assembly (UNGA) First Committee.
- The resolution deals with regional and subregional conventional arms control.
- The UNGA First Committee is responsible for matters related to disarmament and international security.
- The draft aimed to establish regional legal and institutional arrangements to limit conventional armed forces and weapon stockpiles.

Air Chief Marshal Ashutosh Dixit Introduces VAYU Vision

- In November 2026, Air Chief Marshal Ashutosh Dixit, the 29th Chief of the Air Staff, introduced the VAYU Vision for the Indian Air Force (IAF).
- V – Vigilance, Victory and Readiness: Maintaining operational preparedness and restoring combat strength.
- A – Aatmanirbharta; Y – Yukti: Promoting indigenous defence capabilities and innovation, including artificial intelligence-enabled command and counter-drone systems.
- U – Unity of Effort: Strengthening coordination with the Indian Army, Indian Navy and other national agencies.

DRDO Successfully Tests Pralay Quasi-Ballistic Missile

- On 3 November 2026, the Defence Research and Development Organisation (DRDO) successfully test-fired the Pralay surface-to-surface quasi-ballistic missile from Chandipur, Odisha.
- The missile was launched from Launch Complex-3 and engaged two simulated targets approximately 500 km away.
- It has an operational range of 150–500 km, a speed of around Mach 5 and can carry payloads weighing 350–1,000 kg.
- It uses a solid-propellant rocket motor and has in-flight manoeuvrability, including during its terminal phase.

Pakistan Successfully Tests Fa'az Air-to-Air Missile

- On 3 November 2026, Pakistan successfully conducted the first flight test of its indigenously developed Fa'az air-to-air missile.
- The missile was launched from a JF-17 Thunder multirole fighter aircraft.
- It features an advanced terminal guidance system designed to track and engage fast-moving hostile aircraft.
- The development aims to reduce Pakistan's dependence on imported air-to-air missiles and strengthen its domestic defence manufacturing capabilities.

World Tsunami Awareness Day 2026 – 5 November

- World Tsunami Awareness Day (WTAD) is observed every year on 5 November by the United Nations

(UN), through the United Nations Office for Disaster Risk Reduction (UNDRR).
- The day was established through UN General Assembly Resolution A/RES/70/203, adopted on 22 December 2015, following an initiative led by Japan.
- The first observance took place on 5 November 2016. The year 2026 marks its 11th observance.
- 2026 Theme: "Be Tsunami Ready: Resilience Starts With You".

Kazakhstan Releases Second Amur Tiger into the Wild

- Kazakhstan released a male Amur tiger named Amur into the Ile-Balkhash State Nature Reserve on 31 October 2026.
- It is the second tiger released in the reserve, following the release of a tiger named Umit.
- The initiative is part of efforts to restore the Amur tiger population in the region.
- The Ile-Balkhash State Nature Reserve is located in Kazakhstan.

TRAI Launches Network Anubhav Platform

- The Telecom Regulatory Authority of India (TRAI) launched the Network Anubhav Platform in New Delhi on 4 November 2026.
- It is a geospatial dashboard that combines anonymised consumer connectivity test data.
- The platform will help assess mobile network and internet connectivity experiences across different locations.
- It can support better monitoring of telecom service quality and identification of connectivity gaps.

4th Conference of Mining Ministers

- The Ministry of Mines is organising the 4th Conference of Mining Ministers in Goa on 5–6 November 2026.
- Mining Ministers from different States and senior Central and State Government officials are participating.
- The conference provides a platform to discuss issues related to mining sector development.
- It aims to strengthen coordination between the Centre and States in the mining sector.

Hockey Star M. M. Somaya's Olympic Gold Medal Stolen in Bengaluru

- Burglars broke into the Bengaluru residence of former Indian hockey player M. M. Somaya and stole his 1980 Moscow Olympics gold medal, other international medals, jewellery and cash.
- The incident took place in the early hours of 28 October 2026 at New Thippasandra, Bengaluru.
- CCTV footage from a neighbouring house showed two men breaking open the house door.
- M. M. Somaya is a three-time Olympian (1980, 1984 and 1988) and received the Arjuna Award in 1985. He captained India's hockey team at the 1988 Seoul Olympics.

Rajkumari Lanchenbi Chanu Wins Bronze in Wushu at Youth Olympics

- Rajkumari Lanchenbi Chanu became the first Indian to win a wushu medal at the Youth Olympic Games.
- She secured bronze in the women's Changquan combined event in Dakar, Senegal.
- She scored 18.039 points to finish third.
- Egypt's Sondos Sonbol won gold with 18.660 points, while Venezuela's Valeria Frannerys Dudamel won silver with 18.199 points.

Divyanshi Bhowmick and P. B. Abhinandh Become World No. 1

- Indian table tennis players P. B. Abhinandh and Divyanshi Bhowmick became World No. 1 in the under-19 mixed doubles category.
- Their rise was supported by their gold-medal-winning performance at the WTT Youth Star Contender in Doha in January.
- They also secured a bronze medal at the Asian Youth Championships in Bangkok in June–July.
- The achievement highlights India's growing performance in international youth table tennis.

Tanvi Patri Becomes First Indian Woman to Reach Youth Olympics Badminton Final

- Tanvi Patri, a 15-year-old badminton player from Odisha, became the first Indian woman to reach the badminton final at the Youth Olympic Games.
- She achieved this milestone at the Youth Olympic Games held in Dakar, Senegal.
- Her achievement represents an important milestone for Indian badminton at the youth level.
- She is among India's emerging young badminton players.

India Tops 46th International Tammer Boxing Tournament

- Indian boxers topped the medal standings at the 46th International Tammer Boxing Tournament, held in Tampere, Finland, from 30 October to 1 November 2026.
- India won 14 medals: 4 gold, 2 silver and 8 bronze.
- Gold medal winners included Aarti Dhariyal (54 kg), Ankushita Boro (65 kg), Arundhati Chaudhary (70 kg) and Pawan Bartwal (55 kg).
- Established in 1977, the annual tournament is organised by the Tampere Boxing Association in Finland.

Harmanpreet Singh Scores 250th International Goal

- Indian men's hockey captain Harmanpreet Singh scored his 250th international goal on 5 November 2026.
- He achieved the milestone during the Asian Champions Trophy Punjab 2026 semifinal against South Korea.
- The achievement highlights his contribution to Indian hockey.
- Harmanpreet Singh is known for his penalty-corner conversion skills and goal-scoring ability.

Indian Woman Reaches Youth Olympics Badminton Final

This achievement is covered above under Tanvi Patri and has not been repeated.

Formula One Champion Alan Jones Dies at 80

- Former Australian Formula One champion Alan Jones died on 5 November 2026 at the age of 80.
- His family announced his death following a short illness.
- His wife, Amanda Butler-Davis, released the announcement.
- Jones was a former Formula One World Champion.

FIVE TO REMEMBER · 5 NOVEMBER 2026

1. **POCSO Act, 2012** is gender-neutral and covers anyone **below 18 years** Fast-Track Special Courts Scheme Extended to 20…
2. On 4 November 2026, the Union Cabinet approved the Capex Support Scheme to Promote Critical Mineral Processing with an allocation of ₹2,814 crore. Cabinet Approves ₹2,814 Crore Critical Mineral …
3. The Ministry of Mines is organising the 4th Conference of Mining Ministers in Goa on 5–6 November 2026. 4th Conference of Mining Ministers
4. The Union Cabinet approved a **₹14,500 crore Viability Gap Funding scheme** for **large-scale energy storage**. It will run from **2026-27 to 2030-31**. Viability Gap Funding Scheme
5. The Centre has extended **Swachh Bharat Mission (Grameen) Phase-II** until **March 2028**. This means about **₹7,000 crore** can be set aside for it in the **2027-28 Budget**. Swachh Bharat Mission (Grameen) Phase-II Extend…

DAY 5 OF 11

6 November 2026

Friday · 41 items · 7 topics

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NABARD CURRENT AFFAIRS

Agriculture

Malabar Tree Toad: Karnataka's State Amphibian

Source: New Indian Express

Context of the News

Karnataka has become the **first state in India** to declare a **state amphibian**. It has chosen the **Malabar Tree Toad**, known locally as **Malenadina Mara Gantikappe**. The order came from the **Department of Forest, Ecology and Environment**.

What Is the Malabar Tree Toad?

- A **small toad that lives in trees**
- Family: **Bufonidae**
- It is the **only surviving species** in its genus, **Pedostibes**
- It is **India's only toad that lives in tree tops**

Important Facts for Exams

- **Karnataka** is the **first Indian state to declare a state amphibian**
- It chose the **Malabar Tree Toad**, locally called **Malenadina Mara Gantikappe**
- Scientific name: ***Pedostibes tuberculosus***
- It is **India's only tree-dwelling toad**
- **IUCN: Endangered**
- Found only in the **Western Ghats**, at **250 to over 1,000 metres**
- Size **3.5 to 3.8 cm**; breeds **March to June**
- The **Western Ghats** is one of the world's **biodiversity hotspots** and a **UNESCO World Heritage Site**
- It is one of **four biodiversity hotspots in India**, along with the **Himalaya**, **Indo-Burma** and **Sundaland (Nicobar Islands)**
- Karnataka's other state symbols: **elephant** (animal), **Indian roller** (bird), **lotus** (flower), **sandalwood** (tree)
- The **Purple Frog** of Kerala is another unusual Western Ghats amphibian

1st International Maize Conference 2026 Held in Hyderabad

- Event: The first International Maize Conference was held from 2–4 November 2026 at Hyderabad, Telangana.
- Theme: “Maize Revolution for Food, Feed, Fodder, Fuel and Sustainability in the Changing World” (M4FS).
- Production: India's maize production has reached approximately 55 million tonnes, with a target of 75 million tonnes over the next decade.

- 5F Framework: The traditional 4F framework (Food, Feed, Fodder and Fuel) was expanded to 5F by adding Farmers, placing farmers at the centre of agricultural research and development.

Schemes

Cabinet Approves ₹14,500 Crore VGF Scheme for Grid-Scale Energy Storage

- Approval: The Union Cabinet approved a ₹14,500 crore Viability Gap Funding (VGF) scheme in November 2026 for developing grid-scale Energy Storage Systems (ESS).
- Duration: The scheme will run for five years, from Financial Year 2026–27 to FY2030–31.
- Target Capacity: It aims to develop 92 GWh of additional storage capacity, comprising 60 GWh of Pumped Storage Projects (PSPs), 30 GWh of Battery Energy Storage Systems (BESS) and 2 GWh through alternative technologies.
- Investment: The estimated investment is ₹97,600 crore. The scheme will support India's target of 411 GWh grid-scale storage capacity by FY2032.

Cabinet Approves ₹2,814 Crore Critical Mineral Processing Scheme

- Approval: The Union Cabinet approved a ₹2,814 crore Capital Expenditure (Capex) Support Scheme to promote domestic processing of critical minerals.
- Duration: The scheme will operate for five years, from FY2026–27 to FY2030–31.
- Financial Support: The Government will provide a 30% capital subsidy on investment required to establish four critical mineral processing units.
- Key Minerals: The scheme focuses on minerals such as Lithium and Nickel, which are important for batteries, clean energy and strategic industries.

PIB

Cabinet Approves Continuation of Fast Track Special Courts Scheme till March 2031

- Approval: The Union Cabinet approved the continuation of the Centrally Sponsored Scheme (CSS) for Fast Track Special Courts (FTSCs), including exclusive POCSO Courts, from 1 April 2026 to 31 March 2031.
- Financial Outlay: The scheme has a total allocation of ₹3,788.04 crore.
- Expansion: The number of functional FTSCs will increase from 779 to 850, depending on case pendency across States and Union Territories.
- Funding: The Centre will contribute ₹2,353.15 crore through the Nirbhaya Fund, while States and Union Territories will contribute ₹1,434.89 crore.

Cabinet Approves Changes in Agniveer Engagement

- Approval: The Union Cabinet approved an additional two-year engagement for the remaining 75% of Agniveers.
- Extended Service: These Agniveers may be considered for regular enrolment after six years, subject to willingness and selection criteria.
- Existing Arrangement: The existing provision of 25% merit-based enrolment after four years will be retained.
- Objective: The change aims to provide a longer engagement period for eligible Agniveers while retaining the existing selection-based enrolment arrangement.

RBI CURRENT AFFAIRS

Banking and Finance

RBI Proposes New Priority Sector Lending Limits

Source: TH

Context of the News

The RBI has released **draft rules** on **Priority Sector Lending (PSL)**. A key proposal: loans for **agricultural infrastructure** will have a limit of **₹100 crore per borrower** from the whole banking system.

What Is Priority Sector Lending?

- The RBI requires banks to lend a fixed share of their credit to certain sectors
- These are sectors that find it hard to get loans on their own
- They include **agriculture, small businesses, education, housing** and **renewable energy**

What Are the Proposed Limits?

For agriculture

Type of loan	Limit
Crop loans, medium and long-term farm loans, pre- and post-harvest loans	**₹4 crore** per borrowing entity
Agricultural infrastructure	**₹100 crore** per borrower, from the entire banking system

Agriculture lending will cover three things:

- **Farm credit** — agriculture and allied activities
- **Agricultural infrastructure**
- **Ancillary activities**

For education

- Loans to individuals up to **₹25 lakh**, including for **vocational courses**

For renewable energy

Borrower	Limit
Renewable energy power generators, public utilities, street lighting, remote village electrification	**₹35 crore**
Individual households	**₹10 lakh**

RBI Tightens Cybersecurity Rules for Non-Bank Payment System Operators

- New Rules: The Reserve Bank of India (RBI) issued consolidated cybersecurity directions for all non-bank Payment System Operators (PSOs), addressing risks from artificial intelligence and other cyber threats.
- Software Security: PSOs must obtain source code for critical applications purchased from external vendors. If unavailable, they must establish an escrow arrangement and obtain developer certification.
- Audit Requirements: Annual cybersecurity audit reports must be submitted within two months of the financial year ending. For firms following April–March, the deadline is 1 June.
- ATM Security: White-label ATM operators must secure shared ATM switches, restrict external remote

connections and provide RBI inspection access. The rules also cover third-party service providers and payment gateways.

RBI Constitutes Technical Consultative Committee for Financial Markets

- Committee: The RBI constituted the Technical Consultative Committee for Financial Markets (TCCFM) in November 2026.
- Chairperson: Deputy Governor Rohit Jain will head the committee, which will include seven external members.
- Coverage: It will discuss policy and operational matters related to money markets, government securities, foreign exchange and derivatives markets.
- Meeting Frequency: The committee will meet at least once every three months to strengthen engagement between the RBI and financial market participants.

RBI Eases Reporting Requirements for Small Service Exporters and Importers

- Amendment: The RBI amended the Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026.
- Effective Date: The changes apply retrospectively from 1 October 2026.
- Service Exporters: Resident individuals exporting services will be considered to have submitted the Export Declaration Form (EDF) once they provide the required payment information to their authorised dealer bank.
- Reporting: Non-individual exporters receive similar treatment for service export receipts up to ₹10 lakh. Authorised Dealer (AD) banks must enter service import details into the Import Data Processing and Monitoring System (IDPMS) within five working days.

SEBI Forms Working Group to Improve Market Access for Startups

- Committee: The Securities and Exchange Board of India (SEBI) formed an 18-member Working Group to review the regulatory framework of the Innovators Growth Platform (IGP).
- Chairpersons: Srini Srinivasan of the Indian Venture and Alternate Capital Association (IVCA) and Prashanth Prakash of Accel Partners will co-chair the group.
- Focus: The group will examine eligibility and listing requirements for research-stage, pre-revenue and deep-technology companies.
- KYC Relaxation: SEBI also relaxed digital Know Your Customer (KYC) requirements for eligible NRIs, OCIs and foreign nationals, allowing overseas onboarding without visiting India. The changes take effect from 3 December 2026.

NPCI Launches Fourth Wholly Owned Subsidiary – NTSL

- Launch: The National Payments Corporation of India (NPCI) launched NPCI Tech Solutions Limited (NTSL) in November 2026.
- Leadership: Vishal Kanvaty, Chief Technology Officer of NPCI, was appointed Managing Director and Chief Executive Officer.
- Focus Areas: NTSL will work on artificial intelligence, blockchain, digital financial infrastructure and Global Capability Centre (GCC) services.
- Key Offerings: The company will provide technology services for e-KYC Setu, the Unified Ticketing Platform (UTP) and other Digital Public Infrastructure (DPI) initiatives.

SEBI Relaxes KYC Rules for Overseas Investors

- Decision: SEBI relaxed digital KYC requirements for Non-Resident Indians (NRIs), Overseas Citizens of India (OCIs) and eligible foreign nationals.
- Online Onboarding: Eligible investors can complete KYC procedures digitally from abroad without visiting India.
- Documents: Investors must submit passport copies and, where applicable, OCI cards. Digital specimen signatures are permitted, subject to verification through Video-based In-Person Verification (VIPV).
- Deadline: Intermediaries must upload completed KYC records to KYC Registration Agencies (KRAs) within three working days. The revised framework is effective from 3 December 2026.

RBI AND NABARD CURRENT AFFAIRS

US Midterm Elections

Source: Indian Express

Context of the News

The **2026 US midterm elections** brought a big political change. The **Democratic Party** won a majority in the **House of Representatives** and took control of the **Senate**.

What Is a Midterm Election?

- It is held in the **middle** of a US President's four-year term
- Usually in **early November**
- The **President is not on the ballot**

What Is Contested?

Body	What is contested
House of Representatives	**All 435 seats**, for **two-year** terms
Senate	About **one-third** of the 100 seats — usually **33 to 35** — for **six-year** terms

How Do US and Indian Systems Compare?

Feature	United States	India
System	**Presidential**. The executive is separate from the legislature	**Parliamentary**. The executive comes from the legislature and answers to it
Head of state and government	**Same person** — the President, chosen through an **Electoral College**	**Separate**. The President is ceremonial. The **Prime Minister** runs the government
Midterms	**Fixed**. Federal elections every **two years**	**No fixed midterms**. General elections every **five years**. Early polls only if the Lok Sabha is dissolved early
Lower house	**House of Representatives** — 435 seats, **2-year** terms	**Lok Sabha** — 543 elected seats, **5-year** terms
Upper house	**Senate** — 100 seats, **2 per state** regardless of size, **6-year** terms	**Rajya Sabha** — 245 seats, **in proportion to state population**, **6-year** terms
Voting method	Mostly **first-past-the-post**. Some states use **ranked-choice**	**First-past-the-post** for Lok Sabha and state assemblies
Who runs elections	**Decentralised**. Run by **50 states**, counties and local boards under different laws	**Centralised**. Run by the **Election Commission of India** under **Article 324**

Economy

NITI Aayog and TEXMiN Sign Joint Statement of Intent

- Agreement: NITI Aayog and TEXMiN (Technology Innovation in Exploration & Mining Foundation) signed a Joint Statement of Intent to strengthen India's critical and strategic minerals sector.
- Location: The agreement was associated with the visit of NITI Aayog Member Prof. Gobardhan Das to IIT (Indian School of Mines), Dhanbad, Jharkhand.
- Focus Areas: Collaborative research, technology development, technical studies, policy support and capacity building.
- Objective: The partnership aims to promote indigenous technologies, research and innovation in India's critical minerals ecosystem.

Bihar Introduces Comprehensive Silt Management Policy 2026

- Policy: Bihar introduced the Bihar Water Sources Restoration and Silt Management Policy, 2026, notified on 17 September 2026.
- First State: Bihar became the first Indian state to introduce a comprehensive state-level silt management policy.
- Objectives: The policy aims to restore rivers and water bodies, improve water-carrying capacity and strengthen flood management through scientific desilting.
- Reuse: Excavated silt can be used in construction projects, while sand and silt deposited on agricultural land after floods can be removed.

