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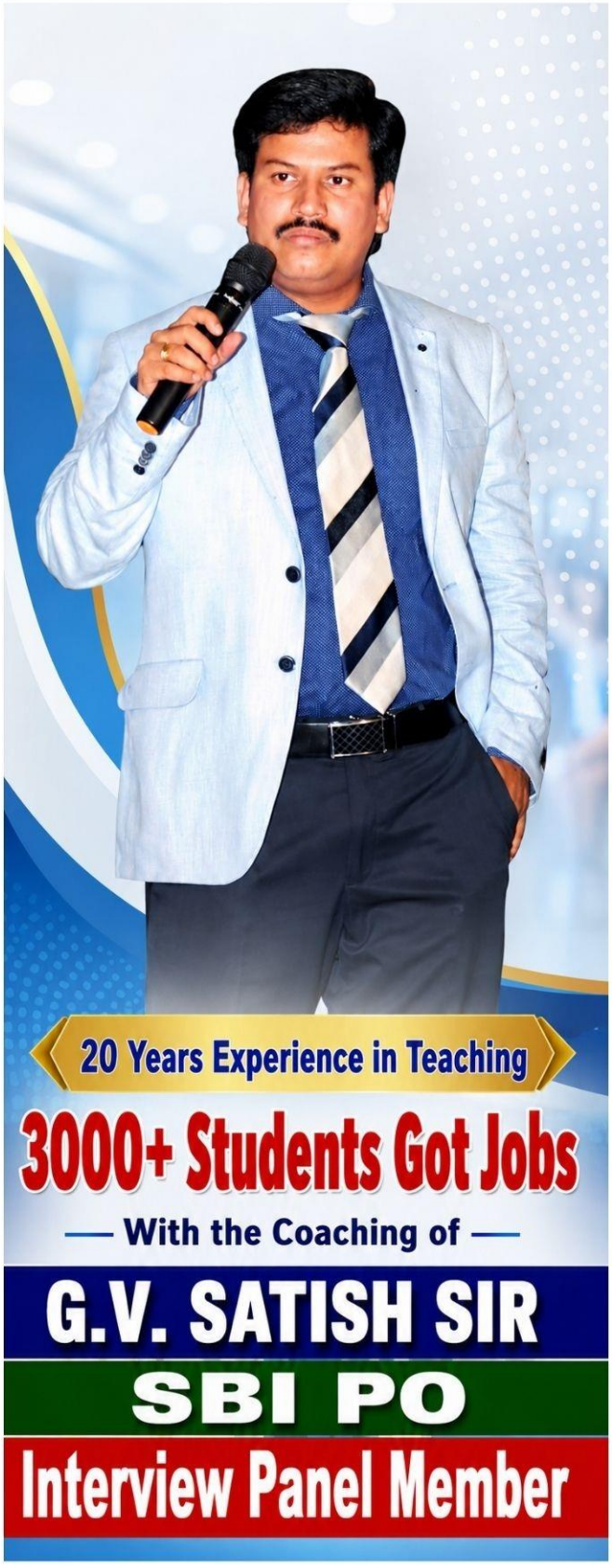
November 2026

1-15 Current Affairs







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NBCC Current Affairs

1–15 November 2026

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ప్రియమైన విద్యార్థులారా,

నంద్యాలలో జరుగుతున్న దుర్మార్గాలు:

1. తమ సంస్థ తప్ప ఇతర సంస్థలన్నీ ఫేక్ మరియు డమ్మీ కోచింగ్ సెంటర్లని అసత్య ప్రచారం చేయడం.
2. వారి సంస్థ విద్యార్థులు తప్ప ఇతర కోచింగ్ సెంటర్ల విద్యార్థులు నంద్యాలలోని హాస్టళ్లలో ఉండకూడదని బెదిరించడం; దీనిని అమలు చేయడం కోసం తమ సెక్యూరిటీ గార్డులను హాస్టళ్లకు పంపి ఐడీ కార్డులు తనిఖీ చేయించడం.

ఇటువంటి దుర్మార్గాలను తట్టుకొని నిలబడి NBCC అద్భుతమైన ఫలితాలను సాధిస్తోందంటే, దాని వెనుక ఉన్న కష్టాన్ని అర్థం చేసుకోండి. సామాజిక స్పృహ, సామాజిక బాధ్యత మరియు వివేకంతో ఆలోచించండి. రాముడెవరో, రావణుడెవరో గుర్తించి NBCCని ప్రోత్సహించాలని మా మనవి.

ಆತ್ಮೀಯ ವಿದ್ಯಾರ್ಥಿಗಳೇ,

ನಂದ್ಯಾಲದಲ್ಲಿ ನಡೆಯುತ್ತಿರುವ ಅನ್ಯಾಯಗಳು:

1. ತಮ್ಮ ಸಂಸ್ಥೆಯನ್ನು ಹೊರತುಪಡಿಸಿ ಇತರ ಸಂಸ್ಥೆಗಳೆಲ್ಲವೂ ನಕಲಿ ಹಾಗೂ ಡಮ್ಮಿ ಕೋಚಿಂಗ್ ಸೆಂಟರ್‌ಗಳೆಂದು ಸುಳ್ಳು ಪ್ರಚಾರ ಮಾಡುವುದು.
2. ತಮ್ಮ ಸಂಸ್ಥೆಯ ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ಬಿಟ್ಟು ಬೇರೆ ಯಾವುದೇ ಕೋಚಿಂಗ್ ಸೆಂಟರ್‌ನ ವಿದ್ಯಾರ್ಥಿಗಳು ನಂದ್ಯಾಲದ ಹಾಸ್ಟೆಲ್‌ಗಳಲ್ಲಿ ಇರಬಾರದೆಂದು ಬೆದರಿಸುವುದು; ಇದನ್ನು ಜಾರಿಗೊಳಿಸಲು ತಮ್ಮ ಸೆಕ್ಯೂರಿಟಿ ಗಾರ್ಡ್‌ಗಳನ್ನು ಹಾಸ್ಟೆಲ್‌ಗಳಿಗೆ ಕಳುಹಿಸಿ ಐಡಿ ಕಾರ್ಡ್‌ಗಳನ್ನು ಪರಿಶೀಲಿಸುವುದು.

ಇಂತಹ ದೌರ್ಜನ್ಯಗಳನ್ನು ಎದುರಿಸಿ ನಿಂತು NBCC ಉತ್ತಮ ಫಲಿತಾಂಶಗಳನ್ನು ತರುತ್ತಿದೆ ಎಂದರೆ, ಅದರ ಹಿಂದಿರುವ ಕಠಿಣ ಪರಿಶ್ರಮವನ್ನು ಅರ್ಥಮಾಡಿಕೊಳ್ಳಿ. ಸಾಮಾಜಿಕ ಪ್ರಜ್ಞೆ, ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ ಹಾಗೂ ವಿವೇಕದಿಂದ ಯೋಚಿಸಿ. ಯಾರು ರಾಮ, ಯಾರು ರಾವಣ ಎಂಬುದನ್ನು ಗ್ರಹಿಸಿ NBCC ಅನ್ನು ಪ್ರೋತ್ಸಾಹಿಸಬೇಕಾಗಿ ನಮ್ಮ ವಿನಂತಿ.

G.V. SATISH SIR (BEST PICKS)

1. **RBI Releases Draft Priority Sector Lending (PSL) Directions, 2026**

- **Overall PSL target:** 40% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE), whichever is higher – for domestic commercial banks and foreign banks with 20 or more branches.
- **Foreign banks with fewer than 20 branches:** 40% of ANBC, of which up to 32% can be export credit and at least 8% must go to other priority sectors.
- **Urban Co-operative Banks (UCBs):** 60% of ANBC (unchanged).
- **Regional Rural Banks (RRBs):** 75% of ANBC.
- **Sub-targets:** Agriculture 18% (of which 10% for small and marginal farmers); Micro enterprises 7.5%; Weaker sections 12%.
- PSL covers 8 categories: Agriculture, Micro, Small and Medium Enterprises (MSMEs), Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others.
- **Proposed loan limits:**
  - Agriculture Infrastructure: aggregate sanctioned limit of ₹100 crore per borrower from the banking system.
  - Food Processing: ₹100 crore per borrower.
  - Agriculture loans to corporate farmers, Farmer Producer Organisations (FPOs)/Farmer Producer Companies (FPCs), partnership firms, co-operatives: ₹4 crore per borrowing entity.
  - FPO loans: up to ₹10 crore.
  - Allied activities (dairy, fisheries etc.) to individuals: up to ₹2.5 lakh per borrower, without any land-holding condition.
  - Education loans: up to ₹25 lakh per individual.
  - Renewable Energy: up to ₹35 crore (corporate/commercial borrowers); up to ₹10 lakh for individual households (e.g. rooftop solar).
  - Social Infrastructure: up to ₹8 crore for schools, drinking water and sanitation facilities.
  - Healthcare facilities: up to ₹12 crore in Tier-II to Tier-VI centres.

2. **Union Cabinet Extends Credit Guarantee Fund for Micro Units (CGFMU) till 31 March 2031**

- On 11 November 2026, the Union Cabinet chaired by PM Narendra Modi approved continuation of CGFMU for five years (FY 2026–27 to FY 2030–31).
- **Approved corpus:** ₹5,000 crore – expected to facilitate PMMY loans of about ₹12.6 lakh crore over five years.
- **Annual guarantee fee** cut from 1% to 0.75% per annum.
- Guarantee fee on Self-Help Group (SHG) loans unchanged: 0.25% in the first year and 0.50% per annum thereafter.
- CGFMU was set up in January 2016 to guarantee loans under Pradhan Mantri MUDRA Yojana (PMMY, launched 8 April 2015).
- Operated by the National Credit Guarantee Trustee Company Ltd (NCGTC).
- MUDRA (Micro Units Development & Refinance Agency) is a subsidiary of SIDBI.
- **PMMY loan categories:** Shishu (up to ₹50,000), Kishore (₹50,000–₹5 lakh), Tarun (₹5–10 lakh) and Tarun Plus (₹10–20 lakh).

3. **Stand-Up India Scheme Extended till 31 March 2031 with ₹4,111 Crore Guarantee Corpus**

- Launched on 5 April 2016 by PM Narendra Modi; nodal: Department of Financial Services (DFS), Ministry of Finance.
- **Beneficiaries:** Scheduled Caste (SC), Scheduled Tribe (ST) and women entrepreneurs setting up greenfield (first-time) enterprises in manufacturing, services, trading and agri-allied activities.
- Extended for five years: 1 April 2026 to 31 March 2031.
- Credit Guarantee Fund for Stand-Up India (CGFSI) corpus of ₹4,111 crore, managed by NCGTC.
- **Guarantee cover:** 85% of the loan amount; guarantee fee: 0.5%.
- **Loan size:** above ₹10 lakh and up to ₹1 crore; composite loan (term loan + working capital) covering up to 85% of project cost.
- Borrower's own contribution: at least 10% of project cost.
- Repayment: up to 7 years, with a moratorium of up to 18 months.

4. **RBI Issues Consolidated Domestic Money Transfer Directions, 2026**

- **Cash pay-out to non-account holders** (via ATMs / Business Correspondents): up to ₹10,000 per transaction and ₹25,000 per month per beneficiary.
- **Walk-in NEFT cash remittance at branches:** up to ₹50,000 per transaction.
- **Cash pay-in via BCs/cardless ATMs:** ₹5,000 per transaction and ₹25,000 per month per remitter.
- Card-to-card transfers are excluded from these directions.

5. **Union Cabinet Decisions of 4 November 2026**

- **VGF for Energy Storage:** ₹14,500 crore Viability Gap Funding for 92 GWh (Gigawatt-hour) of grid-scale energy storage (FY 2026-27 to FY 2030-31); briefed by Union Minister Ashwini Vaishnaw.
- **Critical Mineral Processing:** ₹2,814 crore Capital Expenditure (CapEx) Support Scheme for domestic processing of critical minerals (lithium and nickel), FY 2026-27 to FY 2030-31.
- **VISTAR:** Viksit Bharat Initiative for Statistical Transformation, Analytics & Research – Central Sector Scheme with outlay ₹4,371.10 crore (FY 2026–27 to 2030–31); implemented by the Ministry of Statistics and Programme Implementation (MoSPI) (Minister of State (Independent Charge): Rao Inderjit Singh); for modernising India's statistical system.
  - Three pillars: Comprehensive Statistical Operations and Strengthening of Ecosystem; Support for Statistical Strengthening; 8th Economic Census using Artificial Intelligence (AI) and Machine Learning (ML).

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- **Fast Track Special Courts (FTSCs):** Centrally Sponsored Scheme (including exclusive POCSO courts) extended for 5 years – 1 April 2026 to 31 March 2031.
  - Outlay ₹3,788.04 crore – Central share ₹2,353.15 crore from the Nirbhaya Fund (set up 2013); State/UT share ₹1,434.89 crore.
  - Courts to rise from 779 functional FTSCs (including 399 exclusive POCSO – Protection of Children from Sexual Offences – courts across 29 States/UTs) to 850.
  - FTSC Scheme launched on 2 October 2019; legal basis: POCSO Act, 2012 (protects children below 18 years).
- **Law & Justice:** Union Minister of Law and Justice (Independent Charge) Arjun Ram Meghwal; Union Law Secretary Anju Rathi Rana – first woman to hold the post; Chairperson, 23rd Law Commission: Justice (Retd.) Dinesh Maheshwari.

6. Agnipath Reforms: Optional 2-Year 'Second Tour of Duty' for Agniveers

- Agnipath Scheme launched on 14 June 2022 for youth aged 17.5–21 years into the Army, Navy and Air Force (Defence Minister: Rajnath Singh).
- Original framework: 4 years of service; 25% absorbed into regular service; 75% exited with the Seva Nidhi package.
- 25% continue to be absorbed on merit after 4 years; the remaining 75% get an optional 2-year extension – tenure from 4 to 6 years.
- After 6 years (4 + 2), willing Agniveers can seek regular enrolment, subject to selection.
- The Government raised the share of Agniveers who can be absorbed into regular forces from 25% to 75%, for two years.

7. Semicon 2.0 Approved with ₹1,27,500 Crore Outlay

- Approved by the Union Cabinet under the India Semiconductor Mission (ISM); about 1.7 times the ₹76,000 crore outlay of Semicon 1.0.
- **Six pillars:** chip design; machines and materials; more fabs; strengthening ATMP (Assembly, Testing, Marking and Packaging)/OSAT (Outsourced Semiconductor Assembly and Test); R&D; talent development.

