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

- The Credit Guarantee Fund for Micro Units (CGFMU) was set up in January 2016 to guarantee loans given under the Pradhan Mantri MUDRA Yojana (PMMY), launched on 8 April 2015.
- The fund is operated by the National Credit Guarantee Trustee Company Ltd (NCGTC), which gives lending institutions guarantee cover against default.
- On 11 November 2026, the Union Cabinet, chaired by Prime Minister Narendra Modi, approved the continuation of CGFMU for five years (FY 2026–27 to FY 2030–31), up to 31 March 2031.
- 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.
- Micro Units Development & Refinance Agency (MUDRA) is a subsidiary of the Small Industries Development Bank of India (SIDBI)

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

- Stand-Up India was launched in April 2016 to give bank loans between ₹10 lakh and ₹1 crore to Scheduled Caste (SC), Scheduled Tribe (ST) and women entrepreneurs for greenfield enterprises.

3. RBI Extends Supersession of Board of Abhyudaya Co-operative Bank till November 2027

- Satya Prakash Pathak continues as Administrator

4. Priority Sector Lending (PSL) targets: UCBs – 60% of Adjusted Net Bank Credit (ANBC); Scheduled Commercial Banks – 40% of ANBC; Regional Rural Banks (RRBs) – 75% of ANBC.

5. Domestic Systemically Important Banks (D-SIBs): State Bank of India (SBI), HDFC Bank and ICICI Bank. Additional Common Equity Tier 1 (CET-1) requirement: SBI 0.80%, HDFC Bank 0.40%, ICICI Bank 0.20%.

6. Tamilnad Mercantile Bank (TMB) celebrated its 105th Foundation Day on 11 November 2026 at Thoothukudi, Tamil Nadu

- Founded in 1921 as The Nadar Bank Ltd; became a Scheduled Bank on 11 May 1935; renamed Tamilnad Mercantile Bank Ltd on 26 November 1962.
- Headquarters: Thoothukudi.

7. Mizoram Signs MoU with SBI for Digital Revenue Collection by Village Councils via SAMARTH Portal

- The SAMARTH portal, developed by the Ministry of Panchayati Raj, lets local bodies raise tax/non-tax demands and accept online payments.
- Mizoram leadership: Chief Minister: Lalduhoma; Governor: Gen. (Dr) Vijay Kumar Singh (Retd).

8. One MobiKwik Systems Ltd announced on 6 November 2026 that its wholly owned subsidiary MobiKwik Financial Services Pvt Ltd (MFSPL) received a Certificate of Registration (CoR) from the RBI to operate as a Non-Banking Financial Company (NBFC).

9. Bank of Baroda Opens New Head Office and Heritage Centre in Georgetown, Guyana

10. NITI Aayog and TEXMiN – the Technology Translation Research Park of the Department of Science and Technology (DST) at IIT (Indian School of Mines) Dhanbad, Jharkhand – signed a Joint Statement of Intent

- National Critical Mineral Mission (NCMM): approved by the Union Cabinet in January 2025; runs for 7 years (FY 2024–25 to FY 2030–31); outlay ₹34,300 crore (₹16,300 crore Centre + ₹18,000 crore PSUs); nodal ministry Ministry of Mines.

11. The Directorate General of Foreign Trade (DGFT) changed the export policy for unsorted battery waste not containing lead, cadmium or mercury (lithium-ion battery black mass), ITC (HS) Code 85491400, from 'Free' to 'Prohibited' with immediate effect (announced 11 November 2026), until further orders.

12. Cabinet Approves ₹62,370 Crore Nutrient Based Subsidy (NBS) for Rabi 2026–27 (1 October 2026 to 31 March 2027).

- Kharif 2026 NBS subsidy was ₹41,534 crore.

Prepared by G V Satish, Director, NBCC

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13. India's coastline: about 11,099 km (revised; Gujarat has the longest)

14. Mission Rangeen Machhli 2031 (ornamental fisheries action plan) was released at Agatti, Lakshadweep, on 31 August 2026.