Nadi Sanjivani Initiative Promotes Silt Reuse in Highway Construction

- Agreement: The Ministry of Road Transport and Highways (MoRTH) and the Government of Bihar signed an MoU to promote scientific desilting and reuse of river silt.
- Purpose: The initiative aims to use extracted river silt in National Highway construction projects.
- Coordination: Bihar's Road Construction Department (RCD) will coordinate with the National Highways Authority of India (NHAI).
- Monitoring: A State-level Coordination Committee will support implementation and coordination.

India Plans World's Highest Railway Station Near Tanglang La

- Location: India plans to construct a railway station near Tanglang La Pass, at approximately 5,256 metres above sea level.
- Project: The station will be part of the proposed 489-km Bilaspur–Manali–Leh broad-gauge railway line.
- Significance: The project aims to improve railway connectivity in the high-altitude Himalayan region.
- Importance: The proposed station would be among the world's highest railway stations.

IICA Signs MoU with IAMC to Strengthen Alternative Dispute Resolution

- Agreement: The Indian Institute of Corporate Affairs (IICA) signed an MoU with the International Arbitration and Mediation Centre (IAMC), Hyderabad, on 4 November 2026.
- Objective: The partnership aims to strengthen India's Alternative Dispute Resolution (ADR) ecosystem and improve Ease of Doing Business.
- Capacity Building: It will develop training programmes for arbitrators, mediators and dispute-resolution professionals.

- MSME Support: The partnership will promote mediation in the Micro, Small and Medium Enterprises (MSME) sector and support research and policy development.

Odisha Signs MoU with J-PAL South Asia for Evidence-Based Policymaking

- Agreement: The Government of Odisha signed a three-year MoU with the Abdul Latif Jameel Poverty Action Lab (J-PAL) South Asia.
- Objective: The partnership will support evidence-based policymaking and Odisha Vision 2036 and 2047.
- Research: J-PAL South Asia will work with government departments to identify policy challenges, generate research evidence and develop actionable recommendations.
- Monitoring: A Chief Secretary-led Steering Committee will review projects every six months. The partnership also supports the Barnali gender-equity curriculum, taught in around 23,000 government schools.

Social Issue

Cabinet Extends Fast Track Special Courts Scheme for Women and Children

- Purpose: Fast Track Special Courts (FTSCs) aim to ensure time-bound trials and reduce the pendency of rape and Protection of Children from Sexual Offences (POCSO) cases.
- Legal Background: The scheme was launched on 2 October 2019, following the Criminal Law (Amendment) Act, 2018 and the Supreme Court's directions.
- Expansion: The number of functional courts will increase from 779 to 850, including exclusive POCSO courts.
- Funding: The five-year continuation has a total outlay of ₹3,788.04 crore, supporting faster justice and improved access to justice for women and children.

ScrollControl Programme Promotes Child Digital Safety

- Partnership: The Indian Air Force Educational and Cultural Society partnered with the Information Sharing and Analysis Center (ISAC) Foundation on 2 November 2026.
- Programme: The partnership will implement the ScrollControl Programme, a Child Digital Safety Programme.
- Coverage: The programme will be introduced across 42 Air Force Schools in India.
- Objective: It aims to promote digital safety awareness and help schoolchildren understand online risks.

Misc GA

INS Sahyadri Reaches Japan for MALABAR 2026

- Arrival: India's indigenous stealth frigate INS Sahyadri arrived at Yokosuka Naval Base, Japan, to participate in the multilateral naval exercise MALABAR 2026.
- Participants: The exercise involves the navies of India, Japan, the United States and Australia.
- Welcome: The Indian Navy's Eastern Fleet warship received a welcome from the Japan Maritime Self-Defense Force (JMSDF).
- Objective: The exercise aims to improve operational coordination, interoperability and professional knowledge through harbour and sea phases.

IndiaAI Mission Releases Indigenous Foundation Models

- Models: The IndiaAI Mission released three indigenous AI foundation models: EKA-1, Dhīr 2B and Dhīr 5B.
- Developers: The models were developed by Soket Labs Technology and Research Private Limited and ZenteiQ AiTech Innovations under the IndiaAI Innovation Centre.
- EKA-1: It is a 26.3-billion-parameter model trained on 7.5 trillion tokens, supporting all 22 Scheduled Indian Languages and English.
- Dhīr Models: Dhīr 2B and Dhīr 5B are open-source models supporting English and 10 Indian languages. They can operate offline and on devices, supporting privacy and secure deployment.

TRAI Launches Network Anubhav Platform

- Launch: The Telecom Regulatory Authority of India (TRAI) launched the Network Anubhav Platform on 4 November 2026.
- Purpose: It is a geospatial dashboard that helps consumers, telecom operators and TRAI assess network performance using location-specific data.
- Data: The platform combines user-generated data from MySpeed and MyCall applications with Independent Drive Test (IDT) results.
- Features: It provides network coverage, internet speed and call-quality comparisons, downloadable reports and MySpeed Software Development Kit (SDK) support.

Bahamas Joins International Solar Alliance as 116th Member

- Membership: The Commonwealth of The Bahamas joined the International Solar Alliance (ISA) as its 116th member on 4 November 2026.
- Formal Accession: The Bahamas submitted its Instrument of Accession during the 9th Session of the ISA Assembly in New Delhi.
- Objective: ISA promotes solar energy deployment through knowledge-sharing, technical assistance, cooperation and investment facilitation.
- Importance: Membership enables the Bahamas to participate in ISA programmes and explore solar-energy cooperation, particularly relevant for Small Island Developing States (SIDS).

Scientists Discover New Catfish Species in Manipur

- Discovery: Researchers from Dhanamanjuri University, Imphal, identified a new freshwater catfish species named Exostoma nasibarbatum.
- Location: The species was found in the Bupal stream of Chandel district, Manipur, near the India–Myanmar border.
- Family: It belongs to the Sisoridae family and has elongated nasal barbels, which inspired its scientific name.
- Habitat: It lives in cold freshwater, around 12–14°C, in fast-flowing streams with rocks and boulders.

World Tsunami Awareness Day 2026 – 5 November

- Observance: World Tsunami Awareness Day is observed every year on 5 November by the United Nations through the United Nations Office for Disaster Risk Reduction (UNDRR).
- Establishment: It was declared through UN General Assembly Resolution A/RES/70/203, adopted on 22 December 2015.
- First Observance: The first observance took place on 5 November 2016.
- 2026 Theme: “Be Tsunami Ready: Resilience Starts With You.”

International Day Against Violence and Bullying at School 2026 – 5 November

- Observance: UNESCO observes the International Day against Violence and Bullying at School, Including Cyberbullying, on the first Thursday of November.
- 2026 Date: The day was observed on 5 November 2026.
- Theme: "Every learner safe and well: From promise to practice."
- Background: The day was proclaimed through UNESCO General Conference Resolution 40 C/Resolution 19 in November 2019. The first observance was held in 2020.

International Day for Preventing the Exploitation of the Environment in War and Armed Conflict – 6 November

- Observance: The United Nations observes this day every year on 6 November to highlight the environmental damage caused by war and armed conflict.
- Establishment: The UN General Assembly adopted Resolution A/RES/56/4 on 5 November 2001.
- First Observance: The first observance took place on 6 November 2002.
- Objective: The day promotes protection of natural resources, ecosystems and the environment during armed conflicts.

Indian Air Force Introduces VAYU Vision

- Announcement: Air Chief Marshal Ashutosh Dixit, the 29th Chief of the Air Staff, introduced the VAYU Vision in November 2026.
- V – Vigilance, Victory and Readiness: Focuses on operational preparedness and combat strength.
- A – Aatmanirbharta; Y – Yukti: Promotes indigenous defence capabilities, innovation, artificial intelligence and counter-drone systems.
- U – Unity of Effort: Emphasises coordination with the Indian Army, Indian Navy and other national agencies.

DRDO Successfully Tests Pralay Quasi-Ballistic Missile

- Test: The Defence Research and Development Organisation (DRDO) successfully test-fired the Pralay surface-to-surface quasi-ballistic missile from Chandipur, Odisha, on 3 November 2026.
- Range: The missile has an operational range of 150–500 km.
- Payload: It can carry payloads weighing approximately 350–1,000 kg.
- Technology: It uses a solid-propellant rocket motor and has in-flight manoeuvrability, including during the terminal phase.

Pakistan Tests Fa'az Air-to-Air Missile

- Test: Pakistan conducted the first flight test of its indigenously developed Fa'az air-to-air missile on 3 November 2026.
- Platform: The missile was launched from a JF-17 Thunder multirole fighter aircraft.
- Technology: It features an advanced terminal guidance system designed to track and engage fast-moving hostile aircraft.
- Objective: The development aims to reduce dependence on imported missiles and strengthen domestic defence manufacturing.

Former Australian Formula One Champion Alan Jones Dies at 80

- Death: Former Australian Formula One (F1) champion Alan Stanley Jones died in Australia in November 2026 at the age of 80.

- Achievement: He won the 1980 F1 World Drivers' Championship with Williams Racing.
- Career: He secured 12 Grand Prix victories and made 116 F1 race starts.
- Recognition: He was appointed Member of the Order of the British Empire (MBE) in 1980 and inducted into the Sport Australia Hall of Fame in 1985.

Former SPG Commando and Himachal Pradesh MLA Nand Lal Dies at 72

- Death: Former Special Protection Group (SPG) commando and four-time Himachal Pradesh MLA Nand Lal died in Shimla on 3 November 2026 at the age of 72.
- Security Career: He joined the Indo-Tibetan Border Police (ITBP) in 1980 and the SPG in 1985, serving until 1997.
- Political Career: He represented Rampur Assembly constituency in 2007, 2012, 2017 and 2022.
- Positions: He served as Chief Parliamentary Secretary from 2013 to 2017 and chaired the Seventh Himachal Pradesh State Finance Commission from 2024.

Rajkumari Lanchenbi Chanu Wins Bronze in Wushu at Youth Olympics

- Achievement: Rajkumari Lanchenbi Chanu became the first Indian to win a wushu medal at the Youth Olympic Games.
- Event: She won bronze in the women's Changquan combined event at Dakar, Senegal.
- Score: She scored 18.039 points to finish third.
- Importance: Her achievement marked a milestone for Indian wushu at the international youth level.

Divyanshi Bhowmick and P. B. Abhinandh Become World No. 1

- Achievement: Indian table tennis players Divyanshi Bhowmick and P. B. Abhinandh became World No. 1 in the under-19 mixed doubles category.
- Tournament: Their ranking was supported by a gold medal at the WTT Youth Star Contender in Doha.
- Other Achievement: They also won bronze at the Asian Youth Championships in Bangkok.
- Importance: The achievement highlights India's growing presence in international youth table tennis.

Tanvi Patri Reaches Youth Olympics Badminton Final

- Achievement: Tanvi Patri, a 15-year-old badminton player from Odisha, became the first Indian woman to reach the badminton final at the Youth Olympic Games.
- Event: She achieved the milestone at the Youth Olympic Games in Dakar, Senegal.
- Importance: Her achievement represents an important milestone for Indian badminton at the youth level.
- Recognition: She is among India's emerging young badminton players.

India Tops 46th International Tammer Boxing Tournament

- Event: The 46th International Tammer Boxing Tournament was held in Tampere, Finland, from 30 October to 1 November 2026.
- Medals: India topped the medal standings with 14 medals: 4 gold, 2 silver and 8 bronze.
- Gold Winners: Aarti Dhariyal (54 kg), Ankushita Boro (65 kg), Arundhati Chaudhary (70 kg) and Pawan Bartwal (55 kg).
- Background: The annual tournament was established in 1977 and is organised by the Tampere Boxing Association.

Harmanpreet Singh Scores 250th International Hockey Goal

- Achievement: Indian men's hockey captain Harmanpreet Singh scored his 250th international goal on 5 November 2026.
- Match: He achieved the milestone during the Asian Champions Trophy Punjab 2026 semifinal against South Korea.
- Importance: The milestone highlights his contribution to Indian men's hockey.
- Specialisation: He is known for his penalty-corner conversion skills and goal-scoring ability.

Karnataka Declares Malabar Tree Toad as State Amphibian

- Declaration: Karnataka became the first Indian state to officially declare a state amphibian, the Malabar Tree Toad (Malenadina Mara Gantikappe).
- Species: It is an endangered amphibian belonging to the family Bufonidae and is endemic to the Western Ghats.
- Habitat: It lives mainly in wet evergreen and semi-evergreen forests, spending much of its life in tree canopies and moist tree hollows.
- Special Feature: It has broad, sticky finger and toe pads for climbing trees and specialised tadpoles adapted to fast-flowing streams.

FIVE TO REMEMBER · 6 NOVEMBER 2026

1. Objective: The partnership will support evidence-based policymaking and Odisha Vision 2036 and 2047. Odisha Signs MoU with J-PAL South Asia for Evid…
2. Approval: The Union Cabinet approved a ₹14,500 crore Viability Gap Funding (VGF) scheme in November 2026 for developing grid-scale Energy Storage Systems (ESS). Cabinet Approves ₹14,500 Crore VGF Scheme for G…
3. Event: The first International Maize Conference was held from 2–4 November 2026 at Hyderabad, Telangana. 1st International Maize Conference 2026 Held in…
4. Approval: The Union Cabinet approved a ₹2,814 crore Capital Expenditure (Capex) Support Scheme to promote domestic processing of critical minerals. Cabinet Approves ₹2,814 Crore Critical Mineral …
5. Financial Outlay: The scheme has a total allocation of ₹3,788.04 crore. Cabinet Approves Continuation of Fast Track Spe…

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NABARD CURRENT AFFAIRS

Agriculture

Viability Gap Funding (VGF) Scheme for 92 GWh Grid-Scale Energy Storage Systems

- The Union Cabinet approved a ₹14,500 crore Viability Gap Funding (VGF) Scheme for developing 92 GWh of grid-scale energy storage capacity.
- The scheme will be implemented from FY 2026–27 to FY 2030–31.
- It provides financial support to make large-scale energy storage projects commercially viable by reducing their initial investment burden.
- Aim: To manage the intermittent supply of renewable energy, stabilise the electricity grid, promote round-the-clock green power and reduce import dependence.

Reports & Articles

India Science and Technology (S&T) Scoreboard

- NITI Aayog launched the India Science and Technology Scoreboard to assess scientific research, innovation and technological development across States and Union Territories.
- It covers all 36 States and Union Territories and tracks research performance from FY 2021–22 to FY 2024–25.
- It assesses research publications, patents and innovation across three sectors: Academia, Government R&D Laboratories and Industry.
- It covers 11 priority research areas, including Artificial Intelligence, Semiconductors, Clean Energy, Critical Minerals, Biotechnology and Space Technologies.

RBI CURRENT AFFAIRS

Banking and Finance

SBI Opens New Branch in Texas, USA

- State Bank of India (SBI) opened a new branch in Texas, expanding its banking presence in the United States.
- It is the first physical expansion of SBI's California-based subsidiary beyond California.
- The expansion aims to strengthen India's international banking presence and improve financial services for customers in the United States.

RBI AND NABARD CURRENT AFFAIRS

Railways Wins PM Surya Ghar Excellence Award 2026

Source: News on Air

Context of the News

The **Ministry of Railways** won the **PM Surya Ghar Excellence Award 2026**. It stood **first among all Central ministries** for putting solar panels on its buildings.

What Is the Award?

- Given under the **PM Surya Ghar: Muft Bijli Yojana**
- It honours Central ministries for **rooftop solar on government buildings**
- Railways won in the category of **Maximum Buildings Solarised**
- Given by the **Ministry of New and Renewable Energy**

Important Facts for Exams

- **PM Surya Ghar: Muft Bijli Yojana** was launched in **February 2024**, with an outlay of **₹75,021 crore**
- It aims to cover **1 crore households** and gives up to **300 units of free electricity** a month
- **Indian Railways** aims to become a **net zero carbon emitter by 2030**
- It is the world's **fourth-largest railway network**

NDC-TIA Phase II

Source: PIB

Context of the News

NITI Aayog and Germany's **GIZ** signed an agreement under **Phase II** of the **Nationally Determined Contribution - Transport Initiative for Asia (NDC-TIA)**.

What Is NDC-TIA?

- A **regional cooperation programme** on transport
- It helps countries plan how to **cut emissions from transport** and move to **electric vehicles**
- Funded by the **German Government's International Climate Initiative (IKI)**
- Run by a group of global think tanks, led by **GIZ**

When Did It Start?

Phase	Period
Phase I	Launched **November 2019**
Phase II	**November 2024 to September 2028**

Which Countries Are Involved?

- **India**
- **China**
- **Vietnam**

Funded by **Germany**.

What Is the Aim?

- Promote **electric freight transport** — meaning electric trucks and goods vehicles
- Through better **policies, regulations** and **green financing**
- So that partner countries can **cut transport emissions**
- And meet their **Paris Agreement NDC targets**

Immigration and Foreigners (Exemption) (Amendment) Order, 2026

Source: Times of India

Context of the News

The **Ministry of Home Affairs** has notified the **Immigration and Foreigners (Exemption) (Amendment) Order, 2026**. It changes the **2025 order** and sets new rules for travel between **India, Nepal** and **Bhutan**.

What Is the Order?

- A **statutory executive order** issued by the **Ministry of Home Affairs**
- Under the **Foreigners Act, 1946** and the **Passport (Entry into India) Act, 1920**
- It amends the **Immigration and Foreigners (Exemption) Order, 2025**

What does it cover?

- **Legal rules** for entering, passing through and leaving India
- **Documents** required
- **Who is exempt** from normal visa rules

What Is the Aim?

- Strengthen **border security**
- Prevent **third-country infiltration**
- Regulate immigration along the **India-Nepal** and **India-Bhutan** borders
- While keeping **visa-free movement** for citizens who are eligible

What Is Third-Country Infiltration?

- India has **open borders** with Nepal and Bhutan. Citizens of those countries can enter without a visa.
- The risk is that someone from a **third country** enters Nepal or Bhutan first, and then crosses into India using that open border. Tightening document rules is meant to stop this.

Important Facts for Exams

- **Immigration and Foreigners (Exemption) (Amendment) Order, 2026**, notified by the **MHA**
- It amends the **2025 order**
- Issued under the **Foreigners Act, 1946** and the **Passport (Entry into India) Act, 1920**
- It covers the **India-Nepal** and **India-Bhutan** borders
- The **India-Nepal border** is about **1,751 km** long and is an **open border**
- It is based on the **India-Nepal Treaty of Peace and Friendship, 1950**

Rajatarangini, Mahabharata and Arthashastra in UNESCO Register

Source: Times of India

Context of the News

Three major Indian texts have been added to **UNESCO's Memory of the World Regional Register for Asia and the Pacific**:

- **Kalhana's Rajatarangini**
- The **Mahabharata**
- **Kautilya's Arthashastra**

This happened at the **11th MOWCAP session** in **Jakarta, Indonesia**.

What Is the Memory of the World Programme?