8. Centre Releases ₹1,09,019 Crore Tax Devolution Instalment to States (5 November 2026)

- **Major State Allocations:** Uttar Pradesh – ₹19,208 crore (highest); Bihar – ₹10,845 crore; Madhya Pradesh – ₹8,010 crore; Sikkim – ₹365 crore (lowest).
- Finance Commission is constituted by the President every 5 years under Article 280.
- **16th Finance Commission:** Chairman Dr. Arvind Panagariya; award period FY 2026–27 to FY 2030–31; retained States' vertical share at 41%.
- Centre normally releases devolution in 14 instalments a year; Union Budget 2026–27 estimates devolution at ₹15.26 lakh crore.

9. Mahabharata, Arthashastra and Rajatarangini Added to UNESCO Memory of the World Asia-Pacific Register

- Inscribed at the 11th Session of MOWCAP in Jakarta, Indonesia (2–6 November 2026); dossiers prepared by the Indira Gandhi National Centre for the Arts (IGNCA).
- **Mahabharata** (attributed to Vedavyasa): birch-bark manuscript, preserved at Bhandarkar Oriental Research Institute, Pune.
- **Kautilya's Arthashastra:** palm-leaf manuscript, preserved at Oriental Research Institute, Mysuru.
- **Rajatarangini** (Kalhana, 12th century CE, Sanskrit): chronicle of the kings of Kashmir; preserved at Oriental Research Library, Sri Pratap Singh Library Complex, Srinagar.
- A 307-year-old palm-leaf Mahabharata manuscript of the Lipika repository, Visva-Bharati University, Santiniketan was also inscribed.
- Earlier MOWCAP entries (May 2024, 10th session, Ulaanbaatar): Ramcharitmanas (Goswami Tulsidas), Panchatantra (Vishnu Sharma) and Sahrdayaloka-Locana (Acharya Anandavardhana). India now has 6 regional entries.
- **India & UNESCO – key figures:**
  - International Memory of the World Register: 14 Indian items (latest: Bhagavad Gita and Natyashastra, 2025); combined total 20.
  - World Heritage Sites: 45 (45th: Ancient Buddhist Site of Sarnath, 48th WHC session, Busan, July 2026).
  - Tentative List: 81 sites (Sirpur Cultural and Archaeological Landscape, Chhattisgarh added).
  - Intangible Cultural Heritage: 16 elements (16th: Deepavali, December 2025).
  - UNESCO Creative Cities Network (UCCN): 9 Indian cities (latest: Lucknow, Gastronomy, 2025).
  - Biosphere Reserves in UNESCO network: 13 (13th: Cold Desert, 2025) out of 18.
- UNESCO: HQ Paris; Director-General: Khaled El-Enany (Egypt). India's Permanent Representative: Vishal V. Sharma.

10. Swachh Survekshan 2025–26 (10th Edition): Navi Mumbai Cleanest City

- Presented by President Droupadi Murmu on 11 November 2026 at Vigyan Bhawan, New Delhi; organised by MoHUA (Minister: Manohar Lal); 4,751 cities assessed.
- Theme: 'Swachhata Ki Nayi Pehel – Badhayein Haath, Karein Safai Saath'.
- **Super Swachh League:** 1. Navi Mumbai (Maharashtra), 2. Surat (Gujarat), 3. Vijayawada (Andhra Pradesh). Indore dropped out of the top three after eight years.
- **Million-plus cities:** 1. Greater Visakhapatnam (GVMC), 2. Jabalpur, 3. Lucknow.
- **3–10 lakh:** Ujjain, Chandigarh, Guntur. **50,000–3 lakh:** Dewas (MP). **20,000–50,000:** Vita (Maharashtra), Aska (Odisha), Panaji (Goa). **Below 20,000:** Bilha (Chhattisgarh) [Unverified].
- **Himalayan cities:** Rudrapur (Uttarakhand), Jammu, Shopian.
- **Riverfront towns:** Rewa (MP), Bilaspur, Varanasi. **Coastal towns:** Puri (Odisha), Alappuzha, Ratnagiri.

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- **Swachh Shehar Jodi:** Ahmedabad–Sanand, Indore–Depalpur, Tirupati–Kuppam.

11. Employees' Provident Fund Organisation (EPFO) Celebrates 74th Foundation Day (1 November 2026, New Delhi)

- Union Labour Minister Mansukh Mandaviya launched EPFO's verified WhatsApp service.
- **Auto-settlement:** Aadhaar-verified inoperative EPF accounts holding up to ₹1,000 credited directly to the member's Aadhaar-seeded bank account without a claim.
- EPF wage ceiling raised from ₹15,000 to ₹25,000 per month; EPF applies to establishments with 20 or more employees.
- **PM Viksit Bharat Rozgar Yojana (PMVBRY):** first-time employees earning up to ₹1 lakh per month get up to ₹15,000 in two instalments (after 6 and 12 months); employers get support for 2 years (4 years for manufacturing).

12. GST Collections Rise 22.9% to Over ₹2.31 Lakh Crore in October 2026

- Second-highest monthly collection, after the record ₹2.43 lakh crore in April 2026.
- GST (Goods and Services Tax) taxpayer base reaches 1.71 crore – as of 31 October 2026 (from about 1.57 crore); Uttar Pradesh leads with 22.68 lakh, followed by Maharashtra and Gujarat.
- GST introduced on 1 July 2017 through the 101st Constitutional Amendment Act, 2016; based on Vijay Kelkar Task Force; Article 246A (power to levy); GST Council under Article 279A, chaired by the Union Finance Minister.
- France was the first country to adopt GST (1954). Minimum penalty for non-compliance: ₹10,000.
- **ID lengths:** GSTIN (15), PAN (10), Aadhaar (12), PRAN (12), UAN (12), APAAR ID (12), ABHA ID (14), Importer Exporter Code – IEC (10), UDID (18), CKYC KIN (14).

13. Census 2027: Population Enumeration Schedule Notified

- Population enumeration: 25 January to 28 February 2027.
- Reference date: 00:00 hours, 1 March 2027.
- Self-enumeration window: 10–24 January 2027; revisional round: 1–5 March 2027.
- Registrar General and Census Commissioner of India: Mritunjay Kumar Narayan.

14. PM Surya Ghar: Muft Bijli Yojana and Excellence Awards

- Launched by PM Modi on 13 February 2024; nodal: MNRE; outlay ₹75,021 crore; target 1 crore households with up to 300 units of free electricity per month.
- Central Financial Assistance: ₹30,000 for 1 kW, ₹60,000 for 2 kW, maximum ₹78,000 for 3 kW and above.
- Vice President C.P. Radhakrishnan presented the PM Surya Ghar Excellence Awards on 5 November 2026 at Bharat Mandapam.
- Category 'Maximum Buildings Solarised by Central Ministries/Departments': 1st – Ministry of Railways; 2nd – Department of Financial Services (DFS), Ministry of Finance (100% solarisation of all 2,576 feasible buildings out of 4,144; 61.50 MW).
- Punjab National Bank (PNB) secured 3rd position in loan sanctions under the scheme.

AMOUNTS & AGREEMENTS

1. ADB Approves $139.55 Million Loan for Puducherry

- Approved on 30 October 2026 for the Puducherry Integrated Urban Livability Improvement Project.
- Puducherry: CM – N. Rangasamy (AINRC; record fifth term, sworn in 13 May 2026); Lt Governor – K. Kailashnathan.

2. ADB Approves $98 Million Loan for Sri Lanka's Digital Transformation

- ADB: set up 1966; HQ Manila, Philippines; President Masato Kanda (Japan).

3. ADB Releases $21.6 Million for Mizoram Universal Health Care Scheme

- First tranche under ADB's $108 million results-based loan for the Mizoram Universal Health Care Scheme (MUHCS).
- ADB's India GDP outlook (ADO September 2026): 7.0% for FY2026–27 and 7.1% for FY2027–28.

4. IFC Extends USD 150 Million Social Loan to SBI

- International Finance Corporation (private-sector arm of the World Bank Group) loan to support about 8.64 lakh (864,000) rural women in crop cultivation, animal husbandry, fisheries and food processing.
- IFC's first line of credit to a public sector bank in India and its first investment in a state-owned bank in the country.

5. India Extends $500 Million Line of Credit to Guyana

- Announced by EAM Dr. S. Jaishankar on the sidelines of CHOGM 2026.
- Guyana: Capital – Georgetown; Currency – Guyanese Dollar.

6. Fairfax Acquires Additional 11.22% Stake in IIFL Capital Services for ₹2,000 Crore

- Fairfax India Holdings, through FIH Mauritius Investments Ltd; total stake rose from 26.82% to 38.04%.

7. MoD Signs ₹498.58 Crore Contract with Cochin Shipyard

- For refit and re-powering of INS Betwa, an indigenous Brahmaputra-class guided-missile frigate.

8. Telangana Gets ₹3,189 Crore under Amended BharatNet Programme

- Amended BharatNet approved on 4 August 2023 with outlay ₹1,39,579 crore; covers 2.64 lakh Gram Panchayats (GPs) in ring topology.

9. Cabinet Approves ₹62,370 Crore Nutrient Based Subsidy (NBS) for Rabi 2026–27

- NBS rates on Phosphatic and Potassic (P&K) fertilisers for 1 October 2026 to 31 March 2027.
- Kharif 2026 NBS subsidy was ₹41,534 crore.

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10. **₹1,000 Crore Margin Money Subsidy Released under PMEGP**
- Released on 28 October 2026 by Union MSME Minister Jitan Ram Manjhi at Kartavya Bhawan-3, New Delhi.

11. **Cabinet Approves ₹3,230 Crore Yuge Yugeen Bharat Museum**
- To be set up at North and South Block, New Delhi.

12. **SBI Q2 FY27: Net Profit Rises 14.3% to ₹23,038 Crore**

APPOINTMENTS

1. **Air Chief Marshal Ashutosh Dixit Becomes 29th Chief of the Air Staff**
- Air Force Day: 8 October.

2. **Dinesh Vithalrao Ganveer Becomes 55th Director General of Geological Survey of India (GSI)**
- GSI: established 4 March 1851 (175 years); HQ Kolkata; under Ministry of Mines (Union Minister: G. Kishan Reddy); 6 regional offices.

3. **Jatin Kumar Nayak Takes Charge as Chairman and Managing Director (CMD) of IREDA**
- Former Executive Director (Finance), REC Limited; IREDA – Indian Renewable Energy Development Agency.

4. **Vijay Sankar Named FICCI President-Elect**

5. **Justice Rajesh Bindal (Former Supreme Court Judge) Appointed NCLAT Chairperson**

6. **Dr. Sudha Yadav Sworn In as Karnataka's Second Woman Governor**
- Took oath as the 20th Governor of Karnataka on 16 October 2026 at Lok Bhavan, Bengaluru; oath administered by Karnataka HC Chief Justice Vibhu Bakhru.
- Karnataka's first woman Governor: V.S. Ramadevi (1999–2002), also India's first woman Chief Election Commissioner.
- India's first woman Governor of a state: Sarojini Naidu (Uttar Pradesh, 1947).

7. **Hardeep Singh Puri Elected Unopposed to Rajya Sabha from Madhya Pradesh**
- By-election to the seat vacated by Dr. L. Murugan; term till 2 April 2030.
- Rajya Sabha maximum strength: 250 (238 elected + 12 nominated by the President).

8. **Anup Bagchi Takes Charge as MD & CEO of HDFC Bank**
- Former MD & CEO of ICICI Prudential Life Insurance; took charge on 27 October 2026 for three years, succeeding Sashidhar Jagdishan (term ended 26 October 2026; did not seek reappointment).

9. **Gopal Vittal Re-elected Chair of GSMA Board**
- Executive Vice Chairman of Bharti Airtel; re-elected for 2027–2028 term (until December 2028); Chair since 2025.

10. **Equitas SFB: P.N. Vasudevan Resigns; Balaji Nuthalapadi Named Interim CEO**
- P.N. Vasudevan resigned on 29 October 2026 citing a perceived conflict of interest.

11. **NPCI Launches 4th Subsidiary – NPCI Tech Solutions Limited (NTSL)**
- MD & CEO of NTSL: Vishal Kanvaty.

12. **RBI Approves Shankaran as Whole-Time Director of City Union Bank for 3 Years**

13. **Noel Tata Retires from Voltas and Tata Investment Corporation**
- Noel N. Tata (Chairman of Tata Trusts) retired on 11 November 2026 under the Tata Group's retirement age policy (70 years) for non-executive directors; named Chairman Emeritus from 12 November 2026.
- **Voltas:** Sunil D'Souza appointed new Chairman.
- **Tata Investment Corporation:** Bahram N. Vakil (co-founder, AZB & Partners) became Chairman from 12 November 2026.

14. **Jensen Huang Resigns as Nvidia CEO; Colette Kress Named Interim CEO**
- Nvidia: founded 1993; HQ Santa Clara, California.

15. **Sarvam AI Appoints Sashikumar Sreedharan as President and Chief Business Officer**
- Sarvam AI: founded 2023 by Pratyush Kumar and Vivek Raghavan; HQ Bengaluru.

16. **Shivani Gupta Elected to UN ACABQ**
- Chartered Accountant and First Secretary at India's Permanent Mission to the UN; elected to the UN Advisory Committee on Administrative and Budgetary Questions.

17. **Sanjukta Parashar – First Woman Inspector General (IG) of CoBRA**
- 2006-batch IPS; became IG of CoBRA in September 2026, succeeding Danesh Rana; CoBRA has 10 battalions.
- CRPF Director General: Gyanendra Pratap Singh.

18. **P.V. (Pusarla Venkata) Sindhu Named Chairperson of Indian Olympic Association (IOA) Athletes' Commission**
- Two-time Olympic medallist shuttler.
- Men's hockey captain Harmanpreet Singh named Vice-Chairperson.

ARTS AND CULTURE

1. **₹250 Commemorative Coin on Muthuswami Dikshitar's 250th Birth Anniversary**
- Released by Union Finance Minister Nirmala Sitharaman on 3 November 2026 at Swatantrata Bhavan, IIT (BHU), Varanasi.
- Event titled "Amara Guruguha: A 250 Year Commemoration".
- Coin: 35 g; 50% silver, 40% copper, 5% nickel, 5% zinc; minted at India Government Mint, Mumbai; sold at ₹6,985.
- Carnatic Music Trinity: Muthuswami Dikshitar (born 1775), Tyagaraja and Syama Sastri.