15. PLFS Quarterly Bulletin (July–September 2026): Unemployment Falls to 5.1%

- The Periodic Labour Force Survey (PLFS) is conducted by the National Statistics Office (NSO) under the Ministry of Statistics and Programme Implementation (MoSPI); it was launched in April 2017.
- Unemployment Rate (UR): 5.1%, down from 5.4% in April–June 2026 and 5.2% in July–September 2025.
- Rural UR: 4.3% (from 4.8%); Urban UR: 6.8% (from 6.7%).
- Labour Force Participation Rate (LFPR): 55.5%
- Worker Population Ratio (WPR): 52.7%,

16. World Bank Calls India's Water Management a 'Remarkable Success Story'

- Saroj Kumar Jha, Global Director for Water, World Bank Group, described India's water progress as a "remarkable success story" at a briefing ahead of the UN 2026 Water Conference.
- UN 2026 Water Conference: Abu Dhabi, 8–10 December 2026, co-hosted by the UAE and Senegal.
- World Bank Group has five institutions – IBRD, IDA, IFC, MIGA, ICSID; India is a member of all except ICSID.

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

- President Droupadi Murmu presented the Swachh Survekshan 2025–26 Awards on 11 November 2026 at Vigyan Bhawan, New Delhi; organised by the Ministry of Housing and Urban Affairs (MoHUA) (Minister Manohar Lal).
- Super Swachh League (cleanest cities): 1. Navi Mumbai, 2. Surat, 3. Vijayawada. Indore dropped out of the top three after eight years.
- Million-plus population category: Greater Visakhapatnam (GVMC), Jabalpur, Lucknow.
- 3–10 lakh population category: Ujjain, Chandigarh, Guntur.
- Swachh Shehar Jodi (mentor–mentee): 1. Ahmedabad–Sanand; followed by Indore–Depalpur and Tirupati–Kuppam.
- New categories introduced this year – Clean Himalayan City: Rudrapur (Uttarakhand).
- Swachh River Front Town: Rewa (Madhya Pradesh), followed by Bilaspur and Varanasi.
- Swachh Coastal Town: Puri (Odisha), followed by Alappuzha and Ratnagiri.

18. Access Equality Index 2026: Goa Tops, Andhra Pradesh Second

- Andhra Pradesh ranked 1st in socio-economic security (0.69) despite being 13th in per capita income

19. First Ease of Vehicle Ownership Index (EVOI) 2026: Andhra Pradesh Ranks First

20. Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal Launches 'Namo Yamuna River Safari', Delhi's First Recreational Cruise

21. FSSAI Makes Dairy Logo Mandatory from July 2028; Vegan Logo from July 2027

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

22. Bal Vivah Mukt Bharat Completes Two Years; Target: Child-Marriage-Free India by 2030

- Bal Vivah Mukt Bharat (BVMB) was launched by the Ministry of Women and Child Development (MWCD) on 27 November 2024
- Targets: cut child-marriage prevalence by 10% by 2026 and make India child-marriage free by 2030.

23. MoD Signs ₹498.58 Crore Contract with Cochin Shipyard for Refit and Re-powering of INS Betwa

NS Betwa is an indigenous Brahmaputra-class guided-missile frigate

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24. The Indian Air Force (IAF) will conduct the Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 2026 – 'Sahayata Setu' at Air Force Station Jamnagar, Gujarat

25. The 15th edition of Naseem Al Bahr (Sea Breeze) between the Indian Navy and the Royal Navy of Oman was held from 8 to 11 November 2026 at Muscat, Oman

26. 8th India–Myanmar Naval Exercise (IMNEX-26) Begins at Visakhapatnam

- Ships: Myanmar Navy's UMS King Sin Phyu Shin with Indian Navy's INS Rana and INS Sumedha.

27. Gulf Cooperation Council (GCC): founded on 25 May 1981 in Abu Dhabi; Secretariat in Riyadh; members – Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, UAE.