- Started by **UNESCO in 1992**

- It protects and preserves the world's **documentary heritage**
- This includes **manuscripts, archives, oral recordings** and **rare texts**
- These face risk from **neglect, decay, conflict** and **destruction**

About Rajatarangini

- Written in **Sanskrit** by **Kalhana**, around **1148-1150 CE**
- During the reign of **King Jayasimha of Kashmir**
- The name means **"The River of Kings"**
- A **history of Kashmir's rulers** and dynasties
- Divided into **eight books**, called **Tarangas**

About the Mahabharata

- Traditionally attributed to **Sage Vyasa**
- The story of the **Kurukshetra war** between the **Pandavas and Kauravas**
- It explores **Dharma, Artha, Kama** and **Moksha**
- It includes the **Bhagavad Gita**, which has **700 verses** and appears in the **Bhishma Parva**
- The Gita teaches **selfless action (Nishkama Karma)**, **knowledge (Jnana)** and **devotion (Bhakti)**

About the Arthashastra

- Attributed to **Kautilya**, also called **Chanakya** or **Vishnugupta**
- Linked to **Chandragupta Maurya**
- It was **lost for centuries**
- **R. Shamasastry** rediscovered it in **1905** and published it in **1909**
- **15 books**
- Covering **administration, taxation, economic rules, treasury, law** and **governance**

Important Facts for Exams

- The **Mahabharata** is the **longest epic poem in the world**
- **UNESCO** was founded in **1945**, headquartered at **Paris**

Social Issue

REACH Wins Kochon Prize 2026

Source: The Hindu

Context of the News

REACH, a non-profit organisation working on **tuberculosis** in India, has won the **Kochon Prize 2026**.It is the **first civil society non-profit from India** to receive this award.

What Is REACH?

- Full name: **Resource group for Education and Advocacy for Community Health**
- A **not-for-profit** organisation
- It works to strengthen India's **tuberculosis response**
- It is a **women-led** organisation

What Is the Kochon Prize?

- Given by the **Kochon Foundation**, an independent **Korean** non-profit
- In partnership with the **Stop TB Partnership**

- It honours people and organisations that have made a major contribution to the **fight against TB**

Who Shares the 2026 Prize?

Organisation	Country
REACH	**India**
Centre for Health Solutions	**Kenya**
Marshall Islands TB Control Program	**Marshall Islands**

Important Facts for Exams

- India has the **world's highest TB burden**, about **26 per cent** of global cases
- India aims to **end TB by 2025**, five years ahead of the **SDG 3.3** target of 2030
- The **National TB Elimination Programme (NTEP)** was formerly the Revised National TB Control Programme

High Court Judge Vacancies Decline to 26%, but Case Pendency Remains High

- Vacancies in High Court judges have declined to 26%, the lowest level in a decade.
- The sanctioned strength of High Court judges increased from 906 in 2014 to 1,122.
- Despite the improvement, approximately 64 lakh cases remain pending in High Courts.
- The Allahabad High Court, the country's largest High Court, had 56 vacancies against its sanctioned strength of 160 judges as of 1 November 2026.

Economy

Electronics Component Manufacturing Scheme (ECMS)

- The government approved 12 new applications under the ₹40,000 crore Electronics Component Manufacturing Scheme.
- With these approvals, the total number of proposed electronics component manufacturing units has increased to 118.
- The approved projects are expected to generate production worth ₹39,045 crore and create 7,127 direct jobs.
- The units will manufacture components such as copper foil, cathode active materials, speciality ceramics, multilayer printed circuit boards, relays and heat sinks across seven states.

Centre Orders Weekly Disclosure of Rice and Paddy Stocks

- The Central Government ordered traders, retailers, wholesalers, processors and millers to declare their rice and paddy stocks every week.
- The order was issued on 6 November 2026 amid rising rice prices due to weak and uneven monsoon rainfall.
- Stock declarations must be made under six categories: Basmati rice, non-Basmati premium rice, non-Basmati rice, parboiled rice, broken rice and paddy.
- Aim: To monitor stock levels, prevent hoarding and control unusual price increases in the domestic market.

Misc GA

INS Sahyadri Participates in MALABAR 2026

- India's indigenous Guided Missile Stealth Frigate INS Sahyadri reached Yokosuka Naval Base in Japan to participate in the multilateral naval exercise MALABAR 2026.
- The ship received a welcome from the Japan Maritime Self-Defence Force.
- MALABAR is a major naval exercise involving India, the United States, Japan and Australia.
- The exercise aims to strengthen maritime cooperation, interoperability and coordination among participating navies.

Nationwide Digital Life Certificate Campaign 2026

- The Department of Pension and Pensioners' Welfare is organising the 5th Nationwide Digital Life Certificate Campaign across India.
- Minister of State Dr Jitendra Singh will launch the month-long campaign in New Delhi.
- The campaign will continue until 30 November 2026.
- It aims to make it easier for pensioners, particularly elderly and physically challenged beneficiaries, to submit their annual life certificates digitally through Jeevan Pramaan.

2nd National SDRF CBRN Competition 2026

- The 2nd National SDRF CBRN Competition 2026 concluded at the National Disaster Response Force (NDRF) ground in Ghaziabad, Uttar Pradesh.
- The competition aims to improve the emergency response capabilities of State Disaster Response Forces (SDRFs).
- It focuses on handling Chemical, Biological, Radiological and Nuclear (CBRN) emergencies.
- The initiative was launched by NDRF to strengthen specialised disaster-response skills and coordination.

Bahamas Becomes 116th Member of International Solar Alliance

- The Bahamas joined the International Solar Alliance (ISA) as its 116th member.
- Its High Commissioner, Peter Nicholas Symonette Jr., handed over the Instrument of Accession to the ISA Framework Agreement.
- The ISA is an international initiative launched by India and France at the 2015 Paris Climate Conference.
- Aim: To promote solar energy, increase international cooperation and support affordable solar-energy deployment.

Cosmoserve Space's Base 1 Facility Inaugurated in Hyderabad

- Union Minister virtually inaugurated Base 1, a private space debris removal facility developed by Cosmoserve Space in Hyderabad.
- The facility focuses on Active Debris Removal (ADR) and In-Orbit Servicing (IOS).
- It aims to develop autonomous space robotics to capture, service and remove defunct satellites and other space debris.
- The initiative supports India's vision of achieving Debris-Free Space by 2030 and reducing the risk of orbital congestion and Kessler Syndrome.

Martyrs' Memorial of the First War of Independence, 1857

- Union Home Minister Amit Shah inaugurated the Martyrs' Memorial dedicated to the First War of Independence of 1857 in Ambala, Haryana.
- The memorial was constructed at a cost of ₹594 crore across 22 acres.
- It includes 22 interactive exhibition galleries, an open-air theatre with a capacity of 2,500 people and a light-and-sound show.
- It uses modern technologies such as virtual reality, holography and projection mapping to showcase the contribution of freedom fighters.

IAF's IL-76MD Creates World Record at Nyoma Airfield

- The Indian Air Force's IL-76MD heavy-lift transport aircraft successfully landed at Nyoma Airfield in Ladakh.
- The airfield is located at an altitude of 13,629 feet.
- This was reported as the highest-altitude landing ever achieved by an IL-76MD aircraft anywhere in the world.
- The achievement strengthens India's airlift and logistical capabilities in high-altitude border areas.

Culture Ministry Signs MoU with Google Arts & Culture

- The Ministry of Culture signed a Memorandum of Understanding (MoU) with Google Arts & Culture to promote India's cultural heritage through digital technology.
- The partnership aims to make India's art, history and cultural heritage more accessible to people.
- It will use digital tools to document, preserve and showcase India's cultural resources.
- The initiative supports the digital preservation and wider global promotion of India's heritage.

DRDO Successfully Tests Indigenous Pralay Missile

- The Defence Research and Development Organisation (DRDO) successfully conducted a flight test of the indigenously developed Pralay missile.
- The test was conducted from Dr APJ Abdul Kalam Island off the coast of Odisha.
- Pralay is an indigenous quasi-ballistic missile developed by the Research Centre Imarat, Hyderabad, along with other DRDO laboratories.
- The test strengthens India's indigenous missile development and conventional precision-strike capabilities.

Mohammed Shami Retires from Test Cricket

- Indian fast bowler Mohammed Shami announced his retirement from Test cricket on 6 November 2026.
- He announced his decision through an emotional video message on Instagram.
- His retirement marks the end of his career in the longest format of international cricket.

Lt Gen Sushil Chander Mahant Takes Charge as Army DGIT

- Lieutenant General Sushil Chander Mahant assumed charge as the Indian Army's Director General of Integrated Training (DGIT) on 1 November 2026.
- He will oversee integrated training-related activities in the Indian Army.
- The appointment is aimed at strengthening military training and professional development.

Supreme Court Appoints Former CJI Bhushan R. Gavai to Review Tamil Nadu Forest Claims

- The Supreme Court appointed former Chief Justice of India Bhushan R. Gavai to head a committee examining forest-rights orders in Tamil Nadu.
- The committee will scrutinise decisions relating to forest-rights claims.
- The matter is connected with the implementation and examination of forest rights in the state.

France Honours Dr Devi Prasad Shetty

- France conferred the Knight of the National Order of Merit on Dr Devi Prasad Shetty.
- He is the founder and chairman of Narayana Health.
- The honour recognises his contributions to healthcare and medical services.

India and European Union Conclude Horizon Europe Association Talks

- India and the European Union concluded negotiations on India's association with Horizon Europe on 7 November 2026.
- Horizon Europe is the European Union's flagship research and innovation programme.
- The programme has a total budget of €93.5 billion.
- The association is expected to strengthen India-EU cooperation in scientific research, innovation and technology.

UNESCO Adds Three Indian Manuscripts to Memory of the World Asia-Pacific Register

- UNESCO included three Indian manuscripts in its Memory of the World Asia-Pacific Regional Register.
- The manuscripts are the Mahabharata, Rajatarangini and Arthashastra.
- The recognition highlights India's contribution to historical, literary and intellectual heritage.
- The initiative promotes the preservation and international recognition of important documentary heritage.

Kerala's Mangrove Cover Expands Over the Past Decade

- A study by the ICAR-Central Marine Fisheries Research Institute (CMFRI) found an overall increase in mangrove cover across Kerala's coastal districts over the past decade.
- The findings highlight the expansion of mangrove ecosystems along Kerala's coastline.
- Mangroves help protect coastal areas from erosion, storm surges and flooding while supporting marine biodiversity.

FIVE TO REMEMBER · 7 & 8 NOVEMBER 2026

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NABARD CURRENT AFFAIRS

Schemes

Vayo Samman Rashtriya Abhiyan

- Launched in November 2026 by Dr. Virendra Kumar, Ministry of Social Justice and Empowerment, under the Atal Vayo Abhyuday Yojana (AVYAY).
- It aims to strengthen relationships between younger and older generations and promote the dignity, care and social inclusion of senior citizens.
- The campaign follows the 5C Model: Connect, Converse, Co-create, Contribute and Continue.
- It also launched Vayo SAATHI (Support, Awareness, Assistance, Training, Health and Inclusion), a volunteer initiative for citizens aged 18 years and above to support senior citizens.

MANAGE Hyderabad Named Centre of Excellence in Skills

- The Ministry of Skill Development and Entrepreneurship (MSDE) recognised the National Institute of Agricultural Extension Management (MANAGE), Hyderabad, as a Centre of Excellence in Skills (CoE-Skills) for the agriculture sector.
- The certificate was presented on 2 November 2026 by Debashree Mukherjee, Secretary, MSDE, at Kaushal Bhawan, New Delhi.
- Established in 1987, MANAGE is an autonomous institution under the Ministry of Agriculture and Farmers Welfare, headquartered in Hyderabad, Telangana.
- MANAGE works in training, consultancy, research and policy support related to agricultural extension. Agricultural extension means transferring scientific knowledge, new technologies and improved farming practices from researchers to farmers.

Reports & Articles

Marine Heatwaves (MHWs)

- The Indian National Centre for Ocean Information Services (INCOIS), Hyderabad, issued an alert for marine heatwaves across the Arabian Sea, Bay of Bengal and Indian Ocean.
- Sea surface temperatures were reported to be up to 1°C above normal.
- A marine heatwave is a period of unusually high sea surface temperatures that lasts for at least five consecutive days, exceeding the 90th percentile of the regional historical temperature range.
- Marine heatwaves can damage marine ecosystems, cause coral bleaching, affect fisheries and influence regional weather patterns.

RBI CURRENT AFFAIRS

Banking and Finance

PFRDA Revises Naming of NPS Schemes and Display of Pension Fund Options

- The Pension Fund Regulatory and Development Authority (PFRDA) revised the naming and display rules for National Pension System (NPS) schemes on Point of Presence (PoP) platforms.
- The revised rules will come into effect from 1 December 2026.
- The new scheme name will contain three elements: pension fund abbreviation, common identifier NPS, and a unique scheme name.
- Tier II schemes must carry the suffix Tier II, while t

RBI AND NABARD CURRENT AFFAIRS

Agnipath 2.0

Source: Business Standard

Context of the News

On 4 November 2026, the Union Cabinet approved major changes to the **Agnipath Scheme on the recommendations of the three Armed Forces.**

Major Changes in the Agnipath Scheme (2026)

Particulars	Earlier Provision (2022)	Revised Provision (2026)
Service period	4 years	Up to 6 years for Agniveers opting for the second engagement
First-stage regular recruitment	25% selected after 4 years	No change; 25% will continue to be selected on merit
Remaining 75%	Had to leave after 4 years	Offered an additional 2 years of service
Second opportunity for regular recruitment	No such provision	Opportunity after 6 years, subject to selection criteria
Monthly salary during extension	Not applicable	₹43,500 in the 5th year and ₹47,500 in the 6th year
Seva Nidhi	Original package	Enhanced package after the additional engagement
Seniority benefits	No additional provision	Seniority benefits under the revised arrangement

Important Background: Agnipath Scheme

- **Launched:** 14 June 2022.
- **Objective:** To recruit young personnel into the Indian Army, Navy and Air Force and maintain a younger age profile in the Armed Forces.
- **Recruitment:** Personnel below officer rank are recruited as Agniveers.
- Initial service period: Four years.
- **Seva Nidhi:** Agniveers completing four years receive a one-time package of approximately ₹11.71 lakh, including interest, under the original arrangement.
- **Pension:** Agniveers leaving after their initial service do not receive regular pension or gratuity benefits.

Pralay Missile

Source: New Indian Express

Context of the News

DRDO successfully flight-tested the **Pralay** missile from **Dr APJ Abdul Kalam Island**, off the Odisha coast. Pralay is a **surface-to-surface quasi-ballistic missile** made in India.

What Is Pralay?

- A **short-range missile** fired from the ground at ground targets
- It is **canisterised**, meaning it is stored and fired from a sealed tube
- It carries **conventional warheads**, not nuclear ones
- It is meant for **battlefield targets**

Who Made It?

- Developed by **Research Centre Imarat (RCI), Hyderabad**, with other DRDO labs
- It uses technology from the **Prithvi Defence Vehicle** and **Prahaar** programmes
- Manufactured by **Bharat Dynamics Limited (BDL)**

Teghaza 001: An Ancient Mars Meteorite

Source: NASA

Context of the News

A NASA-funded study in the journal **Science** confirmed that a meteorite named **Teghaza 001** came from **Mars**. It is over **4.1 billion years old**. It was found in the **Sahara Desert** in **2022**.

What Is It?

- A **rose-coloured** rock weighing about **800 grams**
- It is a piece of **Mars's earliest crust**
- Only about **435 confirmed Martian meteorites** exist on Earth
- Scientists call it a **"Rosetta Stone" for early Mars**

How Did It Get Here?

- It formed from **cooling magma** in the Martian crust, over **4.1 billion years ago**
- This was during Mars's **Noachian era**, its earliest geological period
- A huge **asteroid or comet** struck Mars and **threw the rock into space**
- It travelled through space and eventually **crossed Earth's orbit**
- It fell in **Teghaza, Mali**, in the Sahara, and was found in **2022**

Important Facts for Exams

- Mars is called the **Red Planet**, because of iron oxide in its soil
- India's Mars mission was **Mangalyaan**, launched **2013**. India became the **first country to succeed on its first attempt**

Global Innovation Index 2026

Source: WIPO

Context of the News

WIPO released the **Global Innovation Index 2026**. It ranks **139 economies** by how well they innovate. India ranks **38th**.

What Is the GII?

- A yearly ranking of countries on **innovation**
- First published in **2007**. This is the **19th edition**

- Published by **WIPO**, a UN agency, with the **Portulans Institute**
- It also maps the world's **top 100 science and technology clusters**

How Is It Measured?

Seven pillars, in two groups:

Group	Pillars
Innovation Input (5)	Institutions, Human Capital and Research, Infrastructure, Market Sophistication, Business Sophistication
Innovation Output (2)	Knowledge and Technology Outputs, Creative Outputs

Who Are the Top Five?

Rank	Country
1	**Switzerland**
2	**Sweden**
3	**United States**
4	**South Korea**
5	**Singapore**

Leaders by Income Group

Group	Leader
High income	**Switzerland (1st)**
Upper-middle income	**China (10th)**
Lower-middle income	**India (38th)**
Low income	**Rwanda (96th)**

Top Five Science and Technology Clusters

Rank	Cluster
1	**Shenzhen-Hong Kong-Guangzhou**
2	**Tokyo-Yokohama**
3	**San Jose-San Francisco**
4	**Beijing**
5	**Seoul**

Where Does India Stand?

- **38th overall**
- **First** in the **Central and Southern Asia** region
- **First** among **lower-middle-income** economies

India's strengths

- **15th** in Knowledge and Technology Outputs
- **1st in ICT services exports**
- **4th** in late-stage venture capital deals

Anthrax Outbreak at Virunga National Park

Source: TH

Context of the News

An **anthrax outbreak** at **Virunga National Park** in the **Democratic Republic of Congo** has killed at least **30 hippos** since September. Authorities have stepped up watch to stop the disease passing from **animals to humans**.

What Is Virunga National Park?

- **Africa's oldest national park**
- A **UNESCO World Heritage Site** since **1979**
- In the **Albertine Rift Valley**, eastern **DR Congo**
- It borders **Uganda** and **Rwanda**

What Is Anthrax?

- A serious disease caused by the bacterium ***Bacillus anthracis***
- It is **zoonotic**, meaning it passes from animals to humans
- But it is **not contagious** between people

Economy

Bharat Renewable Energy Summit and Expo (BRES) 2026

- The first Bharat Renewable Energy Summit and Expo 2026 was held from 2–5 November 2026 at Bharat Mandapam, New Delhi, under the theme "Invest. Innovate. Inspire."
- It was organised by the Ministry of New and Renewable Energy (MNRE) in partnership with the International Solar Alliance (ISA), with IREDA and SECI as organising partners.
- India secured investment commitments worth nearly USD 400 billion across the renewable energy sector.
- The summit witnessed 10 MoUs and framework agreements and the launch of the IEA report India RE Market Report 2026: Analysis and Forecast to 2030.

NITI Aayog and GIZ Agreement for Road Freight Decarbonisation

- NITI Aayog and Germany's GIZ GmbH signed an Implementation Agreement on 3 November 2026 under the Nationally Determined Contribution–Transport Initiative for Asia Phase II (NDC-TIA II).
- The initiative aims to reduce carbon emissions from India's transport sector, particularly road freight.
- Key focus areas include electric vehicle charging infrastructure, innovative financing and supportive regulations.
- It is supported by Germany's International Climate Initiative (IKI), with partners including WRI India, ICCT India and Agora Energiewende.

Social Issue

Siddis of India

- The Siddis are an Indian community whose ancestors came from Africa, mainly through migration and trade routes across the Indian Ocean.
- They are found mainly in Gujarat, Karnataka and parts of Maharashtra, with Gujarat having a significant Siddi population.