2. **Sarnath Becomes India's 45th UNESCO World Heritage Site; Sirpur Added to Tentative List**
- Sirpur Cultural and Archaeological Landscape (Mahasamund district, Chhattisgarh) added to the

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Tentative List along with two Andaman & Nicobar geological sites; Tentative List now has 81 sites.

3. **Ranivas Mound at Kesariya (Bihar) Declared a Site of National Importance**
- ASI Director General: Yadubir Singh Rawat; Union Minister for Culture and Tourism: Gajendra Singh Shekhawat.

4. **Manipur Festivals: Ningol Chakouba and Wari Leeba**
- **Ningol Chakouba:** married women ('Ningol') are invited ('Chakouba') by parents and brothers to their maternal home for a feast.
- **Wari Leeba:** traditional solo storytelling art of the Meitei community, performed in Imphal, narrating the Ramayana, Mahabharata and folk tales without musical accompaniment.
- 1st North East Waree Leeba (Vari Liba) Festival held in Manipur.
- Manipur: CM Yumnam Khemchand Singh (since 4 February 2026); Governor Ajay Kumar Bhalla.

5. **Meghalaya Celebrates Golden Jubilee of 100 Drums Wangala Festival**

6. **Telangana to Develop Nelakondapalli Buddhist Stupa (Khammam) as International Buddhist Heritage Destination**

7. **Pitt Rivers Museum Hands Over 39 Naga Ancestral Remains**
- Pitt Rivers Museum, University of Oxford (founded 1884) returned 39 Naga ancestral human remains (mostly skulls) collected during British rule (about 1910–1940).

8. **2nd National Tribal Literary Festival Inaugurated in New Delhi**
- Inaugurated by Union Tribal Affairs Minister Jual Oram.

9. **57th International Film Festival of India (IFFI) Opens in Goa**

10. **Nepal Celebrates Tihar (7–11 November 2026)**
- Five-day festival of lights: Kaag Tihar (crows), Kukur Tihar (dogs), Lakshmi Puja, Govardhan Puja and Bhai Tika.
- Nepal PM: Balen Shah (Rashtriya Swatantra Party, RSP).

11. **Department of Posts Releases Stamps for Breast Cancer Awareness**
- Breast Cancer Awareness Month: 1–31 October.

12. **Sonia Gandhi's Memoir 'Belonging: A Journey of Love' Released (10 November 2026)**
- Publishers: HarperCollins India (after Penguin Random House India withdrew) and Alfred A. Knopf (US/international).

AWARDS

1. **26th International Indian Film Academy (IIFA) Awards: Dhurandhar Wins 12 Awards**
- Best Film: Dhurandhar; Best Director, Best Original Story, Best Screenplay and Best Dialogues – Aditya Dhar.
- Best Actor – Ranveer Singh; Best Supporting Actor – Sanjay Dutt; Best Negative Role – Akshaye Khanna.
- Best Music – Shashwat Sachdev; Best Cinematography – Vikash Nowlakha; Best Editing – Shivkumar V. Panicker; Best Sound Design – Bishwadeep Chatterjee.
- Best Actress: Aneet Padda (for a different film).

2. **National Sports Awards 2025 and Tenzing Norgay Adventure Awards 2024**
- **Major Dhyan Chand Khel Ratna:** no award for 2025 (last time none was given: 2014).
- **Arjuna Award 2025:** 17 sportspersons, including Tejaswin Shankar (decathlon), Divya Deshmukh and Vidit Gujrathi (chess).
- **Arjuna Award (Lifetime):** I. Arumainayagam (football, 1962 Asian Games gold medallist).
- **Dronacharya (Regular):** Parveer Singh (athletics), Chhote Lal Yadav (boxing), Neha Nandkumar Chavan (shooting); **Lifetime:** Virender Kumar (wrestling).
- **Rashtriya Khel Protsahan Puraskar:** Army Paralympic Node, Pune.
- **Tenzing Norgay National Adventure Award 2024:** Rimo Saha, Baljeet Kaur, Skalzang Rigzin; Lifetime – Shiv Prasad Chamoli.

3. **M. John Harrison Wins Booker Prize 2026; Becomes Oldest Winner**
- British author, 81, won for 'The End of Everything'; oldest winner (surpassing Margaret Atwood, 79, in 2019); first winner from the science-fiction community; prize £50,000.
- Recent winners: Samantha Harvey – Orbital (2024); David Szalay – Flesh (2025).

4. **International Booker Prize 2026: 'Taiwan Travelogue'**
- By Yáng Shuāng-zǐ (pen name of Yang Jo-tzu), translated from Mandarin Chinese by Lin King; £50,000 shared equally; first book translated from Mandarin and first Taiwanese winner.
- From 2027: renamed Bukhman International Booker Prize; prize doubled to £100,000.
- Indian winners: Banu Mushtaq – Heart Lamp (2025; Kannada, tr. Deepa Bhasthi); Geetanjali Shree – Tomb of Sand (2022; Hindi, tr. Daisy Rockwell).

5. **Baillie Gifford Prize for Non-Fiction 2026**
- Awarded to Edmund Richardson for "Alexander: God, King, Man" (Bloomsbury); prize money £50,000.

6. **Nirmala Lakshman Wins Sharjah Award for Best International Non-Fiction Book 2026**
- Book: "The Tamils: A Portrait of a Community" (Aleph Book Company); at the 45th Sharjah International Book Fair; prize AED 50,000.

7. **Kendriya Grihmantri Dakshata Padak 2026 Awarded to 490 Personnel**
- Announced by MHA on 31 October 2026 (National Unity Day, birth anniversary of Sardar Vallabhbhai Patel).
- Union Home Secretary Govind Mohan (1989-batch IAS, Sikkim cadre) got a one-year extension on 5 August 2026, up to 22 August 2027.

8. **President's Colour to Chandigarh Police and Uttarakhand Police**
- Union Home Minister Amit Shah presented the President's Colour to Chandigarh Police.

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- Uttarakhand Police received the President's Police Colour on 6 November 2026 in Dehradun – the 16th police/paramilitary force to receive this highest honour.

9. Nongmaithem Nandakumar Singh Receives ABU Broadcast Engineering Excellence Award 2026

- Prasar Bharati engineer; Asia-Pacific Broadcasting Union award. Prasar Bharati Chairman: Prasoon Joshi.

10. 'Mothers of Courage' Wins UN SDG Action Award 2026

- Creativity category at the 9th edition, "Heroes of Tomorrow: UN SDG Action Awards 2026", Rome, Italy.

11. Prashant Chaudhary Wins 5th Rohini Nayyar Prize

12. SBI Named World's Best Consumer Bank 2026

- By Global Finance magazine for the second consecutive year, along with Best Bank in India 2026.

13. Israel Honours Indian Pilot Captain Smit Machchhar

- President Isaac Herzog announced a civilian heroism award.

14. IISc Distinguished Alumnus Award for Maruthi R. Akella

15. Uttarakhand SDRF Gets ISO 9001:2015 Certification

- First disaster response force in India to receive this certification.

BANKING AND FINANCE

1. High-Level Committee on Banking for Viksit Bharat

- Chair: Suresh N. Patel, former Central Vigilance Commissioner (CVC); 6 months to submit a roadmap for structural, regulatory and digital banking reforms for Viksit Bharat 2047.

2. Domestic Systemically Important Banks (D-SIBs) and Insurers

- Additional CET-1 requirement: SBI – 0.80% (Bucket 4); HDFC Bank – 0.40% (Bucket 2); ICICI Bank – 0.20% (Bucket 1).
- D-SIBs are 'too big to fail'; extra capital buffer protects the financial system.
- **Domestic Systemically Important Insurers (D-SIIs):** LIC, GIC Re and New India Assurance.

3. Payments Banks Framework; Fino Payments Bank

- RBI approved Rishi Gupta's reappointment as MD & CEO of Fino for 3 years from 2 May 2026.
- On 5 December 2025, Fino became the first payments bank to get RBI's in-principle approval to convert into an SFB; it began operations in 2017.
- Payments banks set up on Nachiket Mor Committee recommendation; Airtel Payments Bank first licence (April 2016); five now operate.
- **Allowed:** demand deposits up to ₹2 lakh per customer; ATM/debit cards; distribution of mutual funds and insurance.
- **Not allowed:** loans, credit cards, term deposits and NRI deposits.
- **Norms:** minimum paid-up capital ₹100 crore; CAR 15%; promoter holding at least 40% for first 5 years; FDI up to 74%.
- **PPI limits:** full-KYC wallets up to ₹2 lakh; small PPIs up to ₹10,000.

4. Small Finance Bank (SFB) Facts

- Capital Small Finance Bank – India's first SFB; AU SFB – first SFB approved to become a universal bank.
- PSL target for SFBs cut from 75% to 60% (June 2025, effective FY 2025-26).
- Payments banks with 5 years of operations can apply to convert into SFBs (December 2019 on-tap guidelines).
- FDI in SFBs capped at 74%.

5. RBI Raises Interest Rate on Floating Rate Bonds (FRB) 2034 to 7.26%

- For 30 October 2026 – 29 April 2027 (announced 29 October 2026), up from 6.45% (30 April – 29 October 2026).

6. RBI Constitutes Technical Consultative Committee for Financial Markets (TCCFM)

- Chair: Deputy Governor in charge of Financial Markets Regulation Department (FMRD) – currently Rohit Jain.

7. FIMMDA – RBI-Recognised Self-Regulatory Organisation (SRO) for Financial Markets

- Fixed Income Money Market and Derivatives Association of India: incorporated 1998, Mumbai; recognised as SRO on 7 May 2025; Chairman Shamsher Singh.
- Minimum net worth for an SRO (RBI framework, August 2024): ₹10 crore.

8. RBI Launches Three Household Surveys for Monetary Policy Inputs

- Inflation Expectations Survey of Households (IESH) – 19 cities; Urban Consumer Confidence Survey (CCS) – 19 cities; Rural Consumer Confidence Survey – rural and semi-urban households across 31 States/Union Territories.

9. RBI Master Directions on Cyber Security for Non-Bank Payment System Operators (PSOs)

- Minimum 12-hour cooling period after a customer changes the mobile number/email linked to a payment instrument.
- Specified cyber incidents to be reported within 6 hours.

10. CCPA Imposes ₹10 Lakh Penalty on Ola

- Central Consumer Protection Authority (Chief Commissioner Nidhi Khare) penalised ANI Technologies Pvt Ltd (Ola).
- Prompting users to pay extra before a driver accepts a booking was held a misleading advertisement, unfair trade practice and a 'confirm shaming' dark pattern.

11. RBI Census on Foreign Liabilities and Assets (FLA) of Indian Direct Investment Entities, 2025–26 (Provisional)

- Top FDI sources: United States (16.5%), Mauritius (14.5%), Singapore (13.7%), United Kingdom (10.8%).
- Sectoral share of FDI equity: Manufacturing 50.1%, Services 45%.
- Top ODI destinations: Singapore (21.1%), United Arab Emirates (16.2%), United States (13.9%).

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12. RBI Regulatory Actions

- Supersession of Board of Abhyudaya Co-operative Bank, Mumbai extended by one year from 24 November 2026; Administrator: Satya Prakash Pathak (former SBI Chief General Manager).
- RBI cancels Certificate of Registration of Gandhinagar Leasing and Finance Ltd, an Ahmedabad-based NBFC.
- MobiKwik Financial Services Pvt Ltd (MFSPL), wholly owned subsidiary of One MobiKwik Systems Ltd, received RBI's Certificate of Registration (CoR) as a Non-Banking Financial Company (NBFC) under Section 45-IA of the RBI Act, 1934 (announced 6 November 2026).

13. Sovereign Gold Bond 2018–19 Series-III Matures on 13 November 2026

- Final redemption price: ₹14,024 per unit – simple average of closing gold prices (999 purity) published by the India Bullion and Jewellers Association (IBJA) for the previous three business days.
- SGB scheme launched November 2015; early exit after the 5th year.

★ PROUD MOMENT FOR NBCC ★

Our Students Join Tamilnad Mercantile Bank (TMB)



Heartiest congratulations to our NBCC students who joined **Tamilnad Mercantile Bank (TMB)** on **16 November 2026**. Their success is the result of disciplined preparation, consistent practice and unwavering determination.

Nandyal Banking Coaching Center is proud to have been a part of their journey. We wish them a bright and successful career in banking!

Your success is our mission – the next success story can be yours!

NBCC – Coaching till you get the job

14. SEBI Actions

- **₹1 crore penalty on CDSL** (Central Depository Services (India) Ltd), based on FY 2023-24 inspection. Lapses:
  - not giving depository participants reasons for rejecting pledge requests;
  - not following the Client Unpaid Securities Account (CUSA) procedure;
  - weak controls against unauthorised data transmission;
  - incomplete migration to the disaster-recovery site during a DR drill;
  - vulnerabilities not patched within SEBI's timeline; penetration testing not covering all domains.
- **Periodic KYC review eased for Foreign Portfolio Investors (FPIs)** (circular 30 October 2026, effective 1 December 2026): 3-year cycle → 8 years for non-high-risk categories; annual cycle → 2 years for others; SWAGAT-FI FPIs remain at 10 years; GS-FPIs follow RBI's bank KYC periodicity. Separate 'no change' declaration discontinued; fee to be paid to the Designated Depository Participant (DDP) at least 15 days before expiry.
- **Digital KYC for NRIs, OCIs and foreign nationals** from 3 December 2026. CKYCRR (Central KYC Records Registry) managed by CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest of India) since 2016; issues 14-digit KYC Identification Number (KIN).
- **Offer for Sale (OFS) cooling-off** for illiquid units of privately listed InvITs reduced from 12 weeks to 8 weeks.

- **Upstox** granted licence as Online Bond Platform Provider (OBPP).
- **"Samajh Se Investing Simple"** campaign under Project Jagrook and MUST (Mentoring of University/College Students by Trainers) initiative launched during World Investor Week (5–11 October 2026).

15. IRDAI Updates

- **Transfer of shares in insurance companies:** prior approval needed only above 5% of paid-up capital in a year (earlier 1%); processing fee for transfers above 50% cut from ₹50 lakh to ₹10 lakh.
- Four-layer motor insurance structure from 15 December 2026.
- October observed as Cyber Security Awareness Month by insurers.
- Two working groups to align Risk-Based Capital (RBC) framework with Indian Accounting Standards (Ind AS) (adopted from 1 April 2026): Life (13 members, Jamuna Choudhary); Non-life (12 members, Parmeshwar Shelke).
- Approved HDFC Mutual Fund schemes acquiring up to 9.99% of Star Health (current 4.49%).
- IRDAI: HQ Hyderabad; Chairman Ajay Seth.

