

### Most Important Points Of 20<sup>th</sup> November in History

- **1877 – Renowned scientist Thomas Alva Edison introduces the world to the first phonograph.**

Edison's experiments with the telephone and telegraph led to his invention of the phonograph in 1877. He figured out that sound could be recorded as indentations on a fast-moving piece of paper.

He eventually designed a machine with a tinfoil-coated cylinder and a diaphragm and needle.



- **1941: Gujarat's first woman Chief Minister Anandiben Patel was born.**

Anandiben Patel was born in Kharod village of Bijapur taluka of Mehsana district on November 1941 in a Patidar family. Her full name is Anandiben Jethabhai Patel. Her father Jethabhai Patel was a Gandhian leader.

Anandiben joined BJP in 1988. She has been associated with the Bharatiya Janata Party since 1987 and has served as the cabinet minister of important departments like Road and Building Construction, Revenue, Urban Development and Urban Housing, Disaster Management and Finance in the Gujarat government.



- **1947 – Postage stamps were issued for the first time in the country after independence.**

The first postage stamp of independent India was issued on November 1947. It has the Indian flag with the patriots' slogan, Jai Hind (Long live India) written on it. The price of the postage stamp was three and a half annas.

A commemorative for Mahatma Gandhi was issued on 15 August 1948, the first anniversary of independence. Exactly a year later a definitive series came out, depicting India's extensive cultural heritage, mostly Hindu, Buddhist, Muslim, Sikh and Jain temples, sculptures, monuments and forts.



### Most Important Points Of 20<sup>th</sup> November in History

➤ **1963 - India's first rocket named 'Nike-Apache' was launched.**

In 1963, India's first rocket named "Nike Apache" was launched on November from Thumba, a fishermen's village near Trivandrum, the capital of Kerala.

This rocket was taken to the rocket launching station by bicycle. At that time, the scientists associated with the space program did not even have their own office.



➤ **1986 – Constitution of the Central African Republic adopted.**

The Constitution of the Central African Republic was adopted in 1986.

The process of democratization accelerated in 1986 with the formation of a new political party, the Rassemblement Démocratique Centrafricain (RDC), and the drafting of a new constitution, which was later approved in a national referendum.

He introduced a new constitution in 1986 that was adopted by a nationwide referendum. In 1987 and 1988, semi-free elections for parliament were held, but Kolingba's two main political opponents, Abel Goumba and Ange-Félix Patassé, were not allowed to participate.



## Most Important Points for Daily News

### National News

#### ➤ Revision of Critical Minerals Royalty

The Union Cabinet approved revised royalty rates for Caesium, Graphite, Rubidium, and Zirconium. Caesium and Rubidium will have a 2% royalty on the average sale price (ASP) of the metal contained in the ore, Zirconium 1%, and Graphite 2–4% depending on carbon content. Graphite royalty will now be charged on an ad valorem basis to reflect price variations across grades. These minerals are critical for green energy, high-tech applications, electric vehicle batteries, nuclear energy, aerospace, and electronics.



#### Key Points:-

- A royalty rate is a fee imposed by the government on mining companies for extracting minerals from the earth.
- It ensures that the state receives an equitable return for exploiting its natural resources.

### National News

#### ➤ India's Alcohol Market Growth

India recorded the highest growth in total beverage alcohol consumption among 20 global markets in the first half of 2025. Total beverage alcohol volume in India grew 7% year-on-year and crossed 440 million during January–June 2025. Premium and above alcohol categories in India increased by 8% in both volume and value in the first half of 2025.



#### Key growth Points:-

- Demographics: A growing, young, and urbanizing population is driving demand, with a significant portion of the population entering the legal drinking age.
- Premiumization: Consumers are increasingly opting for premium and craft beverages, including spirits, wine, and ready-to-drink (RTD) cocktails.
- Economic Factors: India's consumption-driven economy, with a growing middle class, fuels purchasing power for a wider range of goods, including alcoholic beverages.
- Market Evolution: Numerous local players are offering premium-quality and affordably priced spirits, expanding the market's overall reach.





**Most Important Points for Daily News**

**Banking/Economy**

➤ **New digital apps for UCBs**

The Centre has launched Sahakar Digi Pay and Sahakar Digi Loan for urban cooperative banks (UCBs) at an international conference in New Delhi. Sahakar Digi Pay enables paperless and faster digital payments for cooperative bank members. Sahakar Digi Loan facilitates seamless access to credit. The apps aim to modernise operations for nearly 9 crore depositors and borrowers. It also enhances financial inclusion and onboards 1,500 banks within two years.



**Key Points:-**

- Sahakar Digi Pay: This platform enables UCB members to conduct faster, paperless digital payments, bringing even the smallest UCBs into the digital payments era.
- Sahakar Digi Loan: This application streamlines and automates the lending process, providing seamless access to credit for cooperative members.
- Target Audience: The apps aim to transform daily banking operations for approximately 9 crore depositors and borrowers who rely on UCBs.