- Many Siddis trace their ancestry to East Africa and have preserved distinct cultural traditions, including African-influenced music, dance and customs.
- Khushbu Rajakbhai Darjada, a 15-year-old Siddi judoka from Gujarat, became the first Siddi athlete and only the second Indian to win a Youth Olympics medal in judo, securing silver in the girls' 63-kg category at Dakar, Senegal.

Misc GA

Abdul El-Sayed: First Muslim US Senator

- Abdul El-Sayed, an American physician and Democratic politician of Egyptian descent, reportedly won Michigan's Senate race in the 2026 US midterm elections.
- He became the first Muslim elected to the United States Senate, according to the supplied report.
- He is known for his work in public health, healthcare reform and progressive politics.
- His victory attracted attention in India because his wife's ancestors have a connection with Bhatkal, Karnataka.

Amini: Fifth Indigenous Anti-Submarine Warfare Shallow Water Craft

- Garden Reach Shipbuilders and Engineers (GRSE), Kolkata, delivered Amini, the fifth of eight indigenously built Anti-Submarine Warfare Shallow Water Crafts (ASW SWCs), to the Indian Navy.
- The vessel is approximately 77.6 metres long, has a displacement of around 900 tonnes and can reach a maximum speed of 25 knots.
- It has a shallow draught of 2.7 metres, making it suitable for operations in coastal and shallow waters.
- It is designed to detect and neutralise enemy submarines and strengthen coastal security. It is named after Amini Island in Lakshadweep.

India and Kazakhstan Sign Extradition Treaty

- India and Kazakhstan signed an Extradition Treaty in November 2026 to strengthen cooperation against international crime and terrorism.
- It provides a legal framework for transferring individuals wanted by law enforcement agencies between the two countries.
- The agreement complements existing bilateral arrangements on mutual legal assistance in criminal matters and the transfer of sentenced persons.
- The Union Cabinet had approved the signing and ratification of the treaty on 26 August 2026.

Ministry of Culture and Google Arts & Culture Partnership

- The Ministry of Culture signed an MoU with Google Arts & Culture on 5 November 2026 to digitally preserve and showcase India's cultural heritage.
- The partnership will cover historical monuments, archaeological sites, museum collections, manuscripts and traditional art forms.
- It will support the digitisation of collections associated with the Archaeological Survey of India, National Museum and National Gallery of Modern Art.
- The partnership will also support the Gyan Bharatam initiative and digital documentation of the upcoming Yuge Yugeen Bharat Museum.

CSIR–DAKSHIN Partnership for Global South Cooperation

- The Council of Scientific and Industrial Research (CSIR) and DAKSHIN – Global South Centre of Excellence signed a Letter of Association on 3 November 2026.
- The partnership aims to promote joint research, technology transfer, skill development and knowledge-sharing among Global South countries.
- Cooperation will cover healthcare, infrastructure, agriculture, blue economy and digital economy.
- It will help share affordable and adaptable Indian technologies with developing countries.

Martyrs' Memorial of the First War of Independence, 1857

- Union Home Minister Amit Shah inaugurated the memorial in Ambala Cantonment, Haryana, built at a cost of ₹594 crore across 22 acres.
- It commemorates the heroes and revolutionaries of the Revolt of 1857.
- The memorial contains 22 interactive galleries, an open-air theatre with a capacity of 2,500 people and a light-and-sound show.
- It uses virtual reality, holography and projection mapping to present the history of the freedom struggle.

Muthuswami Dikshitar: ₹250 Commemorative Coin

- Union Finance Minister Nirmala Sitharaman released a ₹250 commemorative coin on 3 November 2026 to mark the 250th birth anniversary of Carnatic music composer Muthuswami Dikshitar.
- The 35-gram coin has a diameter of 44 mm and contains 50% silver, 40% copper, 5% nickel and 5% zinc.
- Muthuswami Dikshitar was one of the Trinity of Carnatic Music, along with Tyagaraja and Syama Sastri.
- He composed approximately 450–500 Sanskrit compositions, mainly dedicated to Hindu deities and temples.

138th Birth Anniversary of C. V. Raman – 7 November

- India observed the 138th birth anniversary of Sir Chandrasekhara Venkata Raman on 7 November 2026.
- He was born on 7 November 1888 in Tiruchirappalli, Tamil Nadu.
- He received the 1930 Nobel Prize in Physics for discovering the Raman Effect, which explains the scattering of light by molecules.
- He became the first Indian Director of the Indian Institute of Science (IISc), Bengaluru, serving from 1933 to 1937.

Science, Environment, Sports and Important Days

The Tokamak

- A Tokamak is a nuclear fusion device that uses powerful magnetic fields to confine and control superheated plasma inside a doughnut-shaped chamber.
- It aims to reproduce the nuclear fusion process that powers the Sun and other stars.
- The term Tokamak comes from a Russian expression meaning toroidal chamber with magnetic coils.
- It was developed in the Soviet Union in the early 1950s by physicists Igor Tamm and Andrei Sakharov. Commercial electricity generation through tokamak-based fusion has not yet been achieved.

Earth Captures a Temporary Mini-Moon: Asteroid 2026 QQ8

- Asteroid 2026 QQ8, approximately one metre in diameter, was captured temporarily by Earth's gravity in April 2026.
- It is expected to remain temporarily bound to Earth until December 2026, after which it will continue orbiting the Sun.
- It was first observed by Hungarian astronomer Krisztián Sárneczky on 20 August 2026.
- The asteroid poses no threat to Earth. Its temporary capture occurred after it entered Earth's Hill Sphere, the region where Earth's gravitational influence can dominate over the Sun's gravitational pull.

New Flowering Plant Species Discovered in Northeast India

- Researchers discovered a new flowering plant species named Disporum kamakhasiense in Assam and Meghalaya.
- It belongs to the Colchicaceae family and is a perennial herb.
- It was recorded in Garbhanga Reserve Forest and Laisong in Assam, and Barapani in Meghalaya.
- It grows in semi-evergreen forest habitats at elevations of 200–1,100 metres and was reported in the botanical journal Novon.

Men's Asian Champions Trophy 2026

- India defeated Japan 4–1 in the final of the 9th Men's Asian Champions Trophy 2026, held from 27 October to 5 November in Punjab.
- India secured its record-extending sixth title and completed a hat-trick of consecutive championships (2023, 2024 and 2026).
- Malaysia won the bronze medal.
- Harmanpreet Singh was named Player of the Tournament and top scorer with 10 goals, while Krishan Bahadur Pathak received the Goalkeeper of the Tournament award.

National Cancer Awareness Day – 7 November

- India observes National Cancer Awareness Day every year on 7 November to promote cancer prevention, early detection and timely treatment.
- It was introduced in 2014 by former Union Health Minister Dr. Harsh Vardhan.
- The date coincides with the birth anniversary of Marie Curie, born on 7 November 1867.
- Marie Curie received the Nobel Prize in Physics in 1903 and the Nobel Prize in Chemistry in 1911 for her pioneering work on radioactivity.

FIVE TO REMEMBER · 9 NOVEMBER 2026

1. Established in 1987, MANAGE is an autonomous institution under the Ministry of Agriculture and Farmers Welfare, headquartered in Hyderabad, Telangana. MANAGE Hyderabad Named Centre of Excellence in …
2. India's Mars mission was **Mangalyaan**, launched **2013**. India became the **first country to succeed on its first attempt** Teghaza 001: An Ancient Mars Meteorite
3. Launched in November 2026 by Dr. Virendra Kumar, Ministry of Social Justice and Empowerment, under the Atal Vayo Abhyuday Yojana (AVYAY). Vayo Samman Rashtriya Abhiyan
4. The first Bharat Renewable Energy Summit and Expo 2026 was held from 2–5 November 2026 at Bharat Mandapam, New Delhi, under the theme "Invest. Innovate. Inspire." Bharat Renewable Energy Summit and Expo (BRES) …
5. First published in **2007**. This is the **19th edition** Global Innovation Index 2026

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NABARD CURRENT AFFAIRS

Agriculture

Soreng Becomes India's First Organic Fisheries Cluster

Source: TH

Context of the News

Union Minister **Rajiv Ranjan Singh** launched the **Standard Operating Procedure (SOP) for organic fisheries certification** for the **North-Eastern Region**, during a visit to **Mangan, Sikkim**. **Soreng district in Sikkim** has become **India's first notified Organic Fisheries Cluster** under **PMMSY**.

What Is the Organic Fisheries SOP?

- It sets out a **framework** for:
  - **Organic fish production**
  - **Certification**
  - **Traceability**

What does it achieve?

- Makes the product more **credible**
- Builds **consumer confidence**
- Opens access to **premium markets**, both in India and abroad

What Is the Soreng Cluster?

India's **first notified Organic Fisheries Cluster**.

It brings together:

- **Organic production**
- **Certification**
- **Processing**
- **Value addition**
- **Marketing**

The aim is to strengthen the whole **fisheries value chain** and improve **market access**.

Important Facts for Exams

- **SOP:** Standard Operating Procedure. A written set of steps everyone must follow
- **PMMSY** — Pradhan Mantri Matsya Sampada Yojana, launched **2020**, with an outlay of **₹20,050 crore**
- **PM-MKSSY** is the newer sub-scheme for formalising the fisheries sector
- India is the world's **second-largest fish producer** and **second-largest aquaculture producer**
- Fish production reached about **198 lakh tonnes** in **2024-25**
- **Marine exports hit $8.4 billion** in 2025-26, an all-time high

- **Sikkim** became **India's first fully organic state** in **2016**, and won the **FAO Future Policy Gold Award** in **2018**
- **Ladakh** became **India's first fully organic Union Territory** in 2026
- Organic certification in India is through **NPOP** for exports and **PGS-India** for the domestic market
- **World Fisheries Day: 21 November**; **National Fish Farmers Day: 10 July**

Global Carbon Budget 2026

Source: Indian Express

Context of the News

The **Global Carbon Budget** study says **carbon dioxide emissions from fossil fuels** will be slightly **lower in 2026** than in 2025. It was released at **COP31** in **Antalya, Turkey**.

Key Highlights

- **Global Carbon Budget:** An annual scientific assessment of global carbon dioxide emissions, absorption and the remaining carbon budget.
- **Global fossil fuel emissions:** Expected to reach 38.2 billion tonnes ($GtCO_2$) in 2026, compared with 38.4 billion tonnes in 2025, a decline of 0.4%.
- **Reasons for the decline:**
  - Expansion of solar and wind energy is reducing dependence on fossil fuels.
  - The US-Iran conflict has disrupted oil supplies and increased energy prices, reducing oil consumption.
- **India's emissions:** Expected to increase by 4.4% in 2026, higher than its average annual growth of 3.5% over the previous decade.
- **Other major economies:** Emissions are expected to decline in China (0.9%), the United States (1.3%), the European Union (1.5%) and Japan (1%).
- **Total CO_2 emissions:** Despite the decline in fossil fuel emissions, total global CO_2 emissions are projected to increase to 43.3 billion tonnes in 2026 due to rising emissions from land-use changes, including deforestation and forest degradation.
- **Atmospheric CO_2 concentration:** Expected to reach 427.7 parts per million (ppm) in 2026, around 54% above pre-industrial levels.

Important Facts for Exams

- **Global Carbon Budget 2026**, released at **COP31, Antalya, Turkey**
- Fossil fuel CO_2: **38.4 billion tonnes (2025) → 38.2 billion tonnes (2026)**, a fall of **0.4 per cent**
- **India is the only major emitter rising**, up **4.4 per cent**, against a ten-year average of **3.5 per cent**
- **China, the US, the EU** and **Japan** are all expected to decline
- This is the **first fall since 2020**, when Covid caused a **2 per cent drop**
- Earlier declines: **1974, 1981, 1992, 1998, 2009** — all from temporary disruptions
- The study covers **only fossil fuel CO_2**, not all greenhouse gases
- The **WMO State of the Climate Report** says greenhouse gases hit a **record high in 2025**
- To stay within **1.5°C**, the world must cut emissions **almost in half** from 2019 levels by **2030**. Current projections show only about **2 per cent**
- **UNEP's Emissions Gap Report 2026** said **1.5°C without overshoot is no longer possible**
- India's targets: **45 per cent** cut in emission intensity by 2030, **50 per cent** non-fossil power by 2030, **net zero by 2070**
- Top emitters in order: **China, United States, India, EU, Russia**

Government Plans to Expand Chana Cultivation on Rainfed Land

Source: Mint

Context of the News

The government wants to **grow more chana** in India, to **cut imports** and keep prices steady. The **Department of Consumer Affairs** is finding **rainfed areas** where chana can be grown. **Chana** is also called **gram**. It is India's most widely eaten pulse.

What Is the Plan?

- **80 districts** have been identified across several states
- These are: **Madhya Pradesh, Rajasthan, Maharashtra, Uttar Pradesh, Karnataka, Andhra Pradesh, Gujarat, Haryana, Punjab, Jharkhand** and **Bihar**
- About **2.38 million hectares** of rainfed land in watershed areas has been roughly estimated
- The exact suitable area will be **mapped** by the departments involved

Important Facts for Exams

- **Chana is a rabi crop**, grown mainly in **Madhya Pradesh, Maharashtra** and **Rajasthan**
- **Madhya Pradesh is India's largest chana producer**
- India is the world's **largest producer, consumer and importer** of pulses
- India imports pulses mainly from **Australia, Canada, Myanmar, Mozambique** and **Tanzania**
- **Pulses imports hit a record $5.5 billion and 72.6 lakh tonnes in 2024-25**
- Related: the **Mission for Aatmanirbharta in Pulses (2025-26 to 2030-31)**, which targets **tur, urad** and **masur**
- Pulses are covered under **MSP** and the **Price Support Scheme**, run through **NAFED** and **NCCF**
- About **75 per cent** of India's pulse area is **rainfed**

India, Sri Lanka, Maldives and Bangladesh Launch BOB-NOR for Climate-Resilient Fisheries

- Bay of Bengal Network of Ocean Researchers for Fisheries (BOB-NOR) is a regional research network launched by India, Sri Lanka, Bangladesh and the Maldives.
- It aims to strengthen climate-resilient fisheries by combining ocean observations, climate information and fisheries data.
- The network was announced at an international meeting hosted by ICAR-Central Marine Fisheries Research Institute (CMFRI) in Kochi, Kerala.
- BOB-NOR will complement the existing Bay of Bengal Stock Assessment Network (BOBSAN), which focuses on fish stocks, recruitment, fishing mortality and catch data.

WMO: 2026 Set to Be One of the Four Warmest Years on Record

- According to the World Meteorological Organization (WMO), 2026 is likely to be among the four warmest years ever recorded.
- The period 2023–2026 is expected to include the four warmest years on record.
- The WMO's State of the Climate report highlighted record-high sea levels and ocean heat, along with declining freshwater storage.
- The report was released on the opening day of COP31 in Antalya, Türkiye.

RBI CURRENT AFFAIRS

SEBI Introduces Mutual Fund Settlement Netting Framework and Revises Derivative Limits

- The Securities and Exchange Board of India (SEBI) will allow mutual fund schemes to net fund obligations arising from outright purchase and sale transactions in the cash market, effective 1 April 2027.
- SEBI has eased accredited investor rules by allowing fund managers to certify eligibility. Accreditation will remain valid for three years.
- Securities market exposure has been introduced as an additional eligibility criterion: ₹5 crore for individuals, HUFs, family trusts and sole proprietorships, and ₹20 crore for other trusts and body corporates.
- The limit for outstanding positions in rupee-linked currency derivatives without underlying exposure has been reduced from USD 100 million to USD 5 million for domestic investors and FPIs.

MobiKwik's Subsidiary Receives RBI Approval to Operate as an NBFC

- MobiKwik Financial Services Private Limited (MFSPL) received the final Certificate of Registration from the RBI to operate as a Non-Banking Financial Company (NBFC).
- The approval was granted under Section 45-IA of the RBI Act, 1934.
- The approval allows MFSPL to provide loans directly instead of acting only as a Lending Service Provider for other lenders.
- The company plans to disburse loans worth ₹5,000 crore over the next 3–4 years, using an asset-light co-lending model.

SBI's US Subsidiary Opens Its First Branch Outside California

- State Bank of India (California) opened a new branch in Frisco, North Dallas, Texas, USA.
- It is the subsidiary's first physical expansion outside California and takes its total US locations to eight.
- The branch will provide retail and business banking, commercial lending, international remittances and specialised services for NRIs.
- The expansion aims to strengthen India–US financial connectivity and support businesses in North Texas.

Muhurat Trading

- Muhurat Trading is a special, one-hour trading session conducted by the BSE and NSE on Diwali.
- It marks the beginning of the traditional Hindu financial year, known as Vikram Samvat.
- The practice is linked to Chopda Pujan, the traditional worship of new account books by business communities on Diwali.
- The BSE formally introduced the organised exchange session in 1957, while the NSE adopted it in 1992.

RBI AND NABARD CURRENT AFFAIRS

Economy

Adani Ports to Acquire Netherlands-Based Evos for USD 2.88 Billion

- Adani Ports and Special Economic Zone Limited (APSEZ) announced an agreement to acquire a 100% stake in Evos B.V., a Netherlands-based liquid storage and terminal operator.
- The deal has an enterprise value of EUR 2.56 billion (approximately USD 2.88 billion).
- Evos operates eight port-based terminals across the Netherlands, Germany, Belgium, Spain and Malta,

adding 6.3 million cubic metres of storage capacity.
- The acquisition will expand APSEZ's network to 28 ports and terminals across 10 countries and strengthen its presence in Europe.

Social Issue

Ministry of Minority Affairs Reviews PM VIKAS Scheme through 'Samavesh Se VIKAS'

- The Ministry of Minority Affairs (MoMA) organised Samavesh Se VIKAS – Implementation Review and Stakeholder Dialogue in New Delhi in November 2026.
- The event reviewed the implementation of the Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) Scheme.
- MoUs included skill training for 2,400 candidates through Pithampur Auto Cluster, 6,300 candidates through the Centre of Excellence in Maritime & Shipbuilding, and 900 candidates through the Institute of Entrepreneurship Development.
- A separate MoU with the Central University of Kashmir will provide willow craft training to 120 candidates in Ganderbal district.

Misc GA

Modernist Artist Arpita Singh Passes Away at 89

- Renowned Indian modernist artist Arpita Singh passed away in New Delhi at the age of 89 due to age-related health problems.
- She was widely known for her detailed figurative paintings.
- She received the Padma Bhushan in 2011 for her contribution to art.
- She was also awarded the Lalit Kala Akademi Fellowship in 2014.

Nyoma Airbase: IAF's IL-76MD Makes High-Altitude Landing

- An Indian Air Force IL-76MD heavy-lift transport aircraft made a record high-altitude landing at the Mudh-Nyoma airbase in eastern Ladakh.
- The airbase is located at approximately 13,700 feet in Leh district, south of the Indus River.
- It is around 46 km from the Line of Actual Control (LAC).
- The airfield has been developed from an Advanced Landing Ground into an all-weather airbase capable of operating fighter aircraft and heavy transport aircraft.

Rahat Mitra Exercise 2026

- Rahat Mitra Exercise 2026 involved coordinated disaster-management activities by the Indian Army and Indian Navy.
- A Table-Top Exercise (TTX) based on a severe cyclone scenario was conducted to discuss joint response plans.
- The Army demonstrated obstacle clearance, bridge-laying, rescue and dewatering operations.
- The Navy showcased Humanitarian Assistance and Disaster Relief (HADR) capabilities through INS Sukanya, INS Bitra and a Chetak helicopter.