16. Other Banking & Corporate News

- CCI approved Kotak Mahindra Bank's acquisition of Deutsche Bank's India business.
- Minimum public shareholding of 25% applies to all listed companies including PSBs such as Central Bank of India and Indian Overseas Bank (IOB).
- NSE International Exchange (NSE IX) at GIFT City (IFSC), Gandhinagar started near-continuous 23.5-hour daily trading on 2 November 2026.
- Patna Municipal Corporation listed Bihar's first municipal bond on NSE.
- Bank of Baroda (Guyana) Inc. inaugurated new Head Office, Georgetown Branch and BoB Heritage Centre – 60 years in Guyana. BoB founded 1908 by Maharaja Sayajirao Gaekwad III, Vadodara; tagline "India's International Bank".
- Indian Overseas Bank (IOB) (HQ Chennai; MD & CEO Ajay Kumar Srivastava) launched "IOB Digital Rupee" app for CBDC.
- Tamilnad Mercantile Bank celebrated 105th Foundation Day on 11 November 2026 at Thoothukudi, attended by Vice-President C.P. Radhakrishnan and TN Governor Rajendra Vishwanath Arlekar; founded 1921 as The Nadar Bank Ltd; Scheduled Bank on 11 May 1935; renamed TMB on 26 November 1962; MD & CEO Salee Sukumaran Nair (S.S. Nair).
- AMFI: mutual fund industry net inflows of about ₹1.74 lakh crore in October 2026.
- Chennai bench of National Company Law Tribunal (NCLT) approved amalgamation of Jana Holdings (a Non-Operative Financial Holding Company set up in 2017) into its parent Jana Capital.
- Reliance Group overtook Tata Group as India's most valuable business group (28 October 2026) after Jio Platforms' listing.
- **Market Capitalisation (BSE close, 6 November 2026):** 1. Reliance Industries – ₹17,83,723.93 crore; 2. Bharti Airtel – ₹13,08,165.03 crore (reclaimed No. 2 from Jio Platforms); 3. Jio Platforms – ₹12,94,559.51 crore.

17. Economy Indicators

- **Fiscal deficit** April–September 2026 (H1 FY 2026-27): ₹7,14,413 crore (₹7.14 lakh crore), 42.1% of target; FY27 target ₹16,95,768 crore (₹16.96 lakh crore), 4.3% of GDP; FY26 target 4.4% (met).
- **Non-food bank credit** grew 19.1% YoY (30 September 2026).
- **UPI:** record 25.47 billion transactions in October 2026.
- **HSBC India Manufacturing Purchasing Managers' Index (PMI)** (compiled by S&P Global): 54.7; **Services PMI:** 55.8 (October 2026).
- **Retail inflation (CPI):** 6.09% in October 2026; food inflation (CFPI) 8.94% (from 7.74%); compiled by NSO, MoSPI; base year 2024; target 4% ± 2%.
- **Forex reserves:** $717.056 billion, then $719.55 billion (week ended 6 November 2026).
- **Moody's** raised India's FY27 growth forecast to 7%.
- **PLFS (July–September 2026):** Unemployment 5.1% (from 5.4% in April–June 2026); rural 4.3%, urban 6.8%; LFPR 55.5%; WPR 52.7%. PLFS (Periodic Labour Force Survey) quarterly bulletin conducted by National Statistics Office (NSO) under MoSPI; launched April 2017. LFPR – Labour Force Participation Rate; WPR – Worker Population Ratio.
- **ASI 2024–25** (released 30 September 2026 by Ministry of Statistics and Programme Implementation (MoSPI), MoS (Independent Charge) Rao Inderjit Singh): Gross Value Added (GVA) up 9.59% to ₹26.94 lakh crore; Gross Value Added (GVA) of manufacturing corporate sector up 9.28%; Maharashtra largest share (15.92%).
  - Top 5 states by GVA: Maharashtra, Gujarat, Tamil Nadu, Karnataka, Uttar Pradesh (over 54% of total).
  - Factories: 2.60 lakh → 2,66,931 (2.67 lakh); leading states Tamil Nadu (41,221), Gujarat (33,084), Maharashtra (27,379).
  - Output: up 7.81% to ₹165.24 lakh crore.
- **Windfall tax on fuel exports:** Petrol ₹2.50 → Nil; Diesel ₹8.50 → ₹11.50/litre; Aviation Turbine Fuel (ATF) ₹10.50 → ₹11.00/litre.
- **SBI Research Ecowrap** (12 October 2026) recommended scrapping Long-Term Capital Gains (LTCG) tax on equities and extending the holding period to 2–3 years; current LTCG 12.5% on gains above ₹1.25 lakh a year (holding over 12 months); Short-Term Capital Gains (STCG) 20%.
- **Open Market Sale Scheme (Domestic) [OMSS(D)]** rice sale target doubled from 25 Lakh Metric Tonnes (LMT) to 50 LMT for 2026–27; five southern states allowed rice stock limits till 31 January 2027.

18. Unified Payments Interface (UPI) Enabled at Burj Khalifa and Resorts World Sentosa

- Burj Khalifa ("At the Top") via NEOPAY and Emaar Entertainment – first UAE attraction to accept UPI for e-commerce (announced by NPCI International Payments Ltd – NIPL).
- Resorts World Sentosa (Singapore) via FOMO Pay – covers Universal Studios Singapore, Singapore Oceanarium and Adventure Cove Waterpark.

- Target: UPI in 20 countries by FY29.

DEFENCE

1. **Defence Production Hits Record ₹1.78 Lakh Crore in FY 2025-26**
- Defence exports: ₹38,424 crore.
- Targets for 2029: production ₹3 lakh crore; exports ₹50,000 crore.

2. **Exercise MALABAR 2026 (30th Edition) off Japan**
- Held from 5 to 12 November 2026, south of Kanto, Japan, with India, Japan, the USA and Australia (Quad nations).
- Participants: the four Quad nations. India: indigenous guided-missile stealth frigate INS Sahyadri (F49), Eastern Fleet; reached Yokosuka on 4 November 2026.
- MALABAR began in 1992 as a bilateral India–US exercise; Japan permanent member in 2015; Australia joined in 2020.
- INS Sahyadri also took part in the 2nd India–Republic of Korea Navy (IN–RoKN) bilateral exercise with destroyer ROKS Munmu the Great off Busan, South Korea (harbour and sea phases).

3. **First BIMSTEC Maritime Security Exercise at Sri Vijaya Puram**
- Hosted by the Andaman and Nicobar Command from 30 October to 3 November 2026 at Sri Vijaya Puram (formerly Port Blair).
- Participants: all 7 member states – Bangladesh, Myanmar, Sri Lanka and Thailand sent naval assets; Bhutan and Nepal sent representatives.

4. **Tiger Triumph 2026 (5th Edition)**
- India–US tri-services Humanitarian Assistance and Disaster Relief (HADR) exercise; began 2 November 2026 at the Maritime Warfare Centre, Visakhapatnam.

5. **AUSTRAHIND 2026 (5th Edition)**
- India–Australia Army exercise at Foreign Training Node, Thiruvananthapuram, Kerala (19 October – 1 November 2026); Garhwal Rifles and Australia's 13 Brigade.

6. **'Rahat Mitra' – First India–Myanmar Tri-Services HADR Exercise**
- Held in Chennai, Tamil Nadu; Theme: "Together for Humanity, Stronger through Partnership".

7. **8th India–Myanmar Naval Exercise (IMNEX-26), Visakhapatnam**
- India: destroyer INS Rana and OPV INS Sumedha; Myanmar: frigate UMS King Sin Phyu Shin.

8. **15th Naseem Al Bahr (Sea Breeze) (India–Oman), Muscat**
- Held 8–11 November 2026 with the Royal Navy of Oman; India deployed INS Surat.

9. **12th Mitra Shakti (India–Sri Lanka Army) Begins at Maduru Oya, Sri Lanka**

10. **Sea Vigil-26: 5th Pan-India Coastal Defence Exercise**
- 11–19 November 2026; Indian Navy lead agency with Indian Coast Guard and 21 agencies.
- CNS: Admiral Krishna Swaminathan (27th CNS, since 31 May 2026); Navy Day: 4 December.
- ICG Director General: Paramesh Sivamani; Coast Guard Day: 1 February.

11. **'Sahayata Setu' – IAF Annual Joint HADR Exercise 2026**
- At Air Force Station Jamnagar, Gujarat.

12. **DRDO Flight-Tests 'Pralay' Quasi-Ballistic Missile**
- DRDO successfully flight-tested it from Dr. APJ Abdul Kalam Island, Odisha; short-range, surface-to-surface, solid propellant; range 150–500 km; payload 500–1,000 kg.

13. **'Amini' – 5th Anti-Submarine Warfare Shallow Water Craft Delivered**
- Delivered to the Navy on 5 November 2026 at Kattupalli, Tamil Nadu; 5th of 8 Anti-Submarine Warfare Shallow Water Crafts (ASW-SWCs) built by Garden Reach Shipbuilders & Engineers (GRSE), a Kolkata-based shipyard under the Ministry of Defence.

14. **INS Sudarshini Completes 'Lokayan 26' Trans-Oceanic Expedition**

15. **INS Trishul Port Call in Greece; Concludes Port Call at Egypt's Safaga Naval Base**

16. **IAF IL-76MD 'Gajraj' Lands at Mudh-Nyoma Airbase, Eastern Ladakh**
- Elevation 13,629 ft (about 4,154 m); four-engine Russian-origin strategic airlifter.

17. **Indo-Pacific Regional Dialogue (IPRD) 2026**
- Organised by the Indian Navy in New Delhi (3–5 November 2026); Theme: "Science, Technology and Academic Cooperation in the Indo-Pacific".
- MAHASAGAR: Mutual and Holistic Advancement for Security and Growth Across Regions – India's maritime vision.

18. **VISV-2026 Defence Conclave, New Delhi**
- Vision, Innovation, Synergy, Values; Theme: "Showcasing Defence Capabilities, Strengthening Global Partnerships".
- Addressed by Defence Secretary Rajesh Kumar Singh and Foreign Secretary Vikram Misri.

INTERNATIONAL

1. **FATF Plenary (Paris, 28–30 October 2026): Four Countries Removed from Grey List**
- Removed (4): Bulgaria, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo (DRC) and Monaco.
- FATF 'black list': Myanmar, Iran and North Korea.
- FATF: founded 1989 at the G7 Summit, Paris; HQ Paris; 40 members.

2. **Bhutan Sets Guinness Record with 108 Stupas; Stupa No. 76 Dedicated to PM Modi**
- Bhutan consecrated 108 stupas in about 9 hours at Gelephu Mindfulness City; dedicated by King Jigme Khesar Namgyel Wangchuck.
- Bhutan: Capital – Thimphu; Currency – Ngultrum.

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3. **First Life-Size Mahatma Gandhi Statue Unveiled in North Dakota, USA**

4. **Iliana Iotova Becomes Bulgaria's First Woman President**
- Bulgaria: Capital Sofia; 21st member of the Eurozone on 1 January 2026. IMF Managing Director Kristalina Georgieva is from Bulgaria.

5. **Israel: Gadi Eisenkot Tasked with Forming Government**
- After the 27 October 2026 elections to the 120-seat Knesset; President Isaac Herzog.
- Israel: Capital Jerusalem; Currency New Israeli Shekel; Intelligence agency Mossad.

6. **Paraguay: President Santiago Peña Removed; Pedro Alliana Sworn In**
- Capital: Asunción; Currency: Paraguayan Guaraní.

7. **UN Security Council Fails to Renew MINURSO Mandate**
- UN Mission for the Referendum in Western Sahara – 30 October 2026.

8. **Emergencies Declared**
- Fiji: national HIV emergency (17 September 2026).
- Malaysia: air-quality emergency in Serian district, Sarawak (4 September 2026) due to haze from Indonesian forest fires.

9. **Mayon Volcano Erupts in the Philippines**

10. **UAE Becomes First Country Outside Europe to Roll Out Digital eATA Carnet**

11. **Norway Restricts Generative AI in Primary Schools**

12. **World Bank Calls India's Water Management a 'Remarkable Success Story'**
- Said by Saroj Kumar Jha, Global Director for Water, World Bank Group.
- UN 2026 Water Conference: Abu Dhabi, 8–10 December 2026, co-hosted by UAE and Senegal.
- World Bank Group's five institutions: IBRD, IDA, IFC, MIGA, ICSID – India is a member of all except ICSID.

MEETINGS

1. **G20 Foreign Ministers' Meeting, Atlanta, USA**
- Chaired by US Secretary of State Marco Rubio under the US G20 Presidency; India represented by Union Minister of External Affairs Dr. S. Jaishankar.
- 21st G20 Leaders' Summit: 14–15 December 2026 at Trump National Doral Miami, Florida. India hosted the 18th G20 Summit (New Delhi, 2023).

2. **Quad Foreign Ministers' Meeting, Atlanta (31 October 2026)**
- Quad: USA, India, Japan, Australia. Quad Leaders' Summit planned for mid-November 2026 in the Philippines, on the sidelines of the ASEAN–East Asia Summits.

3. **BRESE 2026 and 9th ISA Assembly, Bharat Mandapam (2–5 November 2026)**
- Inaugurated by PM Modi; included Bharat Renewable Energy Summit & Expo, 9th ISA Assembly and 4th International Conference on Green Hydrogen (ICGH); Theme: "Invest. Innovate. Inspire."
- India re-elected ISA President for a 3rd consecutive term; France re-elected Co-President (announced by Pralhad Joshi).
- The Bahamas became the 116th member of ISA.
- ISA: launched 2015 at COP21 Paris by India and France; HQ Gurugram; DG Ashish Khanna; aim – mobilise $1 trillion by 2030; associated vision "One Sun, One World, One Grid" (OSOWOG).

4. **COP31, Antalya, Türkiye (9–20 November 2026)**
- 31st Conference of the Parties to the United Nations Framework Convention on Climate Change (UNFCCC); Leaders' Summit on 11–12 November; COP31 President: Murat Kurum, Türkiye's Minister of Environment, Urbanisation and Climate Change. COP32 (2027): Addis Ababa, Ethiopia.
- UNEP: founded 1972; HQ Nairobi, Kenya.