28. 28th Commonwealth Heads of Government Meeting (CHOGM 2026) Held in Antigua and Barbuda

- Theme: "Accelerating Partnerships and Investment for a Prosperous Commonwealth".
- Antigua and Barbuda became the smallest country to host CHOGM.
- Commonwealth: origins in the Statute of Westminster, 1931 (modern Commonwealth from the London Declaration, 1949); 56 member states; Secretariat in London; Secretary-General Shirley Ayorkor Botchwey.

29. First BIMSTEC Health Ministers' Meeting in Colombo; India to Host Centre of Excellence in Traditional Medicine

- Union Health Minister J.P. Nadda announced that India will host the BIMSTEC Centre of Excellence in Traditional Medicine at the Institute of Teaching and Research in Ayurveda (ITRA), Jamnagar
- BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation): founded in 1997 by the Bangkok Declaration; Secretariat in Dhaka, Bangladesh; 7 members – Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand.

30. National Education Day Observed on 11 November

- Marks the birth anniversary of Maulana Abul Kalam Azad (born 11 November 1888), freedom fighter and independent India's first Union Education Minister (1947–1958).

31. the Pitt Rivers Museum, University of Oxford (founded 1884), handed over 39 Naga ancestral human remains (mostly skulls), collected during British colonial rule between about 1910 and 1940.

32. Cabinet Approves ₹3,230 Crore Yuge Yugeen Bharat Museum at North and South Block

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

- Inscribed at the 11th session of the Memory of the World Committee for Asia and the Pacific (MOWCAP) in Jakarta, Indonesia (2–6 November 2026).
- Works: the Mahabharata (birch-bark manuscript), Kalhana's Rajatarangini (12th-century chronicle of Kashmir's kings) and Kautilya's Arthashastra; dossiers prepared by the Indira Gandhi National Centre for the Arts (IGNCA).
- India now has six entries on the regional register.
- Earlier entries (May 2024, 10th session, Ulaanbaatar): Ramcharitmanas, Panchatantra and Sahrdayaloka-Locana.

34. Sarnath Becomes India's 45th UNESCO World Heritage Site; Sirpur Added to Tentative List

- Sirpur Cultural and Archaeological Landscape (Mahasamund district, Chhattisgarh) was added to UNESCO's Tentative List (submitted 28 September 2026), along with two Andaman & Nicobar geological sites; India's Tentative List now has 81 sites.
- World Teachers' Day (UNESCO): 5 October.

35. WHO–Lancet Study: One in Four Adolescents Worldwide Not Active on Any Day of the Week

36. WEF Global Gender Gap Report 2026: India Ranked 131st

- Published by the World Economic Forum (WEF), headquartered in Cologny/Geneva, Switzerland
- Top five: 1. Iceland (93%, the only economy above 90%), 2. Finland, 3. Norway, 4. Namibia (84.5%; highest-ranked Sub-Saharan African economy), 5. United Kingdom.
- Bottom three: Pakistan (143rd), Iran (144th), Chad (145th).
- India: 131st of 145 (unchanged), parity score 64.5%.

Prepared by G V Satish, Director, NBCC

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37. Sarvam AI Appoints Sashikumar Sreedharan as President and Chief Business Officer

- Sarvam AI was founded in 2023 by Pratyush Kumar and Vivek Raghavan; headquartered in Bengaluru, Karnataka

38. M. John Harrison Wins Booker Prize 2026; Becomes Oldest Winner

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

39. International Booker Prize 2026 Won by 'Taiwan Travelogue'; Prize Money to Double from 2027

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

40. Sonia Gandhi's Memoir 'Belonging: A Journey of Love' Released

- Sonia Gandhi's memoir 'Belonging: A Journey of Love' was released worldwide on 10 November 2026.
- Publishers: HarperCollins India (after Penguin Random House India withdrew) and Alfred A. Knopf (US/international)

41. Shourya Ambure Wins India's First Women's Athletics Medal at Youth Olympic Games

- The 4th Summer Youth Olympic Games were held in Dakar, Senegal – the first Olympic event in Africa – concluding on 13 November 2026.
- Shourya Ambure (17, Maharashtra) won bronze in the women's 100m hurdles on 8 November 2026 with a personal best of 13.59 seconds.
- She became the first Indian woman to win a Youth Olympics medal in athletics

42. At the ISSF World Championship in Doha, Qatar (1–14 November 2026), Niraj Kumar won bronze in the men's 50m Rifle 3 Positions on 11 November 2026 with 346.5 points.