MHA Relaxes Passport and Visa Rules for Certain Foreign Nationals

- In November 2026, the Ministry of Home Affairs notified the Immigration and Foreigners (Exemption)

(Amendment) Order, 2026.

- It provides specified exemptions from passport and visa requirements to certain categories, including eligible Pakistani nationals, persons of Indian origin who acquired Malaysian or Singaporean citizenship, registered Sri Lankan Tamil refugees and eligible Tibetans.
- Some Pakistani nationals who entered India on or before 31 December 2009 for permanent settlement may be exempt from passport renewal requirements, subject to specified conditions.
- The amendment also revises certain travel and identification requirements for Indian, Nepalese and Bhutanese citizens travelling between the neighbouring countries.

India Signs MoU with German Firms to Establish First Solar Technology CoE

- IB Solar signed an MoU with German technology companies Centrotherm International AG, RENA Technologies GmbH and ISC Konstanz to establish India's first Centre of Excellence (CoE) for Solar Technology.
- The proposed centre will be located in the Yamuna Expressway Industrial Development Authority (YEIDA) region, Uttar Pradesh.
- It will focus on technology development, research and development, skill development and knowledge sharing.
- The initiative is supported by the National Solar Energy Federation of India, German Solar Association (BSW) and GIZ.

Commonwealth Heads of Government Meeting (CHOGM) 2026

- CHOGM 2026 was held from 1–4 November 2026 in St. John's, Antigua and Barbuda.
- The meeting was chaired by Gaston Browne, Prime Minister of Antigua and Barbuda, and formally inaugurated by King Charles III.
- Its theme was Accelerating Partnerships and Investment for a Prosperous Commonwealth. Representatives from the 56 member countries participated.
- Leaders discussed trade, investment, climate resilience and digital transformation. The meeting also highlighted an investment pipeline worth over USD 52 billion across 28 developing countries.

India Announces USD 500 Million Line of Credit to Guyana

- On the sidelines of CHOGM 2026, External Affairs Minister Dr. S. Jaishankar met Guyana's President Irfaan Ali.
- India announced a USD 500 million Line of Credit (LoC) for road, healthcare and defence projects in Guyana.
- Both countries signed agreements relating to manufacturing projects for Micro and Small Enterprises, Quick Impact Projects and Digital Public Infrastructure.
- The cooperation also includes developing a UPI-like digital payment system in Guyana.

Pedro Alliana Becomes Paraguay's President

- Pedro Alliana, former Vice-President of Paraguay, was sworn in as the country's President on 6 November 2026, according to the supplied report.
- He assumed office following the reported removal of former President Santiago Peña.
- Alliana will complete the existing presidential term, which runs until 15 August 2028.
- He is a member of the National Republican Association (Colorado Party) and previously served as President of the Chamber of Deputies.

Shivani Gupta Elected to UN Advisory Committee on Administrative and Budgetary Questions

- Indian diplomat Shivani Gupta was elected unopposed to the UN Advisory Committee on Administrative and Budgetary Questions (ACABQ) for the 2027–2029 term.
- She was nominated through the UN General Assembly's Fifth Committee for a seat allocated to the Asia-Pacific region.
- She is a 2018-batch Indian Foreign Service (IFS) officer and serves as First Secretary at India's Permanent Mission to the UN.
- The ACABQ has 21 members who review UN budgets, administrative matters and resource proposals.

Justice Rajesh Bindal Appointed Chairperson of NCLAT

- The Central Government appointed former Supreme Court judge Justice Rajesh Bindal as Chairperson of the National Company Law Appellate Tribunal (NCLAT) on 5 November 2026.
- He will serve a five-year term from 2026 to 2031, succeeding Justice Ashok Bhushan.
- He previously served as Chief Justice of the Allahabad High Court and was elevated to the Supreme Court on 13 February 2023.
- NCLAT was constituted on 1 June 2016 under Section 410 of the Companies Act, 2013, to hear appeals involving company law, insolvency and competition matters.

MATSYA-6000 Completes Unmanned Trials under Deep Ocean Mission

- India successfully completed unmanned trials of the MATSYA-6000 human submersible under the Samudrayaan Project of the Deep Ocean Mission.
- The trials tested flotation, underwater stability, ballast systems and buoyancy and depth-control mechanisms.
- The submersible is being developed by the National Institute of Ocean Technology (NIOT), Chennai, under the Ministry of Earth Sciences.
- The project aims to develop India's capability for human exploration of the deep ocean.

Anuj Shrivatri Becomes India's 100th Chess Grandmaster

- Anuj Shrivatri, a 22-year-old chess player from Madhya Pradesh, became India's 100th Grandmaster (GM).
- He achieved the milestone after winning the 7th ASEAN+ Individual Open Chess Championship, held from 3–8 November 2026 in the Philippines.
- He became the first Grandmaster from Madhya Pradesh.
- He achieved the milestone 38 years after Viswanathan Anand, India's first Grandmaster, earned the title in 1988.

Mohammed Shami Announces Retirement from Test Cricket

- Indian fast bowler Mohammed Shami announced his retirement from Test cricket in November 2026, ending a 13-year Test career, according to the supplied report.
- He played 64 Test matches and took 229 wickets, with a bowling average of 27.71.
- His Test career included six five-wicket hauls, with best bowling figures of 6/56.
- He received the Arjuna Award in January 2024 and will continue playing white-ball cricket.

International Day of Radiology 2026 – 8 November

- The International Day of Radiology (IDoR) is observed every year on 8 November to recognise the role

of radiology in healthcare.

- The date marks the discovery of X-rays by Wilhelm Conrad Röntgen in 1895.
- The first European Day of Radiology was organised on 10 February 2011. The global observance was later established by the European Society of Radiology, Radiological Society of North America and American College of Radiology.
- The 2026 observance marked its 15th edition, highlighting early disease detection, better diagnosis and improved treatment outcomes.

FIVE TO REMEMBER · 10 NOVEMBER 2026

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5. She is a 2018-batch Indian Foreign Service (IFS) officer and serves as First Secretary at India's Permanent Mission to the UN. Shivani Gupta Elected to UN Advisory Committee ...

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NABARD CURRENT AFFAIRS

India Re-elected as President of International Solar Alliance for Third Consecutive Term

- India was re-elected as President of the International Solar Alliance (ISA) for the 2026–2028 term, while France was re-elected as Co-President.
- The election took place during the ISA's 9th Session, held alongside the Bharat Renewable Energy Summit and Expo 2026 in New Delhi.
- India committed ₹225 crore (USD 25 million) to expand affordable solar energy access. ISA initiatives include the USD 200 million Africa Solar Facility and USD 300 million Nigeria Distributed Renewable Energy Fund.
- ISA aims to support the global deployment of one million solar pumps, promote solar projects in island countries and develop up to 500 MW of solar capacity in Small Island Developing States by 2030.

About ISA

- Jointly launched by India and France on 30 November 2015 during COP21 in Paris.
- Its objective is to promote solar energy adoption and international cooperation under the principle of One Sun, One World, One Grid (OSOWOG).
- It had 130 signatory and member countries as of November 2026.

Debrigarh Wildlife Sanctuary Records Tiger Movement from Dechuan-Lakhanpur Corridor

- A Royal Bengal Tiger entered Odisha's Debrigarh Wildlife Sanctuary through the Dechuan-Lakhanpur corridor. This is the second such tiger movement into the sanctuary in five years.
- The sanctuary covers 346.91 sq. km and is located in Bargarh district, western Odisha, near Sambalpur.
- It is bordered by the Hirakud Reservoir, built on the Mahanadi River, towards its eastern and northern sides.
- Debrigarh was notified as a wildlife sanctuary in 1985 under the Wildlife (Protection) Act, 1972. It is also an Eco-Sensitive Zone.

Reports & Articles

Goa Tops Access (In)Equality Index

- The Access (In)Equality Index (AEI), 2021 ranked Goa first among Indian States and Union Territories.
- The index was published by the Centre for New Economics Studies (CNES) at O. P. Jindal Global University.
- It examines inequality in access to essential services and opportunities across different sections of society.
- Goa scored 0.67, the highest score in the index, and ranked second in access to secondary education.
- The index measures access to healthcare, education, justice, socio-economic security and basic facilities such as drinking water, sanitation, housing and clean energy.

- It considers affordability, geographical availability and quality of services, while examining differences based on gender, caste and rural–urban location.

RBI CURRENT AFFAIRS

IRDAI Forms Two Working Groups to Develop Risk-Based Capital Framework

- The Insurance Regulatory and Development Authority of India (IRDAI) has formed two working groups to develop a Risk-Based Capital (RBC) framework aligned with Indian Accounting Standards (Ind AS).
- The groups have been given one month to prepare draft RBC regulations and an approach paper.
- Under the existing factor-based solvency system, insurers maintain capital according to fixed requirements. Under RBC, capital requirements will depend on the actual risks faced by an insurer.
- Insurers taking higher risks will need to maintain more capital, while those taking lower risks may require less. The proposed framework will use an economic balance sheet, based on current market values.

Indian Overseas Bank Launches IOB Digital Rupee App with Programmable CBDC Facility

- Indian Overseas Bank (IOB) launched its IOB Digital Rupee mobile application to enable customers to make transactions using India's Central Bank Digital Currency (CBDC).
- The app supports Peer-to-Peer (P2P) and Peer-to-Merchant (P2M) transactions, along with UPI interoperability.
- Its Programmable CBDC (PCBDC) facility allows government funds to be disbursed for specific purposes, supporting Direct Benefit Transfer (DBT) and targeted financial assistance.
- The Digital Rupee (e₹) is a digital form of currency issued by the RBI and recognised as legal tender. Its retail pilot began on 1 December 2022.

ICICI Life Insurance Launches EzyGrow ULIP

- ICICI Life Insurance launched EzyGrow, a Unit-Linked Insurance Plan (ULIP), exclusively through Policybazaar.
- The plan offers 2X and 3X Waiver of Premium benefits, under which the insurer funds twice or thrice the remaining premiums upon the death of the life assured, subject to policy conditions.
- It combines market-linked investments with life insurance protection and offers family income benefits and maturity boosters.
- The plan also provides options such as partial withdrawals and Systematic Withdrawal Plans (SWPs), subject to policy conditions. ULIPs have a five-year lock-in period in India, and investment returns are market-linked rather than guaranteed.

RBI AND NABARD CURRENT AFFAIRS

WHO Report on Adolescent Physical Inactivity 2026

Source: New Indian Express

Context of the News

A **WHO study** published in **The Lancet Global Health** found that **one in four adolescents worldwide** — about **240 million** — did **not have a single day** with at least **60 minutes of physical activity**.

What Is the Study?

- By the **World Health Organization**
- It studied physical activity among adolescents aged **11 to 17**

- Based on **389 surveys** across **140 countries and territories**
- Covering over **3.2 million adolescents**

Important Facts for Exams

- **WHO study** in **The Lancet Global Health**, covering ages **11 to 17**
- Based on **389 surveys** in **140 countries**, covering over **3.2 million** adolescents
- **One in four (240 million)** had **no active day** at all
- Average: **2.7 active days** per week
- Only **14 per cent** were active on **all seven days**
- Gender gap: **28 per cent of girls** had no active day, against **22 per cent of boys**
- Daily activity: **11 per cent of girls**, **17 per cent of boys**
- Levels have been **unchanged for 15 years**
- Country-level inactivity ranges from **4 per cent to over 40 per cent**
- **WHO** recommends **60 minutes** of activity daily for children and adolescents
- **WHO** was founded in **1948**, headquartered at **Geneva**. **World Health Day is 7 April**
- The **WHO Global Action Plan on Physical Activity (2018-2030)** aims to cut inactivity by **15 per cent**
- India's related programmes: **Fit India Movement (2019)**, **Khelo India**, and **Eat Right India**

National Air Quality Index

Source: New Indian Express

Context of the News

Delhi's air quality fell sharply after **Diwali firecrackers**. Several stations recorded **"severe"** pollution. The official **AQI was 370**, while some private apps showed readings near **1,000**.

What Is the AQI?

- It turns many different pollutant readings into **one single number**
- That number comes with a **category** and a **colour**
- The aim is to tell the public, in simple terms, **how bad the air is** and what it means for health

Who Made It?

Item	Detail
Launched	**17 September 2014**, in New Delhi
Under	**Swachh Bharat Abhiyan**
Ministry	**MoEFCC**
Prepared by	**Central Pollution Control Board**, with **IIT Kanpur** and an expert committee

What Are the Six Categories?

AQI	Category	Colour	Health effect
0-50	**Good**	**Green**	Almost no effect
51-100	**Satisfactory**	**Light green**	Minor breathing trouble for sensitive people
101-200	**Moderate**	**Yellow**	Breathing trouble for people with lung, asthma or heart problems
201-300	**Poor**	**Orange**	Breathing trouble for most people on long exposure
301-400	**Very Poor**	**Red**	Respiratory illness on long exposure
401-500	**Severe**	**Dark red**	Affects even healthy people. Serious for the ill

Which Pollutants Are Measured?

Eight in total:

- **PM_{10}** and **$PM_{2.5}$** — fine dust particles
- **NO_2** — nitrogen dioxide
- **SO_2** — sulphur dioxide
- **CO** — carbon monoxide
- **O_3** — ozone
- **NH_3** — ammonia
- **Pb** — lead

Exercise RAHAT MITRA

Source: PIB

Context of the News

The **first-ever** India-Myanmar **tri-services disaster relief exercise**, called **RAHAT MITRA**, concluded in **Chennai**.

What Is It?

- A **bilateral** exercise between **India and Myanmar**
- **Tri-services**, meaning **Army, Navy and Air Force** together
- On **Humanitarian Assistance and Disaster Relief (HADR)**
- Covering **land, air and sea**

Where?

- **Chennai, Tamil Nadu**

Exercise Naseem Al Bahr

Source: News on Air

Context of the News

INS Surat arrived at **Muscat, Oman**, for the **15th edition** of **Exercise Naseem Al Bahr**. It will be followed by a **Coordinated Patrol** between the two navies.

What Is It?

- A **bilateral naval exercise** between the **Indian Navy** and the **Royal Navy of Oman**
- **15th edition**
- Held at **Muscat, Oman**

What Is the Aim?

- Strengthen **naval cooperation**
- Improve the ability to **operate together**
- Support **maritime security**

Unemployment Rate among Urban Youth Rises to 18.9% in Q2 FY 2026–27

- According to the Periodic Labour Force Survey (PLFS) quarterly bulletin released by the National Statistics Office (NSO), the unemployment rate among urban youth aged 15–29 years increased to 18.9% in July–September 2026.
- This was a six-quarter high, compared with 18.2% in the previous quarter.
- The unemployment rate among urban young women rose to 26.1%, while the rate among urban young

men increased to 16.5% under the Current Weekly Status (CWS) approach.
- However, the overall youth unemployment rate (rural and urban combined) declined from 15.9% to 15.3%, mainly due to a fall in rural youth unemployment from 14.7% to 13.6%.

Economy in News

ADB Releases USD 21.6 Million First Tranche for Mizoram Healthcare Scheme

- The Asian Development Bank (ADB) released the first tranche of USD 21.6 million under its USD 108 million results-based loan to strengthen the Mizoram Universal Healthcare Scheme (MUHCS).
- The amount was transferred to the Union Ministry of Finance on 29 October 2026 after Mizoram achieved two Disbursement-Linked Indicators (DLIs). The state received ₹205.49 crore on 5 November 2026.
- Of the amount received, ₹184.93 crore (90%) is a grant, while ₹20.54 crore (10%) is a loan. The money will be deposited in the state's Healthcare Corpus Fund.
- Launched in March 2025 and operational from 1 April 2025, MUHCS provides eligible families with cashless healthcare coverage of up to ₹5 lakh annually at government and empanelled private hospitals.

Social Issue in News

National Legal Services Day 2026 – 9 November

- National Legal Services Day (NLSD) is observed every year on 9 November to promote legal awareness and equal access to justice, particularly for weaker and disadvantaged sections.
- It marks the commencement of the Legal Services Authorities Act, 1987, which came into force on 9 November 1995.
- The Act provides free and competent legal services to eligible people who cannot afford legal representation.
- The observance was proposed by Justice A.S. Anand, then Executive Chairman of the National Legal Services Authority (NALSA), during its first annual meet in 1998.

The 1.5°C Overshoot Narrative at COP31

- The 1.5°C overshoot refers to a situation in which global temperatures temporarily rise above the 1.5°C limit set under the Paris Agreement.
- Some climate models suggest that temperatures could later return below 1.5°C by 2100 through large-scale Carbon Dioxide Removal (CDR).
- CDR refers to removing carbon dioxide from the atmosphere and storing it through methods such as direct air capture and ecosystem-based carbon storage.
- The debate raises concerns that relying on future carbon removal technologies could delay immediate emission cuts, while placing a greater burden on developing countries.

Misc GA

France Honours Dr. Devi Shetty with National Order of Merit

- The Government of France conferred the Knight of the National Order of Merit (Chevalier de l'Ordre national du Mérite) on Dr. Devi Prasad Shetty, founder and chairman of Narayana Health.
- The award recognised his support to the French community in Bengaluru during the COVID-19

pandemic.

- The honour was presented by Marc Lamy, Consul General of France in Bengaluru.
- Established on 3 December 1963 by French President Charles de Gaulle, the National Order of Merit is France's second-highest national order after the Legion of Honour. It has five grades: Knight, Officer, Commander, Grand Officer and Grand Cross.

Uttarakhand Police Receives President's Colour

- Union Home Minister Amit Shah conferred the President's Colour (Rashtrapati Ka Nishan) on Uttarakhand Police in November 2026.
- Uttarakhand became the 16th state police force in India to receive this honour.
- The ceremony coincided with the 25th anniversary of Uttarakhand's formation on 9 November 2000.
- The President's Colour is the highest ceremonial honour awarded to military and police units for distinguished service, discipline, valour and dedication. The Indian Navy was the first Indian armed force to receive it, on 27 May 1951.

Filipino Engineer Aldrei Ong Wins 2026 James Dyson Global Sustainability Award

- Filipino structural engineer Aldrei Ong won the 2026 James Dyson Global Sustainability Award for developing Sentinel, a low-cost sensor that detects hidden damage in concrete structures after earthquakes.
- Sentinel converts a conventional concrete spacer block into a sensor that detects cracks through changes in electrical resistance.
- Embedded electrodes and an electronic module send the collected data wirelessly to an online dashboard for remote monitoring.
- The competition received 2,294 entries from 28 countries and regions. The invention aims to improve building safety after earthquakes.

PV Sindhu Elected IOA Athletes' Commission Chairperson

- The Indian Olympic Association (IOA) elected badminton player PV Sindhu as Chairperson of its Athletes' Commission for the 2026–2030 term on 6 November 2026.
- Hockey captain Harmanpreet Singh was elected Vice-Chairperson.
- The commission has 10 elected members, comprising five male and five female athletes, serving a four-year term.
- Mirabai Chanu and Sajan Prakash were elected to represent female and male athletes, respectively, in the IOA General Assembly and will exercise voting rights in the IOA elections scheduled for 5 December 2026.

India and France Launch Critical Technologies Dialogue

- India and France held the third India-France Strategic Space Dialogue and the first India-France Economic Security and Critical Technologies Dialogue in Paris on 10 November 2026.
- The meetings were co-chaired by India's Foreign Secretary Vikram Misri and France's senior foreign ministry official Martin Briens.
- The space dialogue reviewed cooperation between ISRO and France's CNES, including commercial space activities and strategic cooperation.
- The new dialogue will focus on supply-chain security, critical technologies, cybersecurity and protection of strategic supplies.