5. **28th CHOGM 2026, St John's, Antigua and Barbuda**
- Theme: "Accelerating Partnerships and Investment for a Prosperous Commonwealth"; Antigua and Barbuda – smallest country to host CHOGM.
- India represented by External Affairs Minister Dr. S. Jaishankar, who announced a $500 million LoC to Guyana.
- Commonwealth: origins in Statute of Westminster, 1931 (modern Commonwealth – London Declaration, 1949); 56 members; Secretariat London; Secretary-General Shirley Ayorkor Botchwey (Ghana).

6. **49th ASEAN Summit and Related Summits, Philippine International Convention Center, Pasay (Metro Manila) (15–17 November 2026)**
- Chaired by President Ferdinand R. Marcos Jr.; Theme: 'Navigating Our Future, Together'.
- ASEAN: founded 1967 (Bangkok Declaration); Secretariat Jakarta; SG Kao Kim Hourn (Cambodia); 11 members – Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Vietnam and Timor-Leste (11th). India – Comprehensive Strategic Partner.

7. **BIMSTEC Health Meetings, Colombo**
- 1st BIMSTEC Senior Officials' Meeting on Health chaired by Dr Anil Jasinghe; India to host BIMSTEC Centre of Excellence in Traditional Medicine at the Institute of Teaching and Research in Ayurveda (ITRA), Jamnagar (announced by Union Health Minister J.P. Nadda).
- BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation): founded 6 June 1997 (Bangkok Declaration); 7 members – Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand; Secretariat Dhaka (2014); SG Indra Mani Pandey (since 4 January 2024); Maritime Transport Cooperation Agreement signed at 6th Summit, Bangkok (April 2025).

8. **13th General Assembly of ICAPP, Seoul, South Korea**
- International Conference of Asian Political Parties; Theme: "Rebuilding Trust in a Transforming World".

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9. **First International Maize Conference (IMC-2026), Hyderabad**
- Organised with ICAR-Indian Institute of Maize Research (IIMR), Ludhiana; Theme: "Maize Revolution for Food, Feed, Fodder, Fuel and Sustainability in the Changing World".

10. **ESTIC 2026 Inaugurated by PM Modi**
- Emerging Science, Technology and Innovation Conclave at Bharat Mandapam, New Delhi.

11. **Other Meetings and Events**
- 4th Conference of Mining Ministers held in Goa (Ministry of Mines).
- 31st CII Partnership Summit held in Visakhapatnam.
- Second Bharat Summit held in Hyderabad on 'Forging a New World'.
- 45th India International Trade Fair (IITF), Bharat Mandapam – Theme: 'Vikas aur Virasat'.
- 19th Pravasi Bharatiya Divas to be held in Kolkata, 7–9 January 2027.
- First Regional Conference on Jal Jeevan Mission 2.0 held at Tiruchirappalli.
- BRICS Sustainable Lifestyle Week (1–7 November) inaugurated in Manipur.
- Mumbai to host the 6th Earthshot Prize Summit and Awards (16–17 November 2026; Awards Night: 17 November) – first time in India; Karan Johar first Indian host.
- India to host CGIAR Science & Partnership Week 2027.
- Bay of Bengal Network of Ocean Researchers for Fisheries (BOB-NOR) launched at ICAR-Central Marine Fisheries Research Institute (ICAR-CMFRI), Kochi – India, Sri Lanka, Bangladesh and Maldives.

MISCELLANEOUS

1. **Cyclone Murasu Makes Landfall on South Andhra Pradesh Coast**
- India-named storm; landfall on the south Andhra Pradesh coast between Nellore and Narsapur, near Ongole (Prakasam district).
- Name proposed by India – an ancient Tamil drum (percussion instrument), once used to announce news and warn of disasters.
- Previous cyclone Arnab – named by Bangladesh (Bengali for "sea/ocean"); became a cyclonic storm on 26 October and crossed near Narsapur (south-west of Yanam) on 28 October 2026. Next name: Akvan (Iran).
- 13 member countries of the WMO/ESCAP Panel on Tropical Cyclones name North Indian Ocean cyclones from a list of 169 names (13 per country).
- IMD: established 1875; HQ New Delhi; under Ministry of Earth Sciences (Minister of State (Independent Charge): Dr. Jitendra Singh; Mission Mausam); DG Dr. Mrutyunjay Mohapatra ("Cyclone Man of India").

2. **Chandigarh to Become India's First Drug-Free City; NCB's Operation Trident**
- Operation Trident launched by NCB on 23 October 2026 across Assam, Mizoram and Manipur: 38 locations, 18 arrests, 1,424 bank accounts frozen, ₹100 crore hawala uncovered.

3. **State Symbols**
- Orange Oakleaf declared State Butterfly of Chhattisgarh.
- Karnataka became the first state to declare a State Amphibian – Malabar Tree Toad.

4. **Collins Dictionary Word of the Year 2026: 'Mogging'**
- Meaning: to outshine someone, especially in appearance or style.

5. **L.K. Advani Enters 100th Year**
- Former Deputy PM and Bharat Ratna; born 8 November 1927, Karachi.

6. **Uttarakhand to Observe 28 November as Disaster Management Day**

7. **Paul McCartney Becomes a Billionaire; World's Third-Richest Musician**
- Former Beatles member Sir Paul McCartney; Forbes estimate about $1.4 billion – third-richest musician after Jay-Z ($2.8 billion) and Taylor Swift ($2 billion).

8. **First Wax Statue of a Woman Cricketer: Harmanpreet Kaur**

9. **Foundation Days**
- Coal India Limited – 52nd (1 November); established 1975; Maharatna; HQ Kolkata.
- National Zoological Park, New Delhi – 67th (1 November).
- Central Bureau of Narcotics – 77th (6 November) at Gwalior; theme 'Nasha Mukt Yuva for Viksit Bharat'; origin: Opium Department (1950); under Department of Revenue, Ministry of Finance.

MOUS

1. **SEBI Signs MoU with Digital India BHASHINI**
- BHASHINI (BHASHa INterface for India) is the National Language Translation Mission platform under the Ministry of Electronics and Information Technology (MeitY).

2. **Mizoram Signs MoU with SBI for Digital Revenue Collection via SAMARTH Portal**
- SAMARTH portal (Ministry of Panchayati Raj) lets Village Councils raise demands and accept online payments.
- Mizoram: CM Lalduhoma; Governor Gen. (Dr) Vijay Kumar Singh (Retd).

3. **NITI Aayog and TEXMiN Sign Joint Statement of Intent**
- TEXMiN: Technology Translation Research Park of the Department of Science and Technology (DST) at IIT (Indian School of Mines) Dhanbad, Jharkhand.
- National Critical Mineral Mission (NCMM): approved January 2025; 7 years (FY 2024–25 to 2030–31); outlay ₹34,300 crore (₹16,300 crore Centre + ₹18,000 crore PSUs); nodal: Ministry of Mines.

NATIONAL

1. **State Formation Days Observed on 1 November**
- **Andhra Pradesh:** 70 years since formation on 1 November 1956; the state government under CM N. Chandrababu Naidu does not officially celebrate 1 November as Formation Day; capital Amaravati.

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- **Karnataka:** 71st Kannada Rajyotsava; formed as Mysore State, renamed Karnataka on 1 November 1973; CM D.K. Shivakumar (sworn in 3 June 2026); Deputy CM G. Parameshwara.
- **Keralam:** 70th Kerala Piravi – first since name changed to Keralam (Kerala (Alteration of Name) Act, 2026, Union Cabinet approval 24 February 2026; effective 25 August 2026); CM V.D. Satheesan (Congress-led UDF; sworn in 18 May 2026).
- **Haryana:** 60th Foundation Day – 'Hirak Jayanti' (Diamond Jubilee); President Droupadi Murmu attended at Kurukshetra; state-level function at Panchkula; carved out of Punjab, 1 November 1966 on Justice J.C. Shah Commission recommendation.
- **Chhattisgarh:** 26th Formation Day (formed 2000 from MP); Rajyotsava held 1–3 November 2026 at Nava Raipur Atal Nagar; theme "Sashakt Nari, Yuva Udaan"; Amit Shah chief guest at closing (3 November).
- **Madhya Pradesh** (1956, Bhopal), **Punjab** (reorganised 1966) and **Tamil Nadu** (Madras State, 1956) – the state government under CM C. Joseph Vijay observes both 18 July (1967 Assembly resolution moved by C.N. Annadurai to rename the state Tamil Nadu) and 1 November.

2. Uttarakhand Marks 26th Foundation Day (9 November)

- Carved out of UP on 9 November 2000 as Uttaranchal; renamed 1 January 2007; CM Pushkar Singh Dhami; Governor Dhal Singh Bisen.

3. Parliament Sets Record of 88 Days without Prorogation

- After sine die adjournment on 13 August 2026 (as of 9 November 2026); previous record 87 days (2008, United Progressive Alliance (UPA) government of PM Dr. Manmohan Singh). President prorogues under Article 85(2)(a).

4. Supreme Court Holds National Book Trust (NBT) is "State" under Article 12

5. Bal Vivah Mukt Bharat Campaign (BVMBC/BVMB) Completes Two Years

- Launched 27 November 2024 by Union Minister Annapurna Devi (MWCD); targets: cut child-marriage prevalence by 10% by 2026 and a Child-Marriage-Free India by 2030 (SDG Target 5.3).

6. PM Modi Celebrates Diwali with Security Personnel in Bastar

- At CoBRA Operations Base, Karanpur, Bastar; Bastar declared Naxal-free in May 2026 (Union target for ending Left-Wing Extremism (LWE): 31 March 2026). CRPF DG: Gyanendra Pratap Singh.

7. Digi Yatra International Passenger Trials at 7 Airports

- From 1 November 2026: Delhi, Bengaluru, Hyderabad, Kochi, Mumbai, Chennai and Amritsar; for e-passport holders on Air India or IndiGo. Digi Yatra Foundation (est. 2019; CEO Suresh Khadakbhavi).

8. TRAI Amends Telecom Complaint Redressal Rules

- Complaint centres to operate 24x7; appeal window cut from 30 to 15 days.
- TRAI launched "Network Anubhav" geo-spatial platform. TRAI: est. 1997; Chairman Anil Kumar Lahoti.

9. National Social Security Boards for Unorganised, Gig and Platform Workers

- Under the Code on Social Security, 2020: Board for Unorganised Workers – 40 members; Board for Gig and Platform Workers – 22 members.
- Chair: Labour Minister Mansukh Mandaviya; Vice-Chair: Labour Secretary Chandra Bhushan Kumar; tenure 3 years; must meet at least 3 times a year.
- Extends social security, insurance and health benefits to gig workers (e.g. Swiggy, Zomato, Rapido).

10. State Decisions

- Tamil Nadu: 5-year upper age relaxation for TNPSC exams; stock limits on rice, paddy and pulses (Centre allowed AP, Karnataka, Kerala, TN and Telangana to impose limits under the Essential Commodities Act, 1955, till 31 January 2027).
- Telangana: retirement age of district judges raised to 62.
- Maharashtra: snakebite declared a notifiable disease (August 2026) after the deaths of three schoolgirls in Gadchiroli.
- Chhattisgarh Legislative Assembly to go paperless under National e-Vidhan Application (NeVA) – a Mission Mode Project of the Ministry of Parliamentary Affairs ("One Nation, One Application"); Nagaland first paperless Assembly (March 2022).
- J&K: "Tree Aadhaar" Mission for Chinar trees.
- India's first Road Safety Research and Training Centre on 25 acres at Saswad, Purandar taluka, Pune.
- Jaipur – first city/State capital to consolidate all Commerce Ministry offices at one location.

11. Organic Milestones

- Soreng (Sikkim): India's first Organic Fisheries Cluster under Pradhan Mantri Matsya Sampada Yojana (PMMSY), launched 6 January 2025.
- Launched by Union Fisheries Minister Rajiv Ranjan (Lalan) Singh at Guwahati with NABARD support.
- Sikkim: first fully organic state (2016); CM Prem Singh Tamang; Governor Dushyant Kumar Gautam (21st Governor).
- Ladakh: first fully organic UT, declared on 25 October 2026 by Lt Governor Vinai Kumar Saxena.

12. Exports and Trade

- APEDA (Agricultural and Processed Food Products Export Development Authority) facilitated export of 1.3 metric tonnes of Sinduri pomegranates from Kullu district, Himachal Pradesh to Dubai.
- Guwahati Airport notified as export point for agarwood chips and oil.
- Directorate General of Foreign Trade (DGFT) changed export policy (11 November 2026, with immediate effect) for lithium-ion battery black mass (HS 85491400) from 'Free' to 'Prohibited'.
- Imported drugs must have at least 12 months residual shelf life.
- National Pharmaceutical Pricing Authority (NPPA) (Department of Pharmaceuticals, Ministry of Chemicals

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and Fertilizers) capped trade margins on 137 non-scheduled anti-cancer drugs at 30% of MRP (order of 17 October 2026).
- Cotton import duty exemption extended up to 31 December 2026.

13. FSSAI Dairy Logo and Vegan Logo
- **Dairy logo:** Food Safety and Standards Authority of India (FSSAI) notified final rule on 6 November 2026 amending the FSS (Labelling and Display) Regulations, 2020 – all milk and milk products (including composite) must carry a white milk drop in a blue square from 1 July 2028.
- **Vegan logo:** under FSS (Vegan Foods) Amendment Regulations, 2026 (gazetted 21 May 2026) – mandatory from 1 July 2027.
- FSSAI CEO: Rajit Punhani.

14. Other National News
- Nandan Nilekani-led Task Force on Exam Reforms extended to January 2027 (constituted 26 July 2026 after the NEET-UG paper-leak controversy).
- 'Azadi Ki Pehli Ladai Ka Shaheed Smarak' (Martyrs' Memorial of the 1857 First War of Independence) inaugurated by Union Home Minister and Minister of Cooperation Amit Shah at Ambala Cantonment, Haryana.
- 'Namo Yamuna River Safari' – Delhi's first recreational cruise launched by Sarbananda Sonowal, Union Minister of Ports, Shipping and Waterways.
- Digital Life Certificate (DLC) Campaign 5.0 (1–30 November 2026, 2,000 districts/cities, about 3,000 camps): nearly 40 lakh DLCs in first 5 days; target 2.30 crore (1.50 crore via face authentication).

PERSONS IN NEWS

1. Nithya Raman – First South Asian Mayor of Los Angeles

2. Ranjeev Puri – First Indian-American Speaker of a US State House (Michigan)
- Also the first Sikh Speaker of the Michigan House.