**International News**

➤ **Emissions Gap Report 2025**

The United Nations Environment Programme (UNEP) released the Emissions Gap Report 2025. India has recorded the highest absolute increase in greenhouse gas emissions worldwide during 2023–24, adding 165 million tonnes. India's per capita emissions remained the lowest among major economies despite the sharp annual rise. The Report projected that current global policies would lead to approximately 2.8 degrees Celsius warming by the end of the century.



## Most Important Points for Daily News

### Awards

#### ➤ National Water Awards 2024

Maharashtra has topped the 6th National Water Awards 2024 in the Best State category. Gujarat and Haryana secured second and third positions, respectively. This year, 46 winners were selected across ten categories, including Best District, Best Village Panchayat, Best Urban Local Body, and Best Institution. The awards will be presented by President Droupadi Murmu in New Delhi on November 2025.



### Reports and indexes

#### ➤ Time Out City Life Index

Mumbai has been ranked the happiest city in Asia in 2025 according to the Time Out City Life Index. The survey covered more than 18,000 residents across Asian cities and measured happiness based on daily life, culture, nightlife, food, and overall quality of life. 94% of Mumbai residents reported feeling happy, and 89% said they are happier in Mumbai than anywhere else. Beijing and Shanghai in China took second and third place, with 93% and 92% of residents expressing satisfaction.



### State News

#### ➤ Pallikaranai marshland dispute

A public interest litigation petition had been filed in the court alleging the construction of residential towers within the Ramsar site around Pallikaranai marshland in Chennai. The 'ground truthing' exercise to fix the boundaries of the Ramsar site at Pallikaranai was yet to be concluded fully. Tamil Nadu is the only State in the country to boast of as many as 20 wetlands designated as 'Ramsar sites' of international importance.



**Most Important Question for Current Affairs**

**Q.1. Who recently reviewed the H1 FY 2025-26 performance of public sector banks (PSBs)?**

(A) Shaktikanta Das

(C) Nirmala Sitharaman

(B) M. Nagaraju

(D) T. Rabi Sankar

1. B

Shri M. Nagaraju, Secretary, Department of Financial Services (DFS), chaired a review meeting with Managing Directors and Chief Executive Officers of Public Sector Banks (PSBs) in New Delhi to assess their performance for the first half of FY 2025-26. The meeting reviewed key areas including financial performance, asset quality, recovery and resolution, digital transformation and progress of key government schemes.

**Q.2. Which type of banks did the RBI recently impose monetary penalties on?**

(A) Public Sector Banks

(C) Small Finance Banks

(B) Private Banks

(D) Co-operative Banks

2. D

In a strong signal for transparency and accountability in the cooperative banking sector, the Reserve Bank of India (RBI) has imposed hefty monetary penalties on three cooperative banks. The action came during Co-op Kumbh 2025 (New Delhi), an international cooperative credit conference where digital transformation and transparency were key themes.

**Q.3. Ageas Federal Life Insurance recently partnered with which company to expand distribution?**

(A) Muthoot Microfin Limited

(C) Bajaj Finance

(B) LIC Housing

(D) Airtel Payments Bank

3. A



**Most Important Question for Current Affairs**

Ageas Federal Life Insurance recently partnered with Muthoot Microfin Limited for distribution expansion, with the aim of providing life insurance solutions to the underserved in urban and rural India. This collaboration will increase the reach of life insurance by leveraging Muthoot Microfin's extensive branch network, primarily located in non-metropolitan areas.

**Q.4. Which bank recently launched the 'Bharat Surotsav' initiative?**

(A) SBI

(C) HDFC Bank

(B) Federal Bank

(D) Indian Bank

4. B

Federal Bank Limited launched its cultural initiative 'Bharat Surotsav' by unveiling its poster in Chennai, Tamil Nadu (TN), marking the beginning of this festival series. The inaugural edition of Bharat Surotsav will be held on 22 November 2025 at the Madras Music Academy, Chennai to celebrate the rich musical heritage of India.

**Q.5. What is India's GDP growth forecast, according to the recent Moody's 'Global Macro 2026' report?**

(A) 5.2%

(C) 6.5%

(B) 6.0%

(D) 7.2%

5. C

India is projected to remain the G-20's fastest-growing economy, with Moody's projecting growth of 6.5% by 2027. Strong infrastructure, robust consumer demand, and export diversification are key factors enabling India to navigate US tariffs by redirecting shipments. A neutral monetary policy and low inflation further strengthen this resilience.

**Q.6. PhonePe recently collaborated with which company to expand the use of ChatGPT in India?**





Most Important Question for Current Affairs

(A) Google

(C) Meta

(B) OpenAI

(D) Infosys

6. B

PhonePe has announced a partnership with Sam Altman-led AI company OpenAI, allowing users to experience ChatGPT's features directly on its fintech platform. The partnership aims to introduce users to advanced AI, accelerate ChatGPT's adoