1. PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) was notified on September 29, 2024 with an outlay of ₹10,900 crore, implemented by the Ministry of Heavy Industries (MHI).

- The scheme has been extended to March 31, 2028; it is fund-limited.
- The overall outlay has been raised by ₹1,000 crore to ₹11,900 crore, and incentives for electric two-wheelers (e-2Ws) have been extended to March 31, 2028; e-2W allocation now ₹2,767 crore.
- ₹4,391 crore is allocated to deploy 14,028 electric buses.

2. Public Sector Banks Post Record H1 FY27 Profit; Business Crosses ₹300 Lakh Crore

- India's 12 Public Sector Banks (PSBs) (SBI + 11 nationalised banks) posted their highest-ever aggregate net profit of ₹1,09,540 crore (~₹1.10 lakh crore) in H1 FY2026-27 (April–September 2026), up 16.9% YoY.
- Aggregate operating profit rose 13.9% to ₹1.81 lakh crore.
- Aggregate business grew 15.5% YoY to ₹301.6 lakh crore as on September 30, 2026, crossing ₹300 lakh crore for the first time.
- Gross NPA fell to 1.69% and Net NPA to 0.33%; all PSBs reported a Provision Coverage Ratio above 90%.

3. EPFO Central Board of Trustees Liberalises Withdrawals, Introduces SWP

- The minimum balance members must keep is cut from 25% to 10%; members can withdraw up to 90% of the eligible balance once the framework is notified.
- The waiting period for PF withdrawal after unemployment is cut from 12 months to 2 months (reversing the 12-month rule of October 2025).
- Systematic Withdrawal Plan (SWP): voluntary facility for retiring members to receive PF savings monthly, quarterly or half-yearly, with the rest of the corpus earning returns.
- In-principle approval to invest up to 3% of fresh accretions in eligible Alternative Investment Funds (AIFs), initially through government-backed entities within existing investment ceilings.
- Union Labour & Employment Minister Mansukh Mandaviya; Central Provident Fund Commissioner: Ramesh Krishnamurthi

4. FEMA (Export and Import of Goods and Services) (Second Amendment) Regulations, 2026

FEMA (Export and Import of Goods and Services) (Second Amendment) Regulations, 2026

5. For the week ended November 13, 2026, India's foreign exchange reserves fell by $14.205 billion to $705.342 billion

6. Core Sector Grows 10.9% in October 2026

- The Index of Eight Core Industries (ICI) grew 10.9% in October 2026

7. Kantar BrandZ 2026: Airtel India's Most Valuable Brand

- Airtel is India's most valuable brand at $43.22 billion (up 5%), the first telecom provider to top the ranking since it began in 2014.
- Top 5: Airtel ($43.22 bn), HDFC Bank ($35.62 bn), TCS ($24.11 bn), SBI ($23.65 bn), ICICI Bank ($20.09 bn)

8. PM Narendra Modi inaugurated the First Shanghai Cooperation Organisation (SCO) Civilisational Dialogue Forum on November 20, 2026 at Purana Qila, New Delhi (10): India, China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, Pakistan, Iran and Belarus (newest).

- SCO: founded 2001, Shanghai; Secretariat Beijing; official languages Russian and Chinese; Regional Anti-Terrorist Structure (RATS) in Tashkent.

9. India and Sweden launched LeadIT 3.0 at COP31, held in Antalya, Turkey

- Leadership Group for Industry Transition (LeadIT) was launched by India and Sweden in 2019; secretariat at the Stockholm Environment Institute.
- COP32 will be hosted by Ethiopia

10. The Asian Development Bank (ADB) approved a $230 million loan on July 3, 2026 (signed August 21, 2026) for the Chennai Climate-Resilient Water Security and Sewerage Project

11. 33rd APEC Economic Leaders' Meeting, Shenzhen (China)

Prepared by G V Satish, Director, NBCC

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- theme "Building an Asia-Pacific Community to Prosper Together".
- Asia-Pacific Economic Cooperation (APEC): established 1989, Canberra; 21 member economies; Secretariat Singapore.
- India is not a member of APEC

12. The Immigration Department of Malaysia (JIM), in a notice dated November 17, 2026, said the 30-day visa-free entry for Indian nationals will end on December 31, 2026

- Malaysia: capital Kuala Lumpur; currency Malaysian Ringgit

13. PM SVANidhi Samman Awards 2026

- 57 awards (52 awards + 5 special recognitions) for States/UTs (27), Urban Local Bodies (ULBs), lending institutions and partners.
- PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) was launched on June 1, 2020 during COVID-19 to provide collateral-free working-capital loans to street vendors; extended to March 31, 2030.
- Original loan tranches: ₹10,000, ₹20,000 and ₹50,000; under the restructured scheme the first two tranches are ₹15,000 and ₹25,000, the third remaining ₹50,000.
- 7% interest subsidy on timely repayment and cashback on digital (UPI) transactions.

14. United Nations Office for Disaster Risk Reduction (UNDRR) recognised Gujarat International Finance Tec-City (GIFT City), Gandhinagar, as India's first Making Cities Resilient 2030 (MCR2030) Resilience Hub.

15. Exercise Sahayata Setu 2026 (Multinational HADR), Jamnagar

- Sahayata Setu 2026, the Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise (AJHE-26), was held at Air Force Station Jamnagar (Gujarat)
- Involved the Indian Air Force (IAF), Army, Navy, Indian Coast Guard (ICG), NDRF and civil agencies, with representatives from 24 countries.