Dhinidhi Desinghu Wins Two Swimming Bronzes at Youth Olympics

- Indian swimmer Dhinidhi Desinghu won two bronze medals at the 2026 Youth Olympic Games held in Dakar, Senegal.
- She won bronze in the women's 100m freestyle in 56.27 seconds, setting a new Indian national record.
- She won her second bronze in the women's 200m freestyle on 6 November 2026.
- She became the first Indian swimmer to win a Youth Olympics medal and the first Indian athlete to win two individual medals at one edition of the Games.

GCC Approves Advanced Military Command Headquarters in Kuwait

- The six members of the Gulf Cooperation Council (GCC) approved the establishment of an advanced headquarters for their Unified Military Command in Kuwait on 10 November 2026.
- The decision was announced after the 23rd meeting of the GCC Joint Defence Council in Manama, Bahrain.
- Appropriate military forces will be deployed at the new headquarters. Their number and composition have not yet been announced.
- The GCC consists of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates. The move aims to strengthen joint defence and military coordination.

PJ.2.1 SARS-CoV-2 Lineage Detected Across Countries

- PJ.2.1, a new lineage of SARS-CoV-2, was first identified in Ontario, Canada, on 2 May 2026. It has since been detected in several countries.
- The World Health Organization (WHO) warned on 31 October 2026 about its increasing risk of global spread.
- It has been reported in countries including the United States, Canada, Spain, France, Israel, Singapore, Australia and New Zealand.
- As of 10 November, there was insufficient evidence to confirm that PJ.2.1 causes more severe illness or higher hospitalisation and death rates. Its detection in India had not been confirmed.

Google Launches TPU 8tx and TPU 8i Max

- Google launched two new eighth-generation Tensor Processing Units (TPUs) on 9 November 2026 to support advanced Artificial Intelligence (AI) workloads.
- TPU 8tx is designed for confidential AI computing. It uses hardware-level security to protect sensitive data and AI model information while processing.
- TPU 8i Max is designed for workloads involving large documents, codebases and long AI conversations. It combines two TPU 8i chips in one package.
- The launch expands Google's AI chip range and strengthens its effort to provide alternatives to processors used in AI data centres. Constellation Research

Abhishek Awasthi Elected Greater Bendigo Mayor

- Abhishek Awasthi, a person of Indian origin, was elected Mayor of the City of Greater Bendigo in Victoria, Australia, for the 2026–27 term.
- He is the first person of Indian origin to hold this position.
- He was elected unanimously by the city councillors, with Andrea Metcalf elected Deputy Mayor.
- Awasthi is 43 years old and originally hails from Mandi, Himachal Pradesh. City of Greater Bendigo

Oxford Returns Remains of 39 Naga People to India

- The Pitt Rivers Museum of the University of Oxford returned the ancestral remains of 39 Naga people to representatives of the Naga community on 9 November 2026.
- The remains, mainly skulls, had been taken during British colonial rule between 1910 and 1940.
- They were formally handed over to the Forum for Naga Reconciliation and the Naga Tribe Hoho.
- The return followed a six-year community-led process. The remains are expected to be taken to Naga Solidarity Park in Kohima, Nagaland, for burial.

New Scorpion Species Discovered in Similipal Tiger Reserve

- Researchers discovered a new scorpion species named Liocheles similipalensis in the Similipal Tiger Reserve, Mayurbhanj district, Odisha.
- The discovery was published in the scientific journal Euscorpius.
- The scorpion measures 44–53 mm and has a glossy bluish-black body.
- It was found in rocky habitats within tropical moist deciduous forests at around 1,000 metres above sea level. It is the fourth species of the genus Liocheles recorded in India and the first in Odisha.

World Science Day for Peace and Development 2026 – 10 November

- World Science Day for Peace and Development is observed annually on 10 November under the auspices of UNESCO.
- The 2026 theme was “Common Ground Through Science Diplomacy”, highlighting how scientific cooperation can build trust and address shared global challenges.
- UNESCO proclaimed the day in 2001, and it was first observed on 10 November 2002.
- The observance takes place during the International Decade of Sciences for Sustainable Development (2024–2033). The International Week of Science and Peace is observed from 9–15 November.

National Entrepreneurship Day 2026 – 9 November

- National Entrepreneurship Day is observed on 9 November to mark the establishment of the Ministry of Skill Development and Entrepreneurship (MSDE) on the same date in 2014.
- The day recognises entrepreneurship as an important driver of employment, innovation and economic growth.
- India is the world's third-largest startup ecosystem, with more than 2.62 lakh DPIIT-recognised startups as of November 2026, according to the supplied report.
- More than 55,200 startups were recognised during FY 2025–26, while startups had generated over 25 lakh direct jobs up to October 2026.

FIVE TO REMEMBER · 11 NOVEMBER 2026

1. Launched in March 2025 and operational from 1 April 2025, MUHCS provides eligible families with cashless healthcare coverage of up to ₹5 lakh annually at government and empanelled private hospitals. ADB Releases USD 21.6 Million First Tranche for…
2. The Access (In)Equality Index (AEI), 2021 ranked Goa first among Indian States and Union Territories. Goa Tops Access (In)Equality Index
3. The observance was proposed by Justice A.S. Anand, then Executive Chairman of the National Legal Services Authority (NALSA), during its first annual meet in 1998. National Legal Services Day 2026 – 9 November
4. National Entrepreneurship Day is observed on 9 November to mark the establishment of the Ministry of Skill Development and Entrepreneurship (MSDE) on the same date in 2014. National Entrepreneurship Day 2026 – 9 November
5. The **WHO Global Action Plan on Physical Activity (2018-2030)** aims to cut inactivity by **15 per cent** WHO Report on Adolescent Physical Inactivity 20…

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NABARD CURRENT AFFAIRS

Agriculture

Fertiliser Subsidy Rises Far Above Budget Estimate

- The Union Cabinet approved ₹62,370.02 crore in fertiliser subsidy for the Rabi 2026–27 season, which is ₹24,417.73 crore higher than the previous Rabi season's allocation.
- The subsidy for Kharif 2026 was ₹41,533.81 crore, taking the combined Rabi and Kharif subsidy to over ₹1 lakh crore.
- The sharp increase is due to high global prices of urea, phosphatic and potassic (P&K) fertilisers, along with rising prices of natural gas used in fertiliser production.
- The government had budgeted ₹1.71 lakh crore for total fertiliser subsidy in FY 2026–27. Actual spending may rise considerably above this estimate.

What Is Nutrient-Based Subsidy (NBS)?

- NBS is provided on non-urea fertilisers.
- Subsidy rates are fixed for each kilogram of the four nutrients: Nitrogen, Phosphorus, Potash and Sulphur.
- The government pays the subsidy to fertiliser companies, allowing farmers to purchase fertilisers at lower prices.

Schemes

PMEGP Subsidy of ₹1,000 Crore Released for 11,333 Micro Enterprises

- Union Minister Jitan Ram Manjhi released ₹1,000 crore as Margin Money subsidy under the Prime Minister's Employment Generation Programme (PMEGP) in October 2026.
- The amount will support 11,333 new micro enterprises across India.
- PMEGP is a credit-linked subsidy scheme launched in August 2008 to generate employment through new micro-enterprises in the non-farm sector in rural and urban areas.
- It is administered by the Ministry of MSME and implemented by the Khadi and Village Industries Commission (KVIC), the national-level nodal agency.

Eligibility:

- Applicants must be above 18 years of age.
- At least Class VIII qualification is required for projects costing above ₹10 lakh in manufacturing and ₹5 lakh in the business/service sector.

The PLI Scheme for Promoting Domestic Manufacturing of Medical Devices

- The Government of India invited fresh applications under the Production Linked Incentive Scheme for

Promoting Domestic Manufacturing of Medical Devices (PLI-MD).

- The scheme's tenure has been extended up to FY 2035–36.
- It provides financial incentives on incremental sales of domestically manufactured medical devices and critical components.
- Launched in FY 2020–21, the scheme aims to reduce imports, strengthen domestic manufacturing and promote the Make in India initiative.

PIB

Delhi's First Recreational Yamuna River Cruise Service Inaugurated

- Union Minister Sarbananda Sonowal inaugurated Delhi's first recreational cruise service on the Yamuna River on 10 November 2026 at Sonia Vihar.
- The service operates a 30-seater electric-powered vessel on the Sonia Vihar–Jagatpur stretch, covering around 6 km on a round trip.
- The Yamuna River is designated as National Waterway-110 (NW-110) under the National Waterways Act, 2016.
- The project is led by the Inland Waterways Authority of India (IWAI) under the Ministry of Ports, Shipping and Waterways, in coordination with Delhi government agencies.

RBI CURRENT AFFAIRS

Banking and Finance

Micro Credit Guarantee Scheme Extended to 2031

Source: TH

Context of the News

The Union Cabinet approved continuing the **Credit Guarantee Fund for Micro Units (CGFMU)** for **five more years**, up to **March 2031**. This will support loans worth **₹12.6 lakh crore**.

What Is CGFMU?

- A **credit guarantee fund** for small loans
- Launched in **January 2016**
- It supports loans given under the **Pradhan Mantri Mudra Yojana (PMMY)**

How does it work?

- It gives **guarantee cover to lending institutions**
- Through the **National Credit Guarantee Trustee Company Limited (NCGTC)**
- The guarantee protects lenders against **default risk**
- A **Mudra loan is collateral-free**. The borrower gives no security.
- So if the borrower cannot repay, the bank loses everything. Most banks would avoid such lending.
- The guarantee fund **covers part of that loss**. This makes banks willing to lend to people who have no assets to pledge.

Important Facts for Exams

- **CGFMU extended to March 2031**, with a corpus of **₹5,000 crore**
- It will support **₹12.6 lakh crore** of **PMMY** loans

- **CGFMU** was launched in **January 2016**
- It works through the **NCGTC**
- As of **September 2026**: over **60.36 crore** loans worth **₹43.34 lakh crore** under **PMMY**
- **PMMY** was launched on **8 April 2015**
- **Mudra loan categories**: **Shishu** up to ₹50,000, **Kishore** ₹50,000 to ₹5 lakh, **Tarun** ₹5 lakh to ₹10 lakh, and **Tarun Plus** ₹10 lakh to ₹20 lakh, added in 2024
- Mudra loans are **collateral-free**
- **MUDRA** stands for **Micro Units Development and Refinance Agency**

RBI Issues Cybersecurity Directions for Non-Bank Payment System Operators

- The Reserve Bank of India (RBI) issued Master Directions on Cyber Resilience and Digital Payment Security Controls for non-bank Payment System Operators (PSOs) on 5 November 2026.
- PSOs must report unusual incidents, including cyberattacks, major system failures, internal fraud and settlement delays, to the RBI and CERT-In within six hours of detection.
- The directions apply immediately to large and medium non-bank PSOs, while small PSOs have until 1 April 2028 to comply.
- The directions aim to strengthen information security, protect digital payment systems and improve their ability to recover from cyber incidents.

RBI Consolidates Domestic Money Transfer Rules

- The RBI consolidated its existing rules on Domestic Money Transfer (DMT) into a single set of directions.
- The existing transaction limits remain unchanged, while safeguards for cash-based money transfers have been formalised.
- A walk-in customer can send up to ₹50,000 per transaction through NEFT at a bank branch.
- Through business correspondents, ATMs and other approved channels, the cash-in limit is ₹5,000 per transaction, with a monthly limit of ₹25,000 per sender.

Cash-out limits:

Particulars	Limit
Per transaction	₹10,000
Per month, per beneficiary	₹25,000

IRDAI Constitutes Working Groups for Risk-Based Capital Framework

- The Insurance Regulatory and Development Authority of India (IRDAI) constituted two working groups to develop a Risk-Based Capital (RBC) framework aligned with Indian Accounting Standards (Ind-AS).
- The proposed framework will replace the existing factor-based solvency system.
- Under the RBC approach, insurance companies will have to maintain capital according to the actual risks associated with their operations.
- The two groups will separately examine the requirements of life and non-life insurance companies.

Patna Municipal Corporation Raises ₹199.99 Crore Through Municipal Bonds

- The Patna Municipal Corporation (PMC) became the first urban local body in Bihar to raise funds through municipal bonds.
- It mobilised approximately ₹199.99 crore through a bond issue on 30 October 2026 using the NSE Electronic Bidding Platform.

- The bonds carry an annual interest rate of 9.20% and have a tenure of 10 years.
- The funds will support 18 development projects across 15 locations in Patna, including vending zones, parking facilities, marriage halls and commercial infrastructure.
- Municipal Bonds: Debt securities issued by urban local bodies to raise money from investors for infrastructure and civic development.

RBI AND NABARD CURRENT AFFAIRS

Yuge Yugeen Bharat Museum Approved

Source: The Hindu

Context of the News

The **Cabinet Committee on Economic Affairs** approved a **₹3,230 crore** project to build the **Yuge Yugeen Bharat Museum** in the **North and South Block** buildings in New Delhi.

What Is the Project?

Item	Detail
Cost	**₹3,230 crore**
Location	**North and South Block**, New Delhi
Built-up area	About **1,78,509 square metres**
Period	**2026-27 to 2030-31**, in phases

It will be the **largest display area of any museum in the world**.

Important Facts for Exams

- The **National Museum, New Delhi** was set up in **1949**
- **ASI** was founded in **1861** by **Alexander Cunningham**, under the Ministry of Culture
- The project is part of the **Central Vista** redevelopment
- **International Museum Day: 18 May** — the same date the museum was announced

UNESCO Global Education Monitoring Report 2026

Source: UNESCO

Context of the News

The **UNESCO GEM Report 2026** found that **Indian women now outnumber men in higher education**. But a sharp **rural-urban gap** leaves **rural girls behind** at the school-completion stage.

What Is the GEM Report?

- An **independent annual report**, hosted and published by **UNESCO**
- Mandated under the **Education 2030 Incheon Declaration**
- It tracks progress on **Sustainable Development Goal 4**, which is about education

Findings Related to India

1. Rural-Urban Gender Gap

Area	Upper Secondary GPI
India overall	0.89
Rural India	0.59
Urban India	1.00 (Parity)

- Rural India has only 59 girls completing upper secondary education for every 100 boys.
- Major barriers include distance to schools, safety concerns and household responsibilities.

2. Women Leading in Higher Education

Indicator	Women	Men
Higher Education GER	31.2%	28.9%

- **Higher education GPI:** 1.08.
- Women have led enrolment for seven consecutive years.
- Women's enrolment increased from 1.57 crore (2014–15) to 2.24 crore (2023–24), a rise of 42.2%.

3. Other Education Indicators

- Secondary dropout rate: 7%.
- School retention rate: 51.9%.
- Girls' share in total school enrolment: 48.4%.
- India has reduced over 65% of its original gender gap in upper secondary completion since 2000.

Factors Behind India's Progress

- School Meals: Free meals improved primary enrolment among girls, particularly in poor rural areas.
- Separate Toilets: Improved enrolment and retention of adolescent girls.
- Girls' Clubs: Peer support and life-skills training improved secondary completion in Karnataka.

Major Challenges

- Rural girls face safety concerns, long travel distances and household responsibilities.
- Education funding does not adequately reach disadvantaged communities.
- One in three countries does not report rural-urban education gaps.
- Delayed enrolment and grade progression affect timely school completion.

UNESCO's Recommendations

- Include education targets in government budgets.
- Increase funding for rural schools and disadvantaged communities.
- Combine infrastructure, social protection and institutional reforms.
- Focus on completion rates rather than enrolment figures alone.

Important Facts for Exams

- **GEM Report 2026** by **UNESCO**, tracking **SDG 4**
- **Out-of-school numbers rose to 273 million** in 2024, the **seventh straight rise**; **13 million** more in conflict areas are not counted
- Enrolment since 2000: **pre-primary +45**, **primary and secondary +30**, **tertiary +161 per cent**
- **India's upper secondary GPI: 0.89 overall**, **0.59 rural**, **parity urban**
- India is a **fast-progress country**, closing over **65 per cent** of its original gap since 2000
- **Women's GER 31.2 per cent** against **men's 28.9**; **GPI 1.08**; women ahead for **seven years**
- Women in higher education: **1.57 crore (2014-15) → 2.24 crore (2023-24)**, up **42.2 per cent**
- Secondary dropout **7 per cent**; retention **51.9 per cent**; girls **48.4 per cent** of enrolment
- **Fewer than 10 per cent** of countries have equity-focused funding
- **One in three countries** does not report rural-urban gaps; **one in two** does not report wealth gaps
- **UNESCO** was founded in **1945**, headquartered at **Paris**
- India's related schemes: **PM POSHAN** (mid-day meal), **Samagra Shiksha**, **Beti Bachao Beti Padhao**,

KGBV residential schools for girls

- **NEP 2020** aims to raise higher education **GER to 50 per cent by 2035**
- **UNESCO established:** 1945.
- **Headquarters:** Paris, France.
- **Related SDG:** SDG 4 – Quality Education.

Booker Prize 2026

Source: The Hindu

Context of the News

British author **M. John Harrison** won the **Booker Prize 2026** for his novel **"The End of Everything"**. It is the **first time** a work mixing **science fiction and satire** has won the prize.

What Is the Booker Prize?

- A leading **literary award**
- Given every year for the **best novel written in English**
- The book must be **published in the United Kingdom or Ireland**
- By The **Booker Prize Foundation**, a registered charity
- Currently sponsored by **Crankstart**

Who Won in 2026?

Item	Detail
Author	**M. John Harrison**, aged **81**, British
Book	**"The End of Everything"**
Judging panel chaired by	Historian **Mary Beard**

About the book

- A **satirical dystopian novel**
- Set on England's **Channel coast** in the near future
- After a **collapse of society** and the appearance of **mysterious alien beings**

Which Indians Have Won?

Year	Author	Book
1971	**V. S. Naipaul**	*In a Free State* — of Indian descent, Trinidadian-British
1981	**Salman Rushdie**	*Midnight's Children*
1997	**Arundhati Roy**	*The God of Small Things*
2006	**Kiran Desai**	*The Inheritance of Loss*
2008	**Aravind Adiga**	*The White Tiger*

Arundhati Roy was the **first Indian woman resident in India** to win.

Salman Rushdie also won the **Booker of Bookers (1993)** and the **Best of the Booker (2008)**.

Economy

India Raises Fertiliser Subsidy by 64%, Exceeding Budget Estimates

- The Centre's higher fertiliser subsidy allocation reflects rising international prices of fertilisers and

natural gas.

- The approved Rabi 2026–27 subsidy of ₹62,370.02 crore is about 64% higher than the previous Rabi season's allocation of ₹37,952 crore.
- Total fertiliser subsidy expenditure for FY 2026–27 may reach ₹3 lakh crore or more, compared with the budget estimate of ₹1.71 lakh crore.
- Higher subsidy spending may put pressure on the government's fiscal deficit, but it helps protect farmers from rising input costs.

Social Issue

Across India, 70% of Monitoring Stations Reported Severe PM2.5 Levels

- An analysis of data from the Central Pollution Control Board's (CPCB) monitoring network found that nearly 70% of the stations recorded peak PM2.5 levels of 250 micrograms per cubic metre or above during Deepavali.
- The analysis covered 634 Continuous Ambient Air Quality Monitoring Stations (CAAQMS) across India. However, only 571 stations were live and reporting during the festival.
- Some stations stopped reporting PM2.5 readings even before the levels approached 1,000 micrograms per cubic metre in the preceding hour.
- CPCB explained that particulate matter analysers were calibrated up to 1,000 micrograms per cubic metre. Values beyond this range may be rejected by automated data validation systems, appearing as data gaps.