3. Obituaries
- **Ravindra Kishore (R.K.) Sinha:** former BJP Rajya Sabha MP from Bihar (2014–2020) and founder of Security and Intelligence Services (SIS) Group (est. 1974).
- **Ved Rahi:** Dogri and Hindi writer and filmmaker.
- **Dr. Ashok Kumar Mahapatra:** eminent neurosurgeon from Odisha; Padma Shri (2025).
- **Bhasi Malapparamba:** veteran football journalist, commentator and former footballer.
- **Alan Jones:** Australian racing driver, 1980 Formula One World Champion with Williams.
- **Pandit Manilal Nag:** sitar maestro of the Bishnupur Gharana; died in Kolkata.
- **Sanjit 'Bunker' Roy:** founder of Barefoot College.
- **Gurdial Singh Bhangu:** coach of India's 2002 CWG gold-winning women's hockey team.
- **William D. Nordhaus:** Nobel Laureate economist.

RANKS AND REPORTS

1. QS Asia University Rankings 2027
- Mainland China 1st with 448 institutions; India 2nd with 325 (34 new entrants); India has 6 in the Asian top 100.
- Top 3: University of Hong Kong (HKU) (1st, 2nd consecutive year), Peking University, Tsinghua University.
- India: IIT Delhi 66th (top in India), IISc 79th, IIT Bombay 83rd, IIT Madras 85th, IIT Kharagpur 90th, IIT Kanpur 97th; Chandigarh University 104th (top private).

2. Global Innovation Index (GII) 2026: India Retains 38th Rank
- Published by the World Intellectual Property Organization (WIPO) (HQ Geneva; DG Daren Tang) with Portulans Institute; 139 economies; 7 pillars (5 input, 2 output).
- WIPO set up in 1967; 194 member states.
- Input pillars (5): Institutions, Human Capital & Research, Infrastructure, Market Sophistication, Business Sophistication. Output pillars (2): Knowledge & Technology Outputs, Creative Outputs.
- Top 5: Switzerland (16th consecutive year, score 66.7), Sweden, USA, Republic of Korea, Singapore. India score 40.1; 49th in inputs, 25th in outputs.

3. WEF Global Gender Gap Report 2026: India 131st of 145
- Top: Iceland (93% – only economy above 90%), Finland, Norway, Namibia (84.5%; highest-ranked Sub-Saharan African economy), United Kingdom. Bottom: Pakistan (143rd), Iran (144th), Chad (145th). India parity score 64.5%. Published by World Economic Forum (WEF), HQ Cologny/Geneva.

4. Climate Change Performance Index (CCPI) 2027: India Slips to 28th
- Ranks 1–3 vacant (no country rated 'very high'); Denmark 4th (top performer), followed by Lithuania, Luxembourg, UK, Morocco and Chile. Released at COP31 by Germanwatch, NewClimate Institute and Climate Action Network (CAN).

5. Environmental Performance Index (EPI) 2026: India 176th of 177
- Biennial index by Yale (Center for Environmental Law & Policy) and Columbia University (July 2026); 177 countries, 47 indicators; India score 22.46, ahead only of Laos; Estonia 1st (74.79).

6. NITI Aayog India S&T Scoreboard
- Research publications: 1. Tamil Nadu (44,611), 2. Uttar Pradesh (29,298), 3. Maharashtra (28,947). Patents: Tamil Nadu, Maharashtra, Karnataka.
- NITI Aayog: est. 1 January 2015; Vice-Chairman Ashok Kumar Lahiri; CEO Anurag Jain.

7. Access Equality Index 2026: Goa Tops; Andhra Pradesh First among Major States
- AP ranked 1st in socio-economic security (0.69).

8. First Ease of Vehicle Ownership Index (EVOI) 2026: Andhra Pradesh First
- 1. Andhra Pradesh (5.91/10), 2. Kerala; Uttar Pradesh last.

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9. Bihar Museum Ranked 9th in 'World's 100 Best Museums 2026'

- By Worth a Journey; 1st in Asia; only Indian museum on the list.

10. Global Beach Index 2026: Palolem (Goa) Asia's Best Beach

- Beach.com index: Trunk Bay (US Virgin Islands) world's best, followed by Elafonissi (Greece); others include Grace Bay (Turks and Caicos) and Flamenco Beach.
- Palolem (Canacona, South Goa) 6th globally and 1st in Asia – only Asian beach in the global top 25.
- Blue Flag 2026–27 (season from 15 November 2026): Ladghar and Guhagar (Ratnagiri) and Shrivardhan (Raigad), Maharashtra. Headline: India has 22 Blue Flag beaches for 2026–27.
- Blue Flag awarded by Foundation for Environmental Education (FEE), Denmark, on 33 criteria; India has 18 Blue Flag beaches including Rushikonda (AP) and Chandrabhaga (Odisha) – India's first, in 2018.

11. HSBC Hurun Global Indians List 2026

- 1. Sundar Pichai (Alphabet) – $4.2 trillion; 2. Satya Nadella (Microsoft) – $2.6 trillion; 3. Sanjay Mehrotra (Micron) – $1.4 trillion; 4. Neal Mohan (YouTube), 5. Thomas Kurian (Google Cloud).

12. Global Reports

- UNESCO Global Education Monitoring (GEM) Report 2026 ('Access and Equity: Countdown to 2030'): 273 million children out of school in 2024 (about one in six), rising 7th year in a row.
- WHO TB Report: India's TB incidence fell 21% (237 to 187 per lakh) between 2015 and 2024 – almost double the global decline of 12%; India missed its 2025 elimination target. TB caused by Mycobacterium tuberculosis.
- WHO–Lancet study: one in four adolescents worldwide not active on any day of the week.
- 2026 Antarctic ozone hole: 7th largest in 48 years, largest in a decade.
- India is the world's 3rd largest startup ecosystem with over 2.62 lakh DPIIT-recognised startups; top state Maharashtra.

SCHEMES & INITIATIVES

1. VB-G RAM G Grievance Redressal Rules, 2026 Notified

- Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) Act, 2025 came into force 1 July 2026, repealing MGNREGA, 2005; guarantee raised from 100 to 125 days.
- Timelines: spot verification and disposal within 7 working days; corrective action within 15 days of enquiry; escalation to next level after 15 days; appeals within 45 days, decided within 30 days.

2. Vayo Samman Rashtriya Abhiyan (VSRA)

- Launched 4 November 2026 by Dr. Virendra Kumar under Atal Vayo Abhyuday Yojana (AVYAY).
- Aim: intergenerational bonding; AVYAY in force since 1 April 2021.
- 5C model: Connect, Converse, Co-create, Contribute, Continue.
- Volunteers aged 18+ register as Vayo SAATHI (Support, Awareness, Assistance, Training, Health and Inclusion) on the Senior Citizens Welfare (SCW) SAMAVESH Portal / JEEVAN App; they help senior citizens with digital literacy, welfare schemes, companionship and healthcare.
- SHATAYU (Senior Holistic Care Assistance and Training for Your Utility): national dashboard of trained geriatric caregivers (Ministry of Social Justice and Empowerment).

3. Mission for Cotton Productivity

- Approved 5 May 2026; outlay ₹5,659.22 crore (FY 2026-27 to 2030-31); 140 districts in 14 states; target 498 lakh bales (170 kg each) by 2031.
- Basic customs duty and AIDC exemption on raw cotton imports extended up to 31 December 2026.
- 5F Vision: Farm → Fibre → Factory → Fashion → Foreign; brand: Kasturi Cotton Bharat.

4. Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- Launched 9 May 2015, Kolkata; savings bank/post office account holders aged 18–70; premium ₹20 per year (auto-debit); cover June 1 – May 31.
- Accidental death/total disability ₹2 lakh; partial disability ₹1 lakh.

5. PM Vishwakarma Scheme

- Launched 17 September 2023; outlay ₹13,000 crore; 18 trades; toolkit incentive ₹15,000; training stipend ₹500/day; collateral-free loans up to ₹3 lakh at 5% – ₹1 lakh first tranche (18 months), ₹2 lakh second tranche (30 months).

6. PMEGP

- Prime Minister's Employment Generation Programme: launched 2008; implemented by Khadi and Village Industries Commission (KVIC) (Ministry of MSME); max project cost ₹50 lakh (manufacturing), ₹20 lakh (services); subsidy 15–35%.
- Applicants must be 18+; Class VIII pass needed for projects above ₹10 lakh (manufacturing) / ₹5 lakh (services).

7. PMMSY and PM-MKSSY

- Pradhan Mantri Matsya Sampada Yojana (PMMSY): launched 10 September 2020; outlay ₹20,050 crore; record ₹2,500 crore in BE 2026–27.
- Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY): Central Sector sub-scheme, ₹6,000 crore (FY 2023–24 to 2026–27). Fisheries budget 2026–27: ₹2,761.80 crore.
- Mission Rangeen Machhli 2031 released at Agatti, Lakshadweep.

8. MPLADS

- Member of Parliament Local Area Development Scheme: launched 23 December 1993 by PM P.V. Narasimha Rao; ₹5 crore per MP per year.

9. GOBARdhan – National Circular Bioenergy Scheme

- GOBARdhan: Galvanizing Organic Bio-Agro Resources Dhan; approved 6 August 2026; outlay ₹23,731 crore (FY 2026–27 to 2035–36); Ministry of Petroleum and Natural Gas.

10. PM Surya Sarovar Yojana (Floating Solar)
- Approved 31 July 2026; outlay ₹5,070 crore; target 5,000 MW floating solar with 10,000 MWh storage; ₹1 crore per MW.

11. Nasha Mukt Bharat Abhiyaan (NMBA)
- Launched 15 August 2020 by Ministry of Social Justice and Empowerment in 272 districts under NAPDDR (National Action Plan for Drug Demand Reduction); 372 districts in 2022; all districts from 15 August 2023; goal drug-free India by 2029.
- National Toll-free De-addiction Helpline: 14446; NCB MANAS helpline 1933; Tele-MANAS 14416.

12. IndiaAI Mission
- Approved 7 March 2024; outlay ₹10,371.92 crore over 5 years.
- 7 pillars: Compute Capacity, IndiaAI Innovation Centre, Datasets Platform (AIKosh), Application Development, FutureSkills, Startup Financing, Safe & Trusted AI.

13. Other Schemes
- PLI Scheme for Medical Devices extended to 2035–36.

SCIENCE & TECHNOLOGY

1. ISRO Launches NVS-03 Navigation Satellite on GSLV-F18
- From the Second Launch Pad, Satish Dhawan Space Centre, Sriharikota.

2. Indigenous AI Foundation Models under IndiaAI Mission
- Unveiled on 3 November 2026 (reported as 'Ikaa' and 'Dheer').
- EKA-1: developed by Soket Labs Technology and Research; all 22 scheduled languages (Eighth Schedule) plus English; 26.3 billion parameters; trained on about 7.5 trillion tokens.
- Dhīr 2B and Dhīr 5B: developed by ZenteiQ AiTech Innovations; English plus 10 Indian languages.

3. IBM Quantum Computer for Amaravati Quantum Valley, Andhra Pradesh
- IBM CEO: Arvind Krishna.

4. India's First Geothermal Wells at Puga Valley, Ladakh
- Commissioned by ONGC Energy Centre; two wells, each 1,000 m deep, above 14,000 ft.

5. India's First Private Space Debris Removal Facility Opens in Hyderabad
- Vision for debris-free space by 2030.
- IN-SPACe (Indian National Space Promotion and Authorisation Centre): est. 2020; HQ Ahmedabad; promoter and regulator of private space activities.

6. NASA Ends Neil Gehrels Swift Observatory Mission

7. Asteroid 2026 QQ8 Becomes Earth's Temporary 'Mini-Moon'

8. IIT Madras Develops 'Sea-Nav' Digital-Twin Navigation Platform

9. VAJRA-SAT Tabletop Exercise
- By Department of Animal Husbandry and Dairying (DAHD) and ICAR-NIVEDI in Bengaluru (4–5 November 2026) for preparedness against Foot-and-Mouth Disease (FMD) serotype SAT-1 – never reported in India but spread from Africa into West Asia.

SPORTS

1. Kimi Antonelli Becomes Youngest F1 World Champion
- Mercedes driver Andrea Kimi Antonelli (Italy) clinched the 2026 Formula One World Championship at the Mexico City Grand Prix on 1 November, finishing 3rd; aged 20 years 68 days – broke Sebastian Vettel's record (23 years 134 days).

2. India Win Record 6th Men's Asian Champions Trophy (Hockey)
- Beat Japan 4–1 in the final of the 9th edition on 5 November 2026 at Olympian Balbir Singh Senior International Hockey Stadium, Mohali; unbeaten; third title in a row.
- India's titles (record sixth): 2011, 2016, 2018 (shared), 2023, 2024, 2026. Captain: Harmanpreet Singh; Vice-Captain: Hardik Singh.

3. 4th Summer Youth Olympic Games, Dakar 2026
- First Olympic event in Africa; Mascot 'Ayo' (lion cub); concluded 13 November 2026.
- India: 21st with 10 medals (2 gold, 3 silver, 5 bronze); 17 athletes in 11 sports.
- Dhinidhi Desinghu (16) – bronze, 100m freestyle in national record 56.27 s (first Indian swimmer to win YOG medal).
- Khushbu Darjada (Gujarat) – silver, women's 63 kg judo (lost final to Jolina Reinhold, Germany).
- Rajkumari Lanchenbi Chanu – bronze, women's changquan combined (taolu) wushu – India's first YOG wushu medal; wushu made its Olympic-programme debut at these Games.
- Tanvi Patri (Odisha) – silver, girls' singles badminton.
- Shourya Ambure (17, Maharashtra) – bronze, 100m hurdles in 13.59 s (first Indian woman YOG athletics medal).
- Top 5: China, Japan, Russia, Egypt, Ethiopia. Motto: 'Africa Welcomes, Dakar Celebrates'.
- Next: 2028 Winter Youth Olympics – Dolomiti Valtellina, Italy; 2028 Summer Olympics – Los Angeles.

4. Manisha Bhanwala – First Indian Woman World Wrestling Champion
- Gold in women's freestyle 59 kg at the Senior World Wrestling Championships, Astana, Kazakhstan (30 October 2026).

5. Asian Para Games 2026: India's Best-Ever Haul of 114 Medals
- Held in Aichi–Nagoya, Japan (18–24 October 2026); 30 gold, 35 silver, 49 bronze (previous best 108 in 2023).
- 168 athletes (112 men, 56 women) in a 281-member contingent across 11 sports.