- International Shooting Sport Federation (ISSF) headquarters: Munich, Germany

43. India Wins Five Medals at 5th International Olympiad on Astronomy and Astrophysics for Juniors

- The Indian team won 5 medals – 2 gold, 2 silver, 1 bronze – at the 5th IOAA-Jr in Ubon Ratchathani, Thailand

44. Central Bureau of Narcotics Celebrates 77th Foundation Day (6 November)

- The Central Bureau of Narcotics (CBN) celebrated its 77th Foundation Day on 6 November 2026 at its headquarters in Gwalior, Madhya Pradesh, with the theme of a 'Nasha Mukt Yuva for Viksit Bharat'.

45. World Immunization Day (10 November)

- World Immunization Week is observed from 24 to 30 April

46. World Science Day for Peace and Development (10 November)

- 2026 theme: "Common Ground Through Science Diplomacy".

47. Sitar Maestro Pandit Manilal Nag Passes Away

- Pandit Manilal Nag, sitar maestro of the Bishnupur Gharana, died in Kolkata

48. Barefoot College Founder Sanjit 'Bunker' Roy Passes Away

Important Questions and Answers:

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

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2. **Which organisation operates the CGFMU?**
   National Credit Guarantee Trustee Company Ltd (NCGTC)
3. **What is the new annual guarantee fee under CGFMU?**
   0.75% (cut from 1%)
4. **MUDRA is a subsidiary of which institution?**
   SIDBI
5. **What is the loan range under the Stand-Up India scheme?**
   ₹10 lakh to ₹1 crore
6. **Where is the headquarters of Tamilnad Mercantile Bank?**
   Thoothukudi, Tamil Nadu
7. **Which state signed an MoU with SBI for digital revenue collection by village councils through the SAMARTH portal?**
   Mizoram
8. **What is the outlay of the National Critical Mineral Mission?**
   ₹34,300 crore
9. **What is the Nutrient Based Subsidy (NBS) for Rabi 2026–27?**
   ₹62,370 crore
10. **What is the revised length of India's coastline?**
    About 11,099 km
11. **What was the unemployment rate in the PLFS for July–September 2026?**
    5.1%
12. **Which city was named the cleanest city in Swachh Survekshan 2025–26?**
    Navi Mumbai
13. **Which city won the Clean Himalayan City award?**
    Rudrapur, Uttarakhand
14. **Which state tops the Access Equality Index 2026?**
    Goa
15. **Which state ranks first in the Ease of Vehicle Ownership Index 2026?**
    Andhra Pradesh
16. **From when is the FSSAI dairy logo mandatory?**
    1 July 2028
17. **What is the name of the IAF's annual joint HADR exercise for 2026?**
    Sahayata Setu
18. **Which two navies take part in Naseem Al Bahr?**
    India and Oman
19. **Where is the GCC Secretariat?**
    Riyadh
20. **Where will India host the BIMSTEC Centre of Excellence in Traditional Medicine?**
    ITRA, Jamnagar
21. **Whose birth anniversary is observed as National Education Day (11 November)?**
    Maulana Abul Kalam Azad
22. **What is India's rank in the WEF Global Gender Gap Report 2026?**
    131st (out of 145)
23. **Who won the Booker Prize 2026?**
    M. John Harrison, for "The End of Everything"
24. **What will the International Booker Prize be called from 2027?**
    Bukhman International Booker Prize
25. **Who became the first Indian woman to win a Youth Olympics medal in athletics?**
    Shourya Ambure (bronze, 100m hurdles)

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