Misc GA

Defence Ministry Signs ₹498.58 Crore Contract for INS Betwa Refit

- The Ministry of Defence signed a ₹498.58 crore contract with Cochin Shipyard Limited for the refit and re-powering of the Indian Navy's guided-missile frigate INS Betwa.
- INS Betwa belongs to the Brahmaputra-class of frigates.
- Its existing steam-based propulsion system will be replaced with a diesel engine-based propulsion system.
- The refit will also include an upgraded weapon suite to improve the ship's combat capabilities and operational effectiveness.

CRPF Plans to Induct Kamikaze Drones for Counter-Terror Operations

- The Central Reserve Police Force (CRPF) has initiated procurement of loitering munitions, commonly known as kamikaze drones, for counter-insurgency and counter-terrorism operations.
- These drones combine the surveillance and flight capabilities of an Unmanned Aerial Vehicle (UAV) with the explosive payload of a precision-guided missile.
- Unlike ordinary surveillance drones, they do not return to base. They remain airborne, identify a target and crash into it to detonate their warhead.
- They can be used against hostile positions, bunkers, radar installations and moving targets while reducing risks to security personnel.

19th Pravasi Bharatiya Divas Convention to Be Held in Kolkata

- The 19th Pravasi Bharatiya Divas (PBD) Convention will be held in Kolkata from 7 to 9 January 2027.

- Pravasi Bharatiya Divas is observed annually on 9 January to commemorate Mahatma Gandhi's return to India from South Africa in 1915.
- It is a flagship event of the Government of India to connect with the Indian diaspora living across the world.
- The convention's website was jointly launched by External Affairs Minister S. Jaishankar and West Bengal Chief Minister Suvendu Adhikari.

India Signs Haj-2027 Agreement with Saudi Arabia

- Union Minister Kiren Rijiju visited Saudi Arabia from 6 to 9 November 2026 and signed the Bilateral Haj Agreement 2027 in Jeddah.
- India's Haj pilgrimage quota has been fixed at 1,75,025, unchanged since 2025.
- The agreement aims to improve coordination between India and Saudi Arabia for the management, safety and welfare of Indian pilgrims.
- Rijiju also attended the 6th Hajj Conference and Exhibition in Jeddah and held discussions with Saudi Arabia's Minister of Hajj and Umrah, Dr. Tawfiq bin Fawzan Al-Rabiah.

India Simplifies Its Visa Rules

- The Ministry of Home Affairs simplified India's visa system by reducing the number of visa categories from 13 to 9.
- Visa application forms have been shortened by up to 70%, making the application process easier.
- The Tourist Visa has been renamed the Visitor Visa, reflecting its wider coverage beyond tourism.
- A new Production Investment Business Visa has been introduced for foreign specialists, engineers and technical staff working in areas such as machinery installation, maintenance, quality checks, training and technology transfer.

Important Visa Categories:

Visa	Purpose
V-1 Visitor Visa	Business meetings, medical consultations, wellness retreats, short courses and short medical treatment
V-2 Visitor Visa	Activities covered under V-1, plus mountaineering
M-1 Medical Visa	Treatment under conventional medicine
M-3 Medical Visa	Treatment under AYUSH systems

Medical visas and their e-visa versions are generally issued for one year with multiple entries.

British Author M. John Harrison Wins 2026 Booker Prize

- British author M. John Harrison won the 2026 Booker Prize for his novel The End of Everything.
- At the age of 81, he became the oldest author to win the Booker Prize.
- He received prize money of GBP 50,000 and a trophy at the award ceremony held in London on 9 November 2026.
- The novel is a dystopian science-fiction satire set in post-apocalyptic Britain. It was published by Serpent's Tail, an imprint of Profile Books.

Lionel Messi Wins Consecutive MLS Golden Boot Awards

- Argentine footballer Lionel Messi became the first player in Major League Soccer (MLS) history to win the Golden Boot in consecutive seasons.

- He scored 26 goals for Inter Miami during the 2026 regular season, finishing as the league's top scorer.
- He also provided 17 assists in 31 appearances, recording 43 goal contributions.
- Messi had previously won the MLS Golden Boot in 2025 with 29 goals.

ISRO Tests Cryogenic Engine for GSLV-F19 Mission

- The Indian Space Research Organisation (ISRO) successfully conducted a 200-second flight acceptance test of the cryogenic engine for its upcoming GSLV-F19 mission.
- The test was carried out at the ISRO Propulsion Complex in Mahendragiri, Tamil Nadu.
- The engine's Main Engine and Gas Generator ignited successfully and performed as expected during the test.
- The GSLV-F19 mission, planned for 2027, will launch NVS-04, the fourth satellite in the second-generation NavIC series.

China Launches CERES-2 Y3 Rocket with Four Satellites

- China successfully launched the CERES-2 Y3 rocket on 7 November 2026 from the Jiuquan Satellite Launch Centre.
- The rocket deployed four satellites into a planned 535-km Sun-Synchronous Orbit (SSO).
- The satellites were Guanlan, Yunyao-1 28, Zhongbei Daxue-1 and Juntian-1 06A.
- Their purposes include ocean observation, weather monitoring, scientific research and tracking objects in space.

India Finishes Fifth at World Armwrestling and Para Armwrestling Championships 2026

- India secured fifth place at the 47th World Armwrestling and 28th World Para Armwrestling Championships held in New Delhi from 29 October to 6 November 2026.
- India won 59 medals: 9 gold, 19 silver and 31 bronze.
- Russia finished first, followed by Kazakhstan and Türkiye.
- India hosted the World Championships for the first time, with more than 1,700 athletes from 65 countries participating.

Pandit Manilal Nag Passes Away at 87

- Renowned Indian classical sitar maestro Pandit Manilal Nag passed away on 9 November 2026 in Kolkata, West Bengal, at the age of 87.
- He was a leading exponent of the Bishnupur Gharana of Hindustani classical music.
- He received the Padma Shri in 2020 and the Sangeet Natak Akademi Award in 2001.
- He began learning sitar from his father, Sangeetacharya Gokul Nag, and made his concert debut in 1954.

Sonia Gandhi Releases Memoir 'Belonging: A Journey of Love'

- Congress Parliamentary Party Chairperson Sonia Gandhi released her memoir Belonging: A Journey of Love on 10 November 2026.
- The 544-page book is published in India by HarperCollins India.
- It discusses her personal life, family experiences and major political events, including the Emergency, Operation Blue Star, the Babri Masjid demolition and the 2002 Gujarat riots.
- The memoir also explains her decision to decline the Prime Minister's post in 2004 in favour of Manmohan Singh.

International publishers: William Collins in the UK and Alfred A. Knopf in the USA.

World Urbanism Day 2026 – 8 November

- World Urbanism Day (WUD), also known as World Town Planning Day, was observed on 8 November 2026.
- It highlights the importance of urban and regional planning in developing sustainable, inclusive and liveable cities.
- The observance was initiated in 1949 by Professor Carlos María della Paolera of the University of Buenos Aires, Argentina.
- The 2026 theme was "Great Communities Are Built on Planning!"

World Immunization Day 2026 – 10 November

- World Immunization Day is observed annually on 10 November to promote awareness about vaccination and its role in preventing diseases.
- The observance supports the WHO's Immunization Agenda 2030 (IA2030), which aims to ensure access to vaccines for people of all age groups.
- The WHO launched the Expanded Programme on Immunization (EPI) in 1974 to expand access to life-saving vaccines, particularly for children.
- The first World Immunization Day was observed on 10 November 2012.

Niraj Kumar Wins Bronze and Olympic Quota at ISSF World Championships

- Indian shooter Niraj Kumar won bronze in the men's 50m rifle three-position event at the ISSF World Championships in Doha.
- He scored 346.5 points in the final and also secured a quota place for the 2028 Los Angeles Olympic Games.
- Niraj topped the qualification round with 591 points.
- Another Indian shooter, Aishwary Pratap Singh Tomar, finished fifth in the final.

FIVE TO REMEMBER · 12 NOVEMBER 2026

1. Launched in FY 2020–21, the scheme aims to reduce imports, strengthen domestic manufacturing and promote the Make in India initiative. The PLI Scheme for Promoting Domestic Manufactu…
2. The Reserve Bank of India (RBI) issued Master Directions on Cyber Resilience and Digital Payment Security Controls for non-bank Payment System Operators (PSOs) on 5 November 2026. RBI Issues Cybersecurity Directions for Non-Ban…
3. **CGFMU extended to March 2031**, with a corpus of **₹5,000 crore** Micro Credit Guarantee Scheme Extended to 2031
4. **Out-of-school numbers rose to 273 million** in 2024, the **seventh straight rise**; **13 million** more in conflict areas are not counted UNESCO Global Education Monitoring Report 2026
5. The Union Cabinet approved ₹62,370.02 crore in fertiliser subsidy for the Rabi 2026–27 season, which is ₹24,417.73 crore higher than the previous Rabi season's allocation. Fertiliser Subsidy Rises Far Above Budget Estim…

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13 November 2026

Friday · 46 items · 7 topics

Agriculture **3** · Schemes **1** · PIB **1** · Banking and Finance **8** · Economy **3** · Social Issue **4** · Misc GA **26**

NABARD CURRENT AFFAIRS

Agriculture

Gender Gap in Farm Work Widens in 14 of 20 States

Source: Business Standard

Context of the News

The gap between **rural women and men working in agriculture** widened in **14 of 20 states** in the year to **July-September**. The reason is that **more men are moving to non-farm jobs**, while women stay in farming.

What Is the All-India Picture?

Share of rural workers employed in agriculture:

Group	A year earlier	July-September 2026
Women	**74.2 per cent**	**74.5 per cent**
Men	**49.2 per cent**	**47.2 per cent**

Where Did the Gap Widen Most?

State	Widening
Uttarakhand	**10.9 percentage points**
Andhra Pradesh	**8.7**
Bihar	**6.9**
Uttar Pradesh	**3.3**
Tamil Nadu	**3.0**

Which States Have the Biggest Gaps?

State	Gap
Uttarakhand	**46.3 percentage points**
Bihar	**43.7**
Jharkhand	**40.9**
Haryana	**39.3**

Important Facts for Exams

- **Rajasthan** has the highest share of rural women in agriculture, at **90.2 per cent**
- Lowest: **Kerala 25.9 per cent** and **Punjab 39.5 per cent**
- Data is from **PLFS quarterly bulletins** by the **NSO**, using **Current Weekly Status**
- The **ICRIER** study found women's employment growth is in **agriculture, self-employment** and **unpaid**

family work

Punjab Inaugurates 1,000 More Village Sports Grounds

- Punjab Chief Minister Bhagwant Singh Mann inaugurated 1,000 additional village sports grounds, known as Pendu Khed Maidan, on 11 November 2026.
- The inauguration took place at Shahpur village in Fatehgarh Sahib district.
- The initiative aims to improve access to sports facilities in rural areas and encourage young people to participate in sports.
- Village-level sports infrastructure can also support community development and promote healthy lifestyles.

Union Cabinet Approves NBS Rates for Rabi 2026–27 on P&K Fertilisers

- The Union Cabinet approved **Nutrient Based Subsidy (NBS) rates** for Phosphatic and Potassic (P&K) fertilisers for the Rabi 2026–27 season.
- The estimated budget requirement is **₹62,370.02 crore**, covering 1 October 2026 to 31 March 2027.
- This is an increase of **₹24,417.73 crore** over the ₹37,952.29 crore allocated for Rabi 2025–26.
- Under the NBS system, subsidies on non-urea fertilisers are based on their nutrient content.

Schemes

Swachh Survekshan Awards 2025–26

- Swachh Survekshan is the annual cleanliness assessment conducted by the Ministry of Housing and Urban Affairs.
- The 2025–26 edition marked the 10th year of the survey.
- It assesses urban local bodies on cleanliness, sanitation, waste management and public participation.
- The survey is an important tool for monitoring the progress of the Swachh Bharat Mission–Urban.

PIB

Mizoram and SBI Sign MoU for Digital Revenue Collection by Village Councils

- The Government of Mizoram and the State Bank of India (SBI) signed an MoU to enable Village Councils to collect their Own Source Revenue (OSR) through digital payments.
- The facility will operate through the SAMARTH portal and SBI's payment gateway.
- It will make revenue collection more transparent, convenient and accountable.
- The initiative supports the digital transformation of local governance and strengthens the financial management of Village Councils.

RBI CURRENT AFFAIRS

Banking and Finance

Mizoram and SBI Sign MoU for Digital Revenue Collection

- The MoU allows Mizoram's Village Councils to collect local revenue through digital payment facilities provided by SBI.

- The system will use the SAMARTH portal and SBI's payment gateway.
- Own Source Revenue (OSR) refers to income collected by a local government body from its own sources, rather than grants received from higher levels of government.
- Digital collection can improve transparency, reduce cash handling and make revenue records easier to maintain.

NCDEX Launches India's First Steel Scrap Futures Contract

- The **National Commodity and Derivatives Exchange (NCDEX)** launched India's first Price Reporting Agency-based steel scrap futures contract in partnership with BigMint Technologies on 11 November 2026.
- The contract is based on **Heavy Melting Scrap (HMS) 80:20**, comprising 80% HMS Grade 1 and 20% HMS Grade 2.
- Its trading unit is **10 metric tonnes**, with a maximum order size of 500 metric tonnes. Settlement will be cash-based, without physical delivery.
- BigMint will act as the Price Reporting Agency, providing daily spot price assessments under International Organization of Securities Commissions (IOSCO) standards.

Credit Guarantee Fund for Micro Units Extended Till March 2031

- The Union Cabinet approved the continuation of the **Credit Guarantee Fund for Micro Units (CGFMU)** under the Pradhan Mantri Mudra Yojana (PMMY) until **31 March 2031**.
- The fund has a corpus of **₹5,000 crore** and is expected to support loans worth **₹12.6 lakh crore**.
- CGFMU was launched in January 2016 and is managed by the **National Credit Guarantee Trustee Company Limited (NCGTC)**.
- It provides guarantee coverage for eligible PMMY loans of up to **₹20 lakh**, reducing the risk faced by lending institutions.

RBI AND NABARD CURRENT AFFAIRS

OECD Report: Indians Among Largest Group of New Citizens

Source: Times of India

Context of the News

OECD countries gave citizenship to nearly **87 lakh people** between **2020 and 2024**. **Indians made up about 10 per cent** of them.

What Is the OECD?

- **Organisation for Economic Co-operation and Development**
- It has **38 member countries**
- These include the **US, UK, European countries, Australia, Canada, Japan** and **South Korea**
- Most are **developed economies**

What Are the Overall Numbers?

Period	New citizens in OECD countries	Indian share
2015-2019	About **65 lakh**	**10 per cent**
2020-2024	Nearly **87 lakh**	About **10 per cent**

So the total rose sharply, but India's **share stayed the same**.

Where Does India Rank?

- India is **ahead of Syria and Mexico**
- Each of those accounted for about **5.9 lakh** citizenships over the five years
- **China** was the **sixth largest** source
- But Chinese numbers **fell by about 12 per cent**, to **3.4 lakh**

Important Facts for Exams

- India is **ahead of Syria and Mexico**, each about **5.9 lakh**
- **China** was **sixth**, falling **12 per cent** to **3.4 lakh**
- India remained the **largest source country** of new migrants
- **OECD** was founded in **1961**, headquartered at **Paris**; it has **38 members**. **India is not a member** but is a **Key Partner**
- India has the **world's largest diaspora**, about **3.5 crore** people
- **Article 9** of the Indian Constitution bars **dual citizenship**
- The **OCI card** gives people of Indian origin a lifelong visa, but **not citizenship**
- **Pravasi Bharatiya Divas** is observed on **9 January**

Climate Change Performance Index (CCPI) 2027

Context of the News

India slipped **five positions to 28th rank** in the **Climate Change Performance Index (CCPI) 2027**, released during the **COP31 Climate Summit** in **Antalya, Türkiye**.

What Is the CCPI?

- An **annual independent ranking** that evaluates the **climate protection performance of major emitting countries**.
- Published since **2005**.
- Prepared by **Germanwatch, NewClimate Institute and Climate Action Network (CAN) International**.
- Tracks countries' progress towards the **Paris Agreement** and its **temperature goals**.

Assessment Criteria and Weightage

The index evaluates **countries and the European Union** using **14 indicators** across four categories.

Category	Weightage
Greenhouse Gas (GHG) Emissions	**40%**
Renewable Energy	**20%**
Energy Use	**20%**
Climate Policy	**20%**

Key Findings of CCPI 2027

- **Top Three Positions:** Vacant because **no country performed sufficiently well across all categories** to follow a **1.5°C-compatible pathway**.
- **Top Performer: Denmark ranked 4th** for the **sixth consecutive year**.
- **G20 Performance: 10 G20 economies** received an overall **Very Low rating**.
- **United Kingdom:** Ranked **7th** and was the **only G20 country with an overall High rating**.

Country Rankings

Country	Rank
Denmark	**4**
Lithuania	**5**
Luxembourg	**6**
United Kingdom	**7**
India	**28**
Russia	**66**
USA	**67**
Iran	**68 (Last)**

India's Performance

- **Overall Rank: 28th**, with a score of **60.85**.
- **Previous Rank: 23rd in CCPI 2026** and **10th in CCPI 2025**.
- **Overall Rating: Medium**.
- **Renewable Energy:** Received a **High rating** for its progress in renewable energy.
- **Major Concern:** A gap exists between **installed renewable energy capacity** and **actual electricity generation** due to **inadequate grid storage** and **solar power curtailment**.

Important Facts for Exams

- **Index:** Climate Change Performance Index (CCPI) 2027.
- **Published by: Germanwatch, NewClimate Institute and CAN International**.
- **First published: 2005**.
- **Assessment categories: 4**.
- **Total indicators: 14**.
- **Highest-ranked country: Denmark (4th)**.
- **India's rank: 28th**.
- **India's score: 60.85**.
- **Last-ranked country: Iran (68th)**.
- **Top three positions: Vacant**.

Swachh Survekshan Awards 2025–26

Context of the News

The **President of India** conferred the **Swachh Survekshan Awards 2025–26** at **Vigyan Bhawan, New Delhi**, recognising India's cleanest **Urban Local Bodies (ULBs)** through 60 national awards.

About Swachh Survekshan

- It is the **world's largest annual urban cleanliness and sanitation survey**.
- Conducted under **Swachh Bharat Mission–Urban (SBM-U)** by the **Ministry of Housing and Urban Affairs (MoHUA)**.
- **Launched:** 2016, initially covering 73 cities.
- **2025–26 Edition:** 10th edition, covering **4,751 cities**.
- **Assessment:** 43 indicators across 10 domains, supported by digital and GPS-based verification and citizen feedback.

Major Award Winners

Award Category	Top Three Winners
Super Swachh League	1. Navi Mumbai 2. Surat 3. Vijayawada
Swachh Shehar (Million Plus)	1. Visakhapatnam 2. Jabalpur 3. Lucknow
Swachh Shehar Jodi	1. Ahmedabad–Sanand 2. Indore–Depalpur 3. Tirupati–Kuppam
Clean Himalayan Cities	1. Rudrapur 2. Jammu 3. Shopian
Swachh River Front Towns	1. Rewa 2. Bilaspur 3. Varanasi
Swachh Coastal Towns	1. Puri 2. Alappuzha 3. Ratnagiri

Stand-Up India Scheme

Context of the News

The **Union Cabinet** approved the continuation of the **Stand-Up India Scheme until 31 March 2031**, targeting at least **2.5 lakh additional beneficiaries**.