6. ISSF World Championship 2026, Lusail Shooting Range, Doha, Qatar (1–14 November)
- Gold: men's 50m pistol team (Ravinder Singh, Saurabh Chaudhary, Amanpreet Singh).
- Gold: women's 25m pistol team (Esha Singh, Manu Bhaker, Divya Thadigol Subbaraju) – 1,761 points; India's second gold.

- Malviya – silver, men's 10m air pistol, earning India's first shooting quota for the LA 2028 Olympics.
- Niraj Kumar – bronze, men's 50m rifle 3 positions (346.5 points) and LA 2028 quota. ISSF HQ: Munich, Germany.

7. Hylo Open 2026 (BWF Super 500), Saarbrücken, Germany

- Women's singles: P.V. Sindhu won against Line Højmark Kjærsfeldt (Denmark).
- Men's singles: Lakshya Sen won, defeating defending champion Jonatan Christie (Indonesia) [Unverified – result]; beat Toma Junior Popov 21-17, 21-13 in the semi-final.
- BWF HQ: Kuala Lumpur.

8. 1st Commonwealth Kabaddi Championship: India Win Both Titles

- Men beat Sri Lanka 54–20; Women beat Uganda 35–15; Sakshi top raider in the women's final (9 points).

9. Cricket Highlights

- Ishan Kishan: Indian record for most T20I runs in a calendar year – 1,220 in 37 innings, surpassing Suryakumar Yadav's 1,164 (2022).
- Virat Kohli: highest run-scorer in ODI chases – 8,741 runs in 169 innings, passing Sachin Tendulkar (8,720); 1st ODI vs New Zealand, Eden Park, Auckland (4 November 2026).
- Prema Rawat: fastest fifty in all women's T20 cricket (14 balls) for Uttarakhand vs Hyderabad in the Senior Women's T20 Trophy (2 November 2026) at MCA Stadium, Pune; broke Fatima Sana's 15-ball record.
- Women's Premier League (WPL) 2027 auction (Kochi, Kerala): Uma Kashvi (15, Karnataka) youngest ever – Delhi Capitals ₹10 lakh; Sophie Molineux (Australia) most expensive – UP Warriorz ₹1.10 crore; Kiran Navgire most expensive Indian – Delhi Capitals ₹75 lakh.
- Retirements: Glenn Maxwell (international), Mohammed Shami (Test).
- 2nd Men's Blind Cricket Asia Cup: Dhaka, 15–20 November 2026.

10. Other Sports

- Portuguese footballer Cristiano Ronaldo retired from international football – only male to score in 6 World Cups (11 WC goals).
- Sunil Chhetri: first male footballer in FIFA Player Impact Programme (2nd edition), selected via AIFF. FIFA: founded 1904; HQ Zurich; President Gianni Infantino.
- Indian Grandmaster V. Pranav (Pranav Venkatesh) won FIDE World Junior Blitz Championship 2026 Open title (Al Ain, UAE); silver in World Junior Rapid (title: Khumoyun Begmuratov, Uzbekistan).
- Velavan Senthilkumar won Czech Open squash title.
- India 5th with 59 medals at World Armwrestling Championship, New Delhi (1. Russia, 2. Kazakhstan, 3. Turkey).
- India won 5 medals (2 gold, 2 silver, 1 bronze) at 5th International Olympiad on Astronomy and Astrophysics for Juniors (IOAA-Jr), Ubon Ratchathani, Thailand.
- Saina Nehwal and Rahul Dravid nominated to 2030 CWG Organising Committee; Ahmedabad hosts 2030 CWG (India's second after Delhi 2010); 2026 CWG host: Glasgow, Scotland.
- IOC: HQ Lausanne; President Kirsty Coventry (Zimbabwe).

STATIC NEWS

1. Important Days (1–15 November)

- 2 November – International Day to End Impunity for Crimes against Journalists (theme: "Threats Evolve. Impunity Endures.").
- 3 November – International Day for Biosphere Reserves.
- 5 November – World Tsunami Awareness Day ("Be Tsunami Ready: Resilience Starts with You").
- 6 November – International Day for Preventing the Exploitation of the Environment in War and Armed Conflict.
- 7 November – National Cancer Awareness Day (World Cancer Day: 4 February).
- 9 November – National Legal Services Day; National Entrepreneurship Day.
- 10 November – World Immunization Day; World Science Day for Peace and Development ("Common Ground Through Science Diplomacy").
- 11 November – National Education Day: birth anniversary of Maulana Abul Kalam Azad (born 11 November 1888), freedom fighter and India's first Union Education Minister (1947–1958).
- 12 November – World Pneumonia Day ("A New Era of Pneumonia Control"); Public Service Broadcasting Day.
- 13 November – World Kindness Day.
- Other: World Teachers' Day (UNESCO) – 5 October; Coast Guard Day – 1 February; World Wetlands Day – 2 February; Breast Cancer Awareness Month – October.
- 14 November – Children's Day / Bal Diwas (137th birth anniversary of Pandit Jawaharlal Nehru); World Diabetes Day – theme 'Early Action on Diabetes' (International Diabetes Federation (IDF), HQ Brussels, Belgium).

2. India's Biosphere Reserves

- 18 notified (about 91,425 sq km); 13 in UNESCO network; first: Nilgiri (1986).
- Not in UNESCO network (5): Manas (Assam), Dibru-Saikhowa (Assam), Dehang-Dibang (Arunachal Pradesh), Great Rann of Kutch (Gujarat), Seshachalam (Andhra Pradesh).

3. India's Major Bilateral Exercises

- **India–US:** Yudh Abhyas (Army) – 22nd edition from September 2026 at Auli (Uttarakhand) and Mahajan Field Firing Range (Rajasthan); Vajra Prahar (Special Forces) – 16th edition, Special Forces Training School, Bakloh, Himachal Pradesh (23 February – 15 March 2026); Cope India (Air); Tiger Triumph (Tri-services); Malabar (Navy, multilateral).
- **India–Japan:** Dharma Guardian (Army) – 7th edition, Chaubattia, Uttarakhand (24 February – 9 March 2026); Veer Guardian 2026 (Air) – Jodhpur, Rajasthan; JIMEX (Navy).
- **Naval events 2026:** International Fleet Review (IFR, 18 February) and MILAN 2026 (from 19 February) at Visakhapatnam; SLINEX-26 (13th, 17–21 September,

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Visakhapatnam); 33rd SIMBEX (21–26 October; harbour phase Visakhapatnam).

- **India–Australia:** AUSTRAHIND (Army), AUSINDEX (Navy), Pitch Black (multilateral air).
- **India–Sri Lanka:** Mitra Shakti (Army), SLINEX (Navy).
- **India–Oman:** Naseem Al Bahr (Navy). **India–Myanmar:** IMNEX (Navy), Rahat Mitra (HADR). **India–Singapore:** SIMBEX.

4. Organisations: Headquarters and Heads

- FATF – Paris | ADB – Manila (Masato Kanda) | ISA – Gurugram (Ashish Khanna)
- UNESCO – Paris (Khaled El-Enany) | UNEP – Nairobi | WIPO – Geneva (Daren Tang)
- WEF – Cologny/Geneva | IOC – Lausanne (Kirsty Coventry) | FIFA – Zurich (Gianni Infantino)
- ISSF – Munich | BWF – Kuala Lumpur | IDF – Brussels
- ASEAN – Jakarta (Kao Kim Hourn) | BIMSTEC – Dhaka (Indra Mani Pandey) | Commonwealth – London
- Gulf Cooperation Council (GCC) – Secretariat Riyadh (founded 25 May 1981 in Abu Dhabi; members: Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, UAE)
- IRDAI – Hyderabad (Ajay Seth) | GSI – Kolkata | CBN – Gwalior | IN-SPACe – Ahmedabad

5. Countries: Capital and Currency

- Bhutan – Thimphu, Ngultrum | Bulgaria – Sofia, Euro | Guyana – Georgetown, Guyanese Dollar
- Myanmar – Naypyidaw, Kyat | Paraguay – Asunción, Guaraní | Israel – Jerusalem, New Israeli Shekel

6. Other Static Facts

- India's coastline: about 11,099 km (revised); Gujarat longest.
- Bombay Stock Exchange (1875) – Asia's oldest stock exchange.
- India has 18 Blue Flag beaches (22 for 2026–27 as reported).
- National Startup Day: 16 January; National Sports Day: 29 August; World TB Day: 24 March; World Ozone Day: 16 September.
- Other APEDA-facilitated exports (2026): Joha Rice (Assam) – first export to UK and Italy (13 March); Salem Sago (TN) – first GI-tagged consignment to Canada (19 February); Flavoured Makhana (Bihar) – first sea shipment to Canada (July); Banganapalle mangoes (AP) – first commercial sea shipment to Singapore.

200 MOST EXPECTED GENERAL AWARENESS QUESTIONS

Q1. What is the overall PSL target for domestic commercial banks under RBI's draft PSL Directions, 2026?
Ans: 40% of ANBC or CEOBE, whichever is higher

Q2. What is the PSL target for Regional Rural Banks (RRBs)?
Ans: 75% of ANBC

Q3. What is the PSL target for Urban Co-operative Banks?
Ans: 60% of ANBC

Q4. What is the agriculture sub-target under PSL?
Ans: 18% of ANBC (10% for small and marginal farmers)

Q5. What penalty did the CCPA impose on Ola for a 'confirm shaming' dark pattern?
Ans: ₹10 lakh

Q6. What is the proposed education loan limit under the draft PSL Directions?
Ans: Up to ₹25 lakh per individual

Q7. What is the proposed PSL limit for renewable energy loans to individual households?
Ans: Up to ₹10 lakh

Q8. Who is India's first woman Union Law Secretary?
Ans: Anju Rathi Rana

Q9. Until when has the Credit Guarantee Fund for Micro Units (CGFMU) been extended?
Ans: 31 March 2031

Q10. What is the approved corpus for CGFMU?
Ans: ₹5,000 crore

Q11. What is the new annual guarantee fee under CGFMU?
Ans: 0.75% (cut from 1%)

Q12. Which organisation operates CGFMU and CGFSI?
Ans: National Credit Guarantee Trustee Company Ltd (NCGTC)

Q13. MUDRA is a subsidiary of which institution?
Ans: SIDBI

Q14. What is the loan limit under the Tarun Plus category of MUDRA Yojana?
Ans: ₹10–20 lakh

Q15. When was the Stand-Up India scheme launched?
Ans: 5 April 2016

Q16. What is the guarantee corpus approved for Stand-Up India?
Ans: ₹4,111 crore

Q17. What is the guarantee cover under Stand-Up India?
Ans: 85% of the loan amount

Q18. What is the loan range under Stand-Up India?
Ans: Above ₹10 lakh and up to ₹1 crore

Q19. What is the maximum repayment period under Stand-Up India?
Ans: 7 years (moratorium up to 18 months)

Q20. What is the limit for walk-in NEFT cash remittance at a branch under RBI's Domestic Money Transfer Directions, 2026?
Ans: ₹50,000 per transaction

Q21. Who became the youngest player ever bought in WPL auction history?
Ans: Uma Kashvi (15, Karnataka – Delhi Capitals)

Q22. What is the outlay of the VGF scheme for grid-scale energy storage?
Ans: ₹14,500 crore (for 92 GWh)

Q23. What is the outlay of the scheme for critical mineral processing approved by the Cabinet?
Ans: ₹2,814 crore

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Q24. What does VISTAR stand for?
Ans: Viksit Bharat Initiative for Statistical Transformation, Analytics & Research

Q25. What is the outlay of the VISTAR scheme?
Ans: ₹4,371.10 crore

Q26. Until when has the Fast Track Special Courts scheme been extended?
Ans: 31 March 2031

Q27. From which fund does the Central share of the FTSC scheme come?
Ans: Nirbhaya Fund

Q28. How many Fast Track Special Courts will there be under the extended scheme?
Ans: 850 (up from 779)

Q29. When was the FTSC scheme launched?
Ans: 2 October 2019

Q30. What is the new maximum tenure of Agniveers with the optional extension?
Ans: 6 years

Q31. When was the Agnipath scheme launched?
Ans: 14 June 2022

Q32. What is the outlay of Semicon 2.0?
Ans: ₹1,27,500 crore

Q33. What was the outlay of Semicon 1.0?
Ans: ₹76,000 crore

Q34. How large was the tax devolution instalment released to states on 5 November 2026?
Ans: ₹1,09,019 crore

Q35. Which state received the highest share of the tax devolution instalment?
Ans: Uttar Pradesh (₹19,208 crore)

Q36. Under which Article is the Finance Commission constituted?
Ans: Article 280

Q37. Who is the Chairman of the 16th Finance Commission?
Ans: Dr. Arvind Panagariya

Q38. What is the states' share of central taxes under the 16th Finance Commission?
Ans: 41%

Q39. Which three Indian manuscripts were added to UNESCO's MOWCAP Register in 2026?
Ans: Mahabharata, Arthashastra and Rajatarangini

Q40. Where was the 11th Session of MOWCAP held?
Ans: Jakarta, Indonesia

Q41. Who wrote Rajatarangini?
Ans: Kalhana

Q42. Where is the Arthashastra palm-leaf manuscript preserved?
Ans: Oriental Research Institute, Mysuru

Q43. Which site became India's 45th UNESCO World Heritage Site?
Ans: Ancient Buddhist Site of Sarnath

Q44. Which Chhattisgarh site was added to UNESCO's Tentative List?
Ans: Sirpur Cultural and Archaeological Landscape

Q45. How many sites are on India's UNESCO Tentative List?
Ans: 81

Q46. Who is the Director-General of UNESCO?
Ans: Khaled El-Enany (Egypt)

Q47. Which city was named cleanest city in Swachh Survekshan 2025–26?
Ans: Navi Mumbai

Q48. Which city ranked 1st among million-plus cities in Swachh Survekshan 2025–26?
Ans: Greater Visakhapatnam

Q49. Which town won the cleanest coastal town award?
Ans: Puri, Odisha

Q50. Which city won the Clean Himalayan City award?
Ans: Rudrapur, Uttarakhand

Q51. Which town was ranked cleanest riverfront town?
Ans: Rewa, Madhya Pradesh

Q52. How many cities were assessed in Swachh Survekshan 2025–26?
Ans: 4,751

Q53. Which foundation day did EPFO celebrate on 1 November 2026?
Ans: 74th

Q54. What is the new EPF wage ceiling?
Ans: ₹25,000 per month

Q55. How much incentive do first-time employees get under PMVBRY?
Ans: Up to ₹15,000 in two instalments