16. Exercise Harimau Shakti 2026 (India–Malaysia) began at Ipoh, Malaysia

- Other India–Malaysia exercises: Samudra Laksamana (naval) and Udara Shakti (air force).

17. World Heritage Week is observed from November 19–25

- UNESCO Director-General: Khaled El-Enany

18. India has 3,688 Centrally Protected Monuments under the Ancient Monuments and Archaeological Sites and Remains (AMASR) Act, 1958; most in Uttar Pradesh, followed by Karnataka and Tamil Nadu

- ASI (Archaeological Survey of India): established 1861; Director-General Yadubir Singh Rawat.

19. 57th International Film Festival of India (IFFI), Goa

- Held in Goa from November 20–28, 2026 on the theme "Stories Without Borders".
- Opening film: Fatherland (Ojczyzna) by Oscar-winning Polish director Paweł Pawlikowski (Best Director, Cannes 2026); mid-fest film I Matter; closing film We Are All Strangers (Anthony Chen).
- Festival Director: Ashutosh Gowariker.
- Spain – Country of Honour; Russia – Partner Country; France – Country of Focus; special focus on BRICS cinema (opening film Ramayana).

20. Vadnagar Museum Wins Red Dot "Best of the Best" 2026

- The Anant Anadi Vadnagar Archaeological Experiential Museum (Vadnagar, Mehsana, Gujarat) won the Red Dot: Best of the Best Award 2026 (Exhibition Design) in Berlin, Germany.
- It is the first Indian museum to win this honour.

21. Balaramapuram Kasavu received a Geographical Indication (GI) tag in 2009–10, the first handloom product in Kerala to do so

22. Karthik Muralidharan Appointed ADB Chief Economist

- The ADB appointed Prof. Karthik Muralidharan (Tata Chancellor's Professor of Economics, UC San Diego) as Chief Economist and Director General, Economic Research and Development Impact Department.

23. Deepak Rajawat, CFO of Air India Express and formerly with Vistara, will become CEO of Air India Express from December 1, 2026, succeeding Aloke Singh

24. Uday Kumar Hebbar Appointed MD & CEO of Karnataka Bank

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25. Indira Gandhi Peace Prize 2025 Presented to Graça Machel

- The Indira Gandhi Prize for Peace, Disarmament and Development 2025 was presented to Mozambican humanitarian Graça Machel

26. The 85th annual session of the Indian Roads Congress (IRC) was held in Hyderabad

27. TIME released its first TIME100 Next India list on November 19, 2026, naming 100 emerging leaders; presented with Reliance as premier partner; it is TIME100 Next's first international edition

- Three covers: Alia Bhatt (solo), Pawan Kumar Chandana (Skyroot, solo) and a group cover of filmmakers Aryan Khan, Payal Kapadia and Theja Rio.

28. Shot putter Kiran Baliyan, Hangzhou Asian Games bronze medallist, received an eight-year ban from the National Anti-Doping Agency (NADA).

29. The Department of Sports, Ministry of Youth Affairs and Sports, formed a 14-member committee chaired by Kunal, Joint Secretary (Governance), to prepare a framework for financially viable, transparent and professionally run sports leagues

30. Spanish midfielder Juan Mata, 2010 FIFA World Cup winner, retired from professional football

31. World Children's Day – November 20

32. Africa Industrialization Day – November 20

Important Questions and Answers:

1. **What is the new outlay of the PM E-DRIVE scheme?**
   ₹11,900 crore
2. **Until when has PM E-DRIVE been extended?**
   31 March 2028
3. **What was the record H1 FY27 net profit of Public Sector Banks?**
   ₹1,09,540 crore (about ₹1.10 lakh crore)
4. **What is the Gross NPA of Public Sector Banks?**
   1.69%
5. **What is the new minimum balance EPFO members must keep?**
   10% (cut from 25%)
6. **What is the new waiting period for PF withdrawal after unemployment?**
   2 months
7. **Who is the Central Provident Fund Commissioner?**
   Ramesh Krishnamurthi
8. **What were India's forex reserves for the week ended 13 November 2026?**
   $705.342 billion
9. **How much did the core sector grow in October 2026?**
   10.9%
10. **What is India's most valuable brand in Kantar BrandZ 2026?**
    Airtel
11. **Where was the first SCO Civilisational Dialogue Forum inaugurated?**
    Purana Qila, New Delhi
12. **Where is the SCO's Regional Anti-Terrorist Structure (RATS)?**
    Tashkent
13. **Which two countries launched LeadIT?**
    India and Sweden (2019)
14. **How large is the ADB loan for Chennai's water security and sewerage project?**
    $230 million

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15. **When does Malaysia's visa-free entry for Indians end?**
    31 December 2026
16. **When was PM SVANidhi launched?**
    1 June 2020
17. **What is the first loan tranche under the restructured PM SVANidhi?**
    ₹15,000
18. **What did UNDRR recognise as India's first MCR2030 Resilience Hub?**
    GIFT City, Gandhinagar
19. **How many countries were represented at Exercise Sahayata Setu 2026?**
    24
20. **How many Centrally Protected Monuments does India have?**
    3,688
21. **Who is the Festival Director of IFFI 2026?**
    Ashutosh Gowariker
22. **Who was appointed MD & CEO of Karnataka Bank?**
    Uday Kumar Hebbar
23. **Who received the Indira Gandhi Peace Prize 2025?**
    Graça Machel (Mozambique)
24. **Where was the 85th session of the Indian Roads Congress held?**
    Hyderabad
25. **When is World Children's Day observed?**
    20 November

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