About Stand-Up India Scheme

- A **credit-facilitation scheme** administered by the **Department of Financial Services, Ministry of Finance**.
- **Launched:** 5 April 2016.
- Provides institutional bank loans to **women, Scheduled Caste (SC) and Scheduled Tribe (ST) entrepreneurs**.
- Promotes **entrepreneurship, financial inclusion and employment generation**.

Key Features

- **Eligible Beneficiaries:** Women and SC/ST entrepreneurs above 18 years of age.
- **Loan Amount: ₹10 lakh to ₹1 crore**.
- **Purpose:** Establishment of new **greenfield enterprises**.
- **Loan Coverage:** Up to **85% of the project cost**.
- **Eligible Sectors:** Manufacturing, services, trading and agri-allied activities.
- **Non-Individual Enterprises:** At least **51% shareholding and controlling stake** must be held by a woman or SC/ST entrepreneur.
- **Credit Guarantee:** 85% guarantee coverage under the Credit Guarantee Fund for Stand-Up India.
- **Bank Branch Mandate:** Every Scheduled Commercial Bank branch is required to facilitate loans to at least **one SC/ST borrower and one woman borrower**.

Important Facts for Exams

- **Scheme:** Stand-Up India.
- **Launched:** 5 April 2016.
- **Ministry:** Ministry of Finance.
- **Implementing Department:** Department of Financial Services.
- **Target Beneficiaries:** Women, SC and ST entrepreneurs.
- **Loan Amount:** ₹10 lakh to ₹1 crore.
- **Loan Purpose:** Greenfield enterprises.
- **Extended Until:** 31 March 2031.
- **Additional Beneficiary Target:** 2.5 lakh.

Credit Guarantee Fund for Micro Units (CGFMU)

Context of the News

The **Union Cabinet** approved the continuation of the **Credit Guarantee Fund for Micro Units (CGFMU)** for five years, up to **31 March 2031**, with a new **₹5,000 crore corpus**.

About CGFMU

- A **credit guarantee mechanism** managed by the **National Credit Guarantee Trustee Company Limited (NCGTC)** under the **Ministry of Finance**.
- **Launched:** January 2016.
- Provides **guarantee protection to lending institutions** against defaults on eligible collateral-free micro-loans.
- Supports lending under the **Pradhan Mantri Mudra Yojana (PMMY)**.

Key Features

- **Loan Coverage:**
  - PMMY loans up to **₹20 lakh**, including Tarun Plus.
  - **Overdrafts up to ₹10,000** under PMJDY.
  - Collateral-free SHG loans with portfolio sizes between **₹10 lakh and ₹20 lakh**.
- **New Corpus: ₹5,000 crore**.
- **Extended Period:** FY 2026–27 to FY 2030–31.
- **Guarantee Fee:**
  - General PMMY loans: Reduced from **1% to 0.75% per annum**.
  - SHG loans: **0.25% in the first year** and **0.50% in subsequent years**.
- **Credit Mobilisation Target:** Expected to support **₹12.6 lakh crore** in formal credit over five years.

Important Facts for Exams

- **Scheme:** Credit Guarantee Fund for Micro Units.
- **Launched:** January 2016.
- **Managed by:** NCGTC.
- **Ministry:** Ministry of Finance.
- **New Corpus:** ₹5,000 crore.
- **Extended Until:** 31 March 2031.
- **Credit Mobilisation Target:** ₹12.6 lakh crore.
- **Related Scheme:** Pradhan Mantri Mudra Yojana.

Economy

Doimukh to Host First Business-to-Consumer Expo

- The first Doimukh Entrepreneurs Meet 2026, a Business-to-Consumer (B2C) Expo, will be held on 12 and 13 November 2026.
- The event will take place at Sele Futsal in Doimukh, Arunachal Pradesh.
- It is being organised with support from Laghu Udyog Bharati (Arunachal), Papum Pare Eco Agro Projects and Papumpare Tea Estate Private Limited.
- The expo aims to connect local entrepreneurs directly with consumers and provide a platform to promote local products and businesses.

Retail Inflation Rises to 6.09% in October 2026

- India's retail inflation increased to **6.09% in October**, compared with 5.54% in September 2026.
- It crossed the RBI's upper tolerance limit of **6%** for the first time since the new CPI series was introduced in January 2026.
- The rise was mainly driven by higher food prices and an unfavourable base effect.
- The RBI's inflation target is **4%**, with a tolerance band of 2% on either side, making the acceptable range 2%–6%.

Moody's Raises India's FY27 GDP Growth Forecast to 7%

- Moody's Ratings raised India's GDP growth forecast for **FY 2026–27 to 7%**, from its earlier estimate of 6.5%.
- Strong private consumption, investment, manufacturing and services activity are among the major growth drivers.
- The report also highlighted risks such as persistent inflation, possible monsoon-related disruptions and tight monetary conditions.
- Global economic growth is projected to slow from 2.8% in 2025 to 2.6% in 2026 and remain at that level in 2027.

Social Issue

India Records 38% Decline in TB Mortality Since 2015: WHO

- According to the **WHO Global Tuberculosis Report 2026**, India recorded a **38% reduction in TB mortality since 2015**, compared with a global reduction of 35%.
- India reported a **94% treatment success rate** among patients with drug-susceptible tuberculosis.
- India accounts for approximately one-fourth of global TB cases. However, its estimated TB incidence figure is missing from this year's report because the WHO is reviewing the latest survey and district-level surveillance data. Updated estimates are expected in early 2027.
- The 2025 population-level TB prevalence survey covered 50 representative districts. India has previously conducted two national TB surveys: 1955–58 and 2020–21.
- The **TB Mukt Bharat Abhiyaan** has brought more than 25 crore people within the scope of screening, according to the supplied report.

Indians Lead OECD Countries in Acquiring Citizenship

- Around **9.25 lakh Indians** acquired citizenship of OECD member countries between 2020 and 2024, according to the OECD's *International Migration Outlook 2026*.
- This was a **41% increase** compared with the approximately 6.5 lakh Indians who acquired OECD citizenship during 2015–2019.
- India remained the largest country of former nationality among people acquiring citizenship in OECD member countries, ahead of Syria and Mexico.

MY Bharat Organises Nationwide Activities under Nasha Mukt Yuva Campaign

- Mera Yuva Bharat (MY Bharat), under the Ministry of Youth Affairs and Sports, organised nationwide activities during the eighth week of its **100-week Nasha Mukt Yuva for Viksit Bharat campaign**.
- It organised 435 Deepotsav programmes and 568 activities, involving **1,10,101 participants**.
- Neighbourhood Youth Parliaments held 85 programmes and 298 activities, engaging 9,526

participants in discussions and awareness activities on substance abuse.
- Diwali Sneh Milan celebrations were organised across 153 institutions, recording 1,07,494 participations to promote drug-free celebrations.

First BIMSTEC Health Ministers' Meeting Held in Colombo

- The first **BIMSTEC Health Ministers' Meeting** was held on 11 November 2026 in Colombo, Sri Lanka. India was represented by Union Health Minister **J. P. Nadda**.
- BIMSTEC adopted a Joint Ministerial Statement and a **Plan of Action on Public Health for 2026–2030**.
- The plan focuses on disease surveillance, pandemic preparedness, digital health, traditional medicine, One Health and healthcare workforce development.
- India will host the first BIMSTEC Centre of Excellence in Traditional Medicine at the Institute of Teaching and Research in Ayurveda (ITRA).

Misc GA

Yuge Yugeen Bharat Museum Approved in New Delhi

- The Cabinet Committee on Economic Affairs approved the development of the **Yuge Yugeen Bharat Museum** at the historic North and South Block complex in New Delhi.
- The project has an estimated cost of **₹3,230 crore**.
- The museum is intended to showcase India's history and cultural heritage.

Noida Metro Aqua Line Extension Approved

- The Union Cabinet approved an **₹2,390 crore** extension of the Noida Metro Aqua Line.
- The proposed extension will cover **8.449 km**, from Noida Sector 51 to Greater Noida Sector 4, with five elevated stations.
- The project will expand the combined metro network to 71.878 km and provide an interchange at Noida Sector 61 with the Delhi Metro Blue Line.

Indo-Pacific Regional Dialogue 2026 Held in New Delhi

- The Indian Navy and the National Maritime Foundation organised the **eighth Indo-Pacific Regional Dialogue (IPRD-2026)** from 3 to 5 November 2026.
- The theme was **"Science, Technology and Academic Cooperation in the Indo-Pacific"**. More than 40 experts from 20 countries participated.
- Discussions covered ocean governance, deep-sea research, maritime resilience and cooperation in marine science.
- The dialogue identified outcomes under the Science, Technology and Academic Cooperation pillar of the Indo-Pacific Oceans Initiative (IPOI).

INS Betwa to Undergo ₹498.58 Crore Refit and Re-powering

- The Ministry of Defence signed a **₹498.58 crore contract** with Cochin Shipyard Limited for the refit and re-powering of INS Betwa.
- Its existing steam-based propulsion system will be replaced with a modern diesel-engine-based system.
- The upgrade will also include modernised weapons and combat systems.
- INS Betwa is an indigenously built guided-missile frigate commissioned on **7 July 2004**.

India–Sri Lanka Healthcare Cooperation Strengthened

- India signed an MoU with Sri Lanka to provide **100 fully equipped ambulances** under a grant of SLR 1,725.73 million (approximately USD 5.28 million).
- India also announced up to **SLR 225 million** for 50 medical kiosks or Health ATMs.
- The cooperation aims to improve access to emergency and basic healthcare services in Sri Lanka.

Three Maharashtra Beaches Receive Blue Flag Certification

- Three Maharashtra beaches received the **International Blue Flag certification** for the 2026–27 season:
  - Ladghar and Guhagar in Ratnagiri district.
  - Shrivardhan in Raigad district.
- This is the first time beaches in Maharashtra have received this recognition.
- The Blue Flag is an international eco-label awarded by the **Foundation for Environmental Education (FEE)**, based in Denmark.
- It recognises beaches that meet standards relating to water quality, cleanliness, waste management, safety and environmental awareness.

Bahram Vakil Appointed Chairman of Tata Investment Corporation

- **Bahram N. Vakil** became Chairman of Tata Investment Corporation Limited on 12 November 2026, succeeding Noel N. Tata.
- Vakil is a co-founder of the law firm AZB & Partners and specialises in corporate restructuring, insolvency and project finance.
- Noel Tata was appointed Chairman Emeritus after retiring from the position.
- Noel Tata will continue as Chairman of Tata Trusts and as a Tata Trusts nominee director on the Board of Tata Sons.

Indian Scientists Discover New Deep-Sea Shark Species

- Scientists from the Zoological Survey of India (ZSI) and ICAR-Central Marine Fisheries Research Institute identified a new Indian Ocean shark species named **Echinorhinus roinee**, commonly called the Indian Bramble Shark.
- The specimens were collected as accidental bycatch from deep-sea shrimp trawlers near Sakthikulangara Fishing Harbour in Kollam, Kerala.
- The shark can grow up to **3 metres** and lives at depths of around 350–450 metres.
- Genetic analysis confirmed that it is distinct from the Atlantic bramble shark and the Pacific prickly shark.

Sunil Chhetri Joins FIFA Player Impact Programme

- Former Indian football captain **Sunil Chhetri** became the first male participant in the second edition of the FIFA Player Impact Programme.
- The programme was launched in 2025 with 14 female footballers and expanded in 2026 to include 13 participants, comprising 12 women and one man.
- It is a nine-month initiative that helps footballers use their influence to promote social change.
- Its focus areas include education, mental health and equal access to sports.

Nobel Laureate William Nordhaus Passes Away

- American economist **William Dawbney Nordhaus**, a 2018 Nobel laureate in Economic Sciences,

passed away at the age of 85 on 30 October 2026.

- He jointly received the 2018 Nobel Prize with Paul M. Romer for integrating climate change into long-term macroeconomic analysis.
- He developed the **DICE and RICE models**, which study the relationship between climate change and the economy.
- He supported carbon taxation and international cooperation to reduce greenhouse gas emissions.

World Quality Week 2026: 9–13 November

- World Quality Week is an annual campaign led by the **Chartered Quality Institute (CQI)** to promote quality management.
- The 2026 observance took place from **9 to 13 November**.
- World Quality Day was observed on 12 November, the second Thursday of November.
- **2026 theme:** "Quality: Powering Performance".

National Education Day: 11 November

- National Education Day is observed every year on **11 November** to mark the birth anniversary of **Maulana Abul Kalam Azad**, India's first Education Minister.
- The Ministry of Human Resource Development, now the Ministry of Education, declared the day in 2008.
- The first National Education Day was observed on 11 November 2008.
- The day highlights the importance of inclusive education, quality learning and skill development.

Public Service Broadcasting Day: 12 November

- Public Service Broadcasting Day, also known as **Jan Prasaran Divas**, is observed on 12 November every year.
- It commemorates Mahatma Gandhi's first and only live radio broadcast through All India Radio in **1947**.
- Gandhi addressed people displaced by Partition who were staying in a refugee camp in Kurukshetra, Haryana.
- The day was formally declared Public Service Broadcasting Day in **2001**.

New Border Infrastructure Approved in Arunachal Pradesh

- The Indo-Tibetan Border Police (ITBP) approved new infrastructure along the China border in Arunachal Pradesh.
- The approved structures include **15 pedestrian suspension bridges and 18 log bridges** in Upper Subansiri and Kurung Kumey districts.
- The Indo-China Border Roads (ICBR) project has three phases:
  - Phase I: 27 roads covering 608 km, approved in 2005.
  - Phase II: 32 roads covering 683 km, approved in 2020.
  - Phase III: 26 roads in Arunachal Pradesh, cleared by the Cabinet Committee on Security.

CAG to Launch Its Own AI Model for Auditors

- The Comptroller and Auditor General of India (CAG) is developing an AI-based large language model called **LLM 2.0**.
- The model is being developed by **IIT Madras** exclusively for CAG.
- It will be trained on around **65,000 internal inspection reports**, along with auditing standards and guidelines.

- It will help auditors search and understand internal audit information through ordinary-language questions.

Exercise Sea Vigil-26

- The Indian Navy is coordinating the fifth edition of **Exercise Sea Vigil-26**, a nationwide coastal defence exercise.
- The exercise tests India's coastal and maritime security preparedness, covering areas from the shoreline to the **Exclusive Economic Zone (EEZ)**.
- It was conceptualised in 2018, and its first edition was conducted in January 2019.
- Sea Vigil is conducted every two years and acts as an operational precursor to the Indian Navy's **TROPEX** exercise.

India and Oman Hold 15th Naseem Al Bahr Naval Exercise

- The Indian Navy and the Royal Navy of Oman conducted the 15th edition of the bilateral naval exercise Naseem Al Bahr in Oman.
- The exercise aims to improve coordination, operational understanding and maritime cooperation between the two navies.
- It provides opportunities for joint training in maritime security and naval operations.
- The supplied report mentions conflicting dates for the exercise, so its exact schedule should be verified before using it as a factual exam point.

India and Myanmar Begin IMNEX-26 Naval Exercise

- The eighth edition of the India-Myanmar Naval Exercise (IMNEX-26) began in Visakhapatnam on 10 November 2026.
- The exercise is scheduled to conclude on 14 November 2026.
- The Myanmar Navy is participating with its naval vessel UMS.
- The exercise aims to strengthen maritime cooperation, improve interoperability and enhance coordination between the two navies.

Hyderabad's Panjagutta to Become India's First AI Police Station

- Panjagutta Police Station in Hyderabad, Telangana, is set to become India's first Artificial Intelligence-powered police station.
- A pilot project is scheduled to begin in the first week of December 2026.
- The initiative aims to use AI tools to support police work, improve access to services and make police operations more efficient.
- It represents an effort to integrate emerging technologies into public safety and law enforcement.

SS United States Sunk to Become World's Largest Artificial Reef

- The SS United States, a 990-foot-long former passenger ocean liner, was deliberately sunk off Florida's Gulf Coast on 11 November 2026.
- It now rests at a depth of around 180 feet.
- The vessel is intended to become the world's largest artificial reef.
- Artificial reefs provide surfaces for marine organisms to grow and can create habitats for fish and other marine life.

Niraj Kumar Wins Bronze and Secures Olympic Quota

- Indian Navy shooter Niraj Kumar won bronze in the men's 50m rifle three-position event at the ISSF World Championships in Doha, Qatar, on 11 November 2026.
- His performance secured India's first rifle quota place for the 2028 Los Angeles Olympic Games, according to the supplied report.
- He scored 346.5 points in the final and had topped the qualification round with 591 points.
- Another Indian shooter, Aishwary Pratap Singh Tomar, finished fifth in the final.

Meghalaya Celebrates 50th Wangala Festival

- Meghalaya is celebrating the 50th Hundred Drums Wangala Festival from 11 to 14 November 2026.
- The festival is being held at Garo Heritage Village, Wangala A'dam, Chibagre, in West Garo Hills district.
- Wangala is the major harvest festival of the Garo community.
- It is dedicated to Saljong, the Sun God, and is popularly known as the festival of a hundred drums.

Scott Colom Wins Mississippi Senate Race

- Democrat Scott Colom defeated Republican incumbent Cindy Hyde-Smith in the Mississippi US Senate race on 11 November 2026.
- He is set to become the first Black US Senator from Mississippi since the Reconstruction era.
- His victory marks an important political development in the state.
- Mississippi is a state in the southern United States.

Sunita Williams Leads New York Veterans Day Parade

- Indian-American astronaut and retired US Navy Captain Sunita Williams served as the Grand Marshal of New York City's 107th Veterans Day Parade on 11 November 2026.
- The parade honoured military veterans and their contributions to the United States.
- More than 20,000 participants took part in the event, according to the supplied report.
- Veterans Day is observed annually in the United States on 11 November.

Rahmat Shah Enters ICC Test Batting Top 10

- Afghanistan batter Rahmat Shah became the first player from Afghanistan to enter the top 10 in any category of the ICC Men's Test rankings.
- He achieved the milestone on 11 November 2026.
- The achievement reflects the growing presence of Afghan cricketers in international Test cricket.
- His ranking is a notable milestone for Afghanistan's cricket history.

50th Wangala Festival and Garo Culture

- The Wangala Festival is one of the most important cultural celebrations of the Garo people of Meghalaya.
- It marks the end of the harvest season and expresses gratitude for a good harvest.
- Traditional drums, dancing and colourful community celebrations are central to the festival.
- The 2026 event marks its 50th edition.

FIVE TO REMEMBER · 13 NOVEMBER 2026

1. According to the **WHO Global Tuberculosis Report 2026**, India recorded a **38% reduction in TB mortality since 2015**, compared with a global reduction of 35%. India Records 38% Decline in TB Mortality Since…
2. His performance secured India's first rifle quota place for the 2028 Los Angeles Olympic Games, according to the supplied report. Niraj Kumar Wins Bronze and Secures Olympic Quo…
3. The Union Cabinet approved **Nutrient Based Subsidy (NBS) rates** for Phosphatic and Potassic (P&K) fertilisers for the Rabi 2026–27 season. Union Cabinet Approves NBS Rates for Rabi 2026–…
4. The **National Commodity and Derivatives Exchange (NCDEX)** launched India's first Price Reporting Agency-based steel scrap futures contract in partnership with BigMint Technologies on 11 November 2026. NCDEX Launches India's First Steel Scrap Future…
5. **OECD** was founded in **1961**, headquartered at **Paris**; it has **38 members**. **India is not a member** but is a **Key Partner** OECD Report: Indians Among Largest Group of New…

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