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

- Stand-Up India was launched on 5 April 2016 by Prime Minister Narendra Modi; nodal: Department of Financial Services, 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.
- Union Cabinet approved extending the scheme for five years, from 1 April 2026 to 31 March 2031 (FY 2026–27 to FY 2030–31).
- A Credit Guarantee Fund for Stand-Up India (CGFSI) corpus of ₹4,111 crore, managed by NCGTC, was approved.
- 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 plus 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.

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

- Union Cabinet approved NBS rates on Phosphatic and Potassic (P&K) fertilisers for Rabi 2026–27 (1 October 2026 to 31 March 2027).

3. Moody's Raises India's FY27 Growth Forecast to 7%

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 BC/ATM: ₹5,000 per transaction and ₹25,000 per month per remitter.
- Card-to-card transfers are excluded from these directions.

5. RBI Issues Draft Priority Sector Lending (PSL) Directions, 2026

- The overall PSL target for commercial banks stays at 40% of Adjusted Net Bank Credit (ANBC).

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

- Final redemption price fixed by RBI: ₹14,024 per unit
- The price is the simple average of closing gold prices (999 purity) published by the India Bullion and Jewellers Association (IBJA) for the three business days before redemption.
- The SGB scheme was launched in November 2015; bonds are issued by RBI on behalf of the Government of India, with an early exit option after the 5th year.

7. Patna Municipal Corporation Lists Bihar's First Municipal Bond on NSE

8. RBI requires banks classified as Domestic Systemically Important Banks (D-SIBs) – State Bank of India (SBI), HDFC Bank and ICICI Bank – to maintain additional Common Equity Tier-1 (CET-1) capital.

- D-SIBs are considered 'too big to fail'; the extra capital buffer protects the financial system.

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

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

- ADB: headquarters Manila, Philippines; President Masato Kanda

11. Fifth Edition of Pan-India Coastal Defence Exercise 'Sea Vigil-26' Begins

- Sea Vigil-26, the 5th edition, is being held from 11 to 19 November 2026, coordinated by the Indian Navy as lead agency with the Indian Coast Guard (ICG) and 21 agencies (Coastal Security Police, Customs, port authorities, fisheries departments and others).
- Chief of the Naval Staff: Admiral Krishna Swaminathan (27th CNS, since 31 May 2026); Navy Day: 4 December.
- ICG(Indian Coast Guard)Director General: Paramesh Sivamani; Coast Guard Day: 1 February (World Wetlands Day: 2 February).

12. 8th India–Myanmar Naval Exercise (IMNEX-26) Held at Visakhapatnam

- Ships: Indian Navy's guided-missile destroyer INS Rana and offshore patrol vessel INS Sumedha; Myanmar Navy's frigate UMS King Sin Phyu Shin

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- Myanmar: capital Naypyidaw; currency Kyat; on the Financial Action Task Force (FATF) 'black list' along with Iran and North Korea.

13. INS Trishul Concludes Port Call at Egypt's Safaga Naval Base

14. A Indian Air Force (IAF) IL-76MD heavy-lift transport aircraft landed at Mudh-Nyoma airbase in eastern Ladakh, at an elevation of 13,629 feet (about 4,154 m).

- The IL-76MD is a four-engine, Russian-origin strategic airlifter known in the IAF as 'Gajraj'

15. The 1st BIMSTEC Senior Officials' Meeting (SOM) on Health was held in Colombo, Sri Lanka, chaired by Dr Anil Jasinghe (Sri Lanka's Health Secretary).

- BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation): founded on 6 June 1997 by the Bangkok Declaration; 7 members – Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand.
- Permanent Secretariat: Dhaka (set up in 2014); Secretary General: Indra Mani Pandey (India, since 4 January 2024).
- The BIMSTEC Maritime Transport Cooperation Agreement was signed at the 6th Summit, Bangkok (April 2025).

16. 31st CII Partnership Summit Held in Visakhapatnam

17. National Entrepreneurship Day (9 November): India Has 2.62 Lakh DPIIT-Recognised Startups

- India is the world's third-largest startup ecosystem with over 2.62 lakh DPIIT-recognised startups.
- Top states by number of startups: 1. Maharashtra, 2. Karnataka, 3. Uttar Pradesh, 4. Delhi, 5. Gujarat.
- National Startup Day: 16 January.