Q56. How much GST was collected in October 2026?
Ans: Over ₹2.31 lakh crore (up 22.9%)

Q57. How many GST registrations were there as of 31 October 2026?
Ans: 1.71 crore

Q58. Which Constitutional Amendment Act introduced GST?
Ans: 101st Constitutional Amendment Act, 2016

Q59. Which was the first country to adopt GST?
Ans: France (1954)

Q60. How many digits does a GSTIN have?
Ans: 15

Q61. What is the population enumeration period for Census 2027?
Ans: 25 January – 28 February 2027

Q62. What is the reference date for Census 2027?
Ans: 00:00 hours, 1 March 2027

Q63. Who is the Registrar General and Census Commissioner of India?
Ans: Mritunjay Kumar Narayan

Q64. What is the maximum Central Financial Assistance under PM Surya Ghar?
Ans: ₹78,000 (3 kW and above)

Q65. Which ministry won 1st place for maximum buildings solarised under PM Surya Ghar?
Ans: Ministry of Railways

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Q66. How much is the ADB loan approved for Puducherry?
Ans: $139.55 million

Q67. Who is the President of the Asian Development Bank?
Ans: Masato Kanda

Q68. How much did ADB approve for Sri Lanka's digital transformation?
Ans: $98 million

Q69. How much did IFC lend to SBI as a social loan?
Ans: USD 150 million

Q70. How large is the Line of Credit India extended to Guyana?
Ans: $500 million

Q71. What is the capital of Guyana?
Ans: Georgetown

Q72. What stake did Fairfax acquire additionally in IIFL Capital Services?
Ans: 11.22% (total 38.04%)

Q73. Which shipyard got the contract for refit of INS Betwa?
Ans: Cochin Shipyard (₹498.58 crore)

Q74. What is the Nutrient Based Subsidy approved for Rabi 2026–27?
Ans: ₹62,370 crore

Q75. What is the outlay approved for the Yuge Yugeen Bharat Museum?
Ans: ₹3,230 crore

Q76. Who became the 29th Chief of the Air Staff?
Ans: Air Chief Marshal Ashutosh Dixit

Q77. Who became the 55th Director General of the Geological Survey of India?
Ans: Dinesh Vithalrao Ganveer

Q78. Where is the headquarters of the Geological Survey of India?
Ans: Kolkata

Q79. Who took charge as CMD of IREDA?
Ans: Jatin Kumar Nayak

Q80. Who was named FICCI President-Elect?
Ans: Vijay Sankar

Q81. Who was appointed Chairperson of NCLAT?
Ans: Justice Rajesh Bindal

Q82. Who became Karnataka's second woman Governor?
Ans: Dr. Sudha Yadav

Q83. Who was Karnataka's first woman Governor?
Ans: V.S. Ramadevi

Q84. Who was elected unopposed to the Rajya Sabha from Madhya Pradesh?
Ans: Hardeep Singh Puri

Q85. Who took charge as MD & CEO of HDFC Bank?
Ans: Anup Bagchi

Q86. Who was re-elected Chair of the GSMA Board?
Ans: Gopal Vittal

Q87. Who was named interim CEO of Equitas Small Finance Bank?
Ans: Balaji Nuthalapadi

Q88. What is the name of NPCI's 4th subsidiary?
Ans: NPCI Tech Solutions Limited (NTSL)

Q89. Who replaced Noel Tata as Chairman of Voltas?
Ans: Sunil D'Souza

Q90. Who succeeded Noel Tata as Chairman of Tata Investment Corporation?
Ans: Bahram N. Vakil

Q91. Who was named interim CEO of Nvidia?
Ans: Colette Kress

Q92. Who was elected to the UN ACABQ from India?
Ans: Shivani Gupta

Q93. Who became the first woman IG of CoBRA?
Ans: Sanjukta Parashar

Q94. Who was named Chairperson of the IOA Athletes' Commission?
Ans: P.V. Sindhu

Q95. On whose 250th birth anniversary was a ₹250 commemorative coin released?
Ans: Muthuswami Dikshitar

Q96. Who are the Trinity of Carnatic Music?
Ans: Muthuswami Dikshitar, Tyagaraja and Syama Sastri

Q97. Which mound in Bihar was declared a Site of National Importance?
Ans: Ranivas Mound, Kesariya

Q98. In which state is Ningol Chakouba celebrated?
Ans: Manipur

Q99. Which state celebrates the 100 Drums Wangala Festival?
Ans: Meghalaya

Q100. Which Buddhist stupa will Telangana develop as an international heritage destination?
Ans: Nelakondapalli Buddhist Stupa, Khammam

Q101. Which museum handed over 39 Naga ancestral remains?
Ans: Pitt Rivers Museum, University of Oxford

Q102. Where is the 57th IFFI being held?
Ans: Goa

Q103. Which film won 12 awards at the 26th IIFA Awards?
Ans: Dhurandhar

Q104. Who won Best Actor at the 26th IIFA Awards?
Ans: Ranveer Singh

Q105. Who received the Arjuna Award (Lifetime) 2025?
Ans: I. Arumainayagam (football)

Q106. Who won the Booker Prize 2026?
Ans: M. John Harrison, for 'The End of Everything'

Q107. Which book won the International Booker Prize 2026?
Ans: 'Taiwan Travelogue' by Yáng Shuāng-zǐ

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Q108. What will the International Booker Prize be called from 2027?
Ans: Bukhman International Booker Prize

Q109. Who won the Baillie Gifford Prize for Non-Fiction 2026?
Ans: Edmund Richardson

Q110. Who won the Sharjah Award for Best International Non-Fiction Book 2026?
Ans: Nirmala Lakshman

Q111. How many personnel received the Kendriya Grihmantri Dakshata Padak 2026?
Ans: 490

Q112. Uttarakhand Police became which force to receive the President's Police Colour?
Ans: 16th

Q113. Which documentary won the UN SDG Action Award 2026?
Ans: Mothers of Courage

Q114. Who won the 5th Rohini Nayyar Prize?
Ans: Prashant Chaudhary

Q115. Which was the first disaster response force in India to get ISO 9001:2015 certification?
Ans: Uttarakhand SDRF

Q116. Who chairs the High-Level Committee on Banking for Viksit Bharat?
Ans: Suresh N. Patel

Q117. What is SBI's additional CET-1 requirement as a D-SIB?
Ans: 0.80% (Bucket 4)

Q118. Which insurers are India's Domestic Systemically Important Insurers (D-SIIs)?
Ans: LIC, GIC Re and New India Assurance

Q119. What is the maximum deposit a payments bank can hold per customer?
Ans: ₹2 lakh

Q120. On whose recommendation were payments banks set up?
Ans: Nachiket Mor Committee

Q121. Which was the first payments bank to get in-principle approval to convert into an SFB?
Ans: Fino Payments Bank

Q122. Which was India's first Small Finance Bank?
Ans: Capital Small Finance Bank

Q123. What is the FDI cap in Small Finance Banks?
Ans: 74%

Q124. What is the new interest rate on Floating Rate Bonds 2034?
Ans: 7.26%

Q125. Who chairs RBI's Technical Consultative Committee for Financial Markets (TCCFM)?
Ans: Deputy Governor Rohit Jain

Q126. Which organisation did RBI recognise as an SRO for financial markets?
Ans: FIMMDA

Q127. What is the minimum net worth required for an SRO under RBI's framework?
Ans: ₹10 crore

Q128. What is the minimum cooling period after a customer changes the mobile number linked to a payment instrument?
Ans: 12 hours

Q129. Which country is the top source of outstanding FDI in India?
Ans: United States (16.5%)

Q130. Which country is the top destination for India's ODI?
Ans: Singapore (21.1%)

Q131. What is the final redemption price of SGB 2018–19 Series-III?
Ans: ₹14,024 per unit

Q132. What penalty did SEBI impose on CDSL?
Ans: ₹1 crore

Q133. How many digits does the KYC Identification Number (KIN) have?
Ans: 14

Q134. Which company got SEBI's licence as an Online Bond Platform Provider?
Ans: Upstox

Q135. What is the name of SEBI's investor awareness campaign under Project Jagrook?
Ans: Samajh Se Investing Simple

Q136. From when does IRDAI's four-layer motor insurance structure apply?
Ans: 15 December 2026

Q137. Above what share of paid-up capital does a share transfer in an insurer now need IRDAI's approval?
Ans: 5% (earlier 1%)

Q138. Who is the Chairman of IRDAI?
Ans: Ajay Seth

Q139. How many hours a day does NSE IX in GIFT City now trade?
Ans: 23.5 hours

Q140. Which municipal corporation listed Bihar's first municipal bond on NSE?
Ans: Patna Municipal Corporation

Q141. Where is the headquarters of Tamilnad Mercantile Bank?
Ans: Thoothukudi, Tamil Nadu

Q142. How many UPI transactions took place in October 2026?
Ans: 25.47 billion (record)

Q143. What was retail inflation in October 2026?
Ans: 6.09%

Q144. What was India's Manufacturing PMI in October 2026?
Ans: 54.7

Q145. What is Moody's FY27 growth forecast for India?
Ans: 7%

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Q146. What was the unemployment rate in the PLFS for July–September 2026?
Ans: 5.1%

Q147. Which state has the most factories according to ASI 2024–25?
Ans: Tamil Nadu

Q148. What is the fiscal deficit target for FY27?
Ans: 4.3% of GDP

Q149. What was India's defence production in FY 2025-26?
Ans: ₹1.78 lakh crore (record)

Q150. Which edition of Exercise Malabar was held in 2026?
Ans: 30th

Q151. Which Indian ship took part in Malabar 2026?
Ans: INS Sahyadri

Q152. What is the full form of GOBARdhan?
Ans: Galvanizing Organic Bio-Agro Resources Dhan

Q153. Where was the first BIMSTEC Maritime Security Exercise held?
Ans: Sri Vijaya Puram, Andaman & Nicobar Islands

Q154. What is Tiger Triumph?
Ans: India–US tri-services HADR exercise

Q155. What is the name of the first India–Myanmar tri-services HADR exercise?
Ans: Rahat Mitra

Q156. Which two navies take part in Naseem Al Bahr?
Ans: India and Oman

Q157. Which edition of the coastal defence exercise is Sea Vigil-26?
Ans: 5th

Q158. What is the name of the IAF's joint HADR exercise 2026?
Ans: Sahayata Setu

Q159. What is the range of the Pralay missile?
Ans: 150–500 km

Q160. What is the name of the 5th ASW Shallow Water Craft delivered to the Navy?
Ans: Amini

Q161. What is the IAF's IL-76MD aircraft called?
Ans: Gajraj

Q162. What does MAHASAGAR stand for?
Ans: Mutual and Holistic Advancement for Security and Growth Across Regions

Q163. Which four countries were removed from the FATF grey list?
Ans: Bulgaria, Côte d'Ivoire, DR Congo and Monaco

Q164. Which three countries are on the FATF 'black list'?
Ans: Myanmar, Iran and North Korea

Q165. How many stupas did Bhutan consecrate in one day to set a Guinness record?
Ans: 108

Q166. Who became Bulgaria's first woman President?
Ans: Iliana Iotova

Q167. Where was the G20 Foreign Ministers' Meeting held?
Ans: Atlanta, USA

Q168. Where will the 21st G20 Leaders' Summit be held?
Ans: Doral, Florida (Miami), USA

Q169. For which consecutive term was India re-elected President of the ISA?
Ans: 3rd

Q170. Which country became the 116th member of the International Solar Alliance?
Ans: The Bahamas

Q171. Where was COP31 held?
Ans: Antalya, Türkiye

Q172. Where will COP32 be held?
Ans: Addis Ababa, Ethiopia

Q173. Where was CHOGM 2026 held?
Ans: St John's, Antigua and Barbuda

Q174. Who is the Commonwealth Secretary-General?
Ans: Shirley Ayorkor Botchwey (Ghana)

Q175. Who is the Secretary-General of ASEAN?
Ans: Kao Kim Hourn (Cambodia)

Q176. Where will India host the BIMSTEC Centre of Excellence in Traditional Medicine?
Ans: ITRA, Jamnagar

Q177. Where will the 19th Pravasi Bharatiya Divas be held?
Ans: Kolkata (7–9 January 2027)

Q178. What is the theme of the 45th India International Trade Fair?
Ans: Vikas aur Virasat

Q179. What is the full form of SHATAYU?
Ans: Senior Holistic Care Assistance and Training for Your Utility

Q180. What is the name of the next cyclone, and which country proposed it?
Ans: Akvan, proposed by Iran

Q181. Which city will become India's first drug-free city?
Ans: Chandigarh

Q182. Which state was the first to declare a State Amphibian?
Ans: Karnataka (Malabar Tree Toad)

Q183. What is the Collins Dictionary Word of the Year 2026?
Ans: Mogging

Q184. Under which Article does the President prorogue the Houses of Parliament?
Ans: Article 85(2)(a)

Q185. Which state's Assembly will go paperless under NeVA?
Ans: Chhattisgarh

Q186. Where is India's first Organic Fisheries Cluster?
Ans: Soreng, Sikkim

Q187. From when is the FSSAI dairy logo mandatory?
Ans: 1 July 2028

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Q188. Where is India's first Road Safety Research and Training Centre being set up?
Ans: Saswad, Pune

Q189. What is India's rank by number of institutions in the QS Asia University Rankings 2027?
Ans: 2nd (325 institutions)

Q190. Which is the top Indian institution in the QS Asia University Rankings 2027?
Ans: IIT Delhi (66th)

Q191. What is India's rank in the Global Innovation Index 2026?
Ans: 38th

Q192. What is India's rank in the WEF Global Gender Gap Report 2026?
Ans: 131st of 145

Q193. What is India's rank in the Climate Change Performance Index 2027?
Ans: 28th

Q194. Which state tops the Access Equality Index 2026?
Ans: Goa

Q195. Which Indian beach was named Asia's best beach in the Global Beach Index 2026?
Ans: Palolem Beach, Goa

Q196. Who became the youngest F1 World Champion?
Ans: Kimi Antonelli (Italy)

Q197. Which team did India beat in the final of the Men's Asian Champions Trophy 2026?
Ans: Japan (4–1)

Q198. Who became the first Indian woman World Wrestling Champion?
Ans: Manisha Bhanwala

Q199. How many medals did India win at the Asian Para Games 2026?
Ans: 114 (30 gold, 35 silver, 49 bronze)

Q200. Who became the first Indian woman to win a Youth Olympics medal in athletics?
Ans: Shourya Ambure

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