18. The National Pharmaceutical Pricing Authority (NPPA), Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, capped trade margins on 137 non-scheduled anti-cancer drugs at 30% of MRP (excluding GST) by order of 17 October 2026.

- National Cancer Awareness Day: 7 November; World Cancer Day: 4 February.

19. First Regional Conference on Jal Jeevan Mission 2.0 Held at Tiruchirappalli

20. Nasha Mukt Bharat Abhiyaan (NMBA): Key Facts

- Launched on 15 August 2020 by the Ministry of Social Justice and Empowerment in 272 most vulnerable districts under the National Action Plan for Drug Demand Reduction (NAPDDR).
- Expanded to 372 districts in 2022 and to all districts from 15 August 2023.
- Goal: a drug-free India by 2029
- National Toll-free De-addiction Helpline: 14446.
- MANAS helpline of the Narcotics Control Bureau (NCB) for reporting drug trafficking: 1933. (Tele-MANAS mental health helpline: 14416.)

21. 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 under the Swachh Bharat Mission (Urban) by the Ministry of Housing and Urban Affairs (MoHUA).
- Theme: 'Swachhata Ki Nayi Pehel – Badhayein Haath, Karein Safai Saath'.
- Super Swachh League: 1. Navi Mumbai (Maharashtra), 2. Surat (Gujarat), 3. Vijayawada (Andhra Pradesh).
- Million-plus cities: 1. Greater Visakhapatnam (Andhra Pradesh), 2. Jabalpur (Madhya Pradesh), 3. Lucknow (Uttar Pradesh).
- 3–10 lakh: Ujjain (Madhya Pradesh), followed by Chandigarh and Guntur.
- 50,000–3 lakh: Dewas (Madhya Pradesh).
- 20,000–50,000: Vita (Maharashtra), followed by Aska (Odisha) and Panaji (Goa).
- Below 20,000: Bilha (Chhattisgarh) [Unverified].
- Cleanest Himalayan cities: Rudrapur (Uttarakhand), Jammu and Shopian (Jammu & Kashmir).
- Cleanest riverfront towns: 1. Rewa (Madhya Pradesh), 2. Bilaspur (Chhattisgarh), 3. Varanasi (Uttar Pradesh).
- Cleanest coastal town: Puri (Odisha).
- Swachh Shehar Jodi (mentor–mentee pairs): Ahmedabad–Sanand, Indore–Depalpur, Tirupati–Kuppam.

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22. Global Beach Index 2026: Goa's Palolem Named Asia's Best Beach; Three Maharashtra Beaches Get Blue Flag

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

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

- Ranking: 1. Andhra Pradesh (5.91/10), 2. Kerala, 3–4. Tamil Nadu and Delhi, 5. Karnataka; Uttar Pradesh ranked last.

24. Access Equality Index 2026: Goa Tops, Andhra Pradesh First among Major States

25. UNESCO GEM Report 2026: 273 Million Children Out of School

- UNESCO's Global Education Monitoring (GEM) Report 2026 – 'Access and Equity: Countdown to 2030' found that 273 million children, adolescents and youth were out of school in 2024 – about one in six – rising for the 7th consecutive year.

26. Ranivas Mound at Kesariya (Bihar) Declared a Site of National Importance

- Archaeological Survey of India (ASI) Director General: Yadubir Singh Rawat; Union Minister for Culture and Tourism: Gajendra Singh Shekhawat.

27. 307-Year-Old Mahabharata Manuscript of Visva-Bharati on UNESCO Memory of the World Asia-Pacific Register

- A 307-year-old palm-leaf manuscript of the Mahabharata, preserved at the Lipika manuscript repository of Visva-Bharati University, Santiniketan (West Bengal), was inscribed on the UNESCO Memory of the World Asia-Pacific Regional Register

28. Manipur Festivals: Ningol Chakouba and Wari Leeba

- Ningol Chakouba: festival of Manipur in which married women ('Ningol') are invited ('Chakouba') by their parents and brothers to their maternal home for a feast, strengthening family bonds.
- Wari Leeba: traditional solo storytelling art of the Meitei community, performed in Imphal, narrating the Ramayana, Mahabharata and folk tales without musical accompaniment.
- Manipur: Chief Minister Yumnam Khemchand Singh (since 4 February 2026); Governor Ajay Kumar Bhalla.

29. Sunil Chhetri Becomes First Male Footballer in FIFA Player Impact Programme

- Former India captain Sunil Chhetri was selected (via the All India Football Federation – AIFF) for the second edition of the FIFA Player Impact Programme, becoming its first male participant.
- FIFA: founded 1904; headquarters Zurich, Switzerland; President Gianni Infantino.

30. India Win Women's 25m Pistol Team Gold at ISSF World Championship, Doha

- Esha Singh, Manu Bhaker and Divya Thadigol Subbaraju won the women's 25m pistol team gold (1,761 points) at the ISSF World Championship in Doha, Qatar.
- International Shooting Sport Federation (ISSF) headquarters: Munich, Germany.

31. India Finishes Fifth with 59 Medals at World Armwrestling Championship in New Delhi

- Overall: 1. Russia, 2. Kazakhstan, 3. Turkey.

32. Public Service Broadcasting Day (12 November)

33. World Pneumonia Day (12 November)

- 2026 theme: 'A New Era of Pneumonia Control'

34. National Education Day (11 November)

35. Pandit Manilal Nag, sitar maestro of the Bishnupur Gharana (West Bengal), died in Kolkata

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36. Gurdial Singh Bhangu, Coach of India's 2002 CWG Gold-Winning Women's Hockey Team, Passes Away

37. Paul McCartney Becomes a Billionaire; World's Third-Richest Musician

- Forbes estimated former Beatles member Sir Paul McCartney's net worth at about $1.4 billion, making him the world's third-richest musician.
- He is behind Jay-Z ($2.8 billion) and Taylor Swift ($2 billion).

Important Questions and Answers:

1. **When was the Stand-Up India scheme launched?**
   5 April 2016
2. **What is the guarantee corpus for Stand-Up India?**
   ₹4,111 crore
3. **What is the guarantee cover under Stand-Up India?**
   85% of the loan amount
4. **What is the maximum repayment period under Stand-Up India?**
   7 years (with a moratorium of up to 18 months)
5. **What is Moody's FY27 growth forecast for India?**
   7%
6. **What is the limit for a walk-in NEFT cash remittance at a branch?**
   ₹50,000 per transaction
7. **What is the final redemption price of SGB 2018–19 Series-III?**
   ₹14,024 per unit
8. **Which municipal corporation listed Bihar's first municipal bond on NSE?**
   Patna Municipal Corporation
9. **Which was the first country outside Europe to roll out the digital eATA Carnet?**
   UAE
10. **How large is the ADB loan for Sri Lanka's digital transformation?**
    $98 million
11. **Which edition of the coastal defence exercise is Sea Vigil-26?**
    5th
12. **Who is the Director General of the Indian Coast Guard?**
    Paramesh Sivamani
13. **When is Coast Guard Day observed?**
    1 February
14. **Which three countries are on the FATF 'black list'?**
    Myanmar, Iran and North Korea
15. **What is the IAF's IL-76MD aircraft called?**
    Gajraj
16. **Where was the 31st CII Partnership Summit held?**
    Visakhapatnam
17. **How many DPIIT-recognised startups does India have?**
    Over 2.62 lakh
18. **What is the trade margin cap NPPA set on 137 non-scheduled anti-cancer drugs?**
    30% of MRP
19. **What is the national toll-free de-addiction helpline number?**
    14446

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20. **Which city won the cleanest coastal town award in Swachh Survekshan 2025–26?**
    Puri, Odisha
21. **Which Indian beach was named Asia's best beach in the Global Beach Index 2026?**
    Palolem Beach, Goa
22. **How many Blue Flag beaches does India have?**
    18
23. **How many children were out of school worldwide in 2024, according to UNESCO's GEM Report 2026?**
    273 million
24. **Which Indian footballer became the first male participant in the FIFA Player Impact Programme?**
    Sunil Chhetri
25. **When is World Pneumonia Day observed?**
    12 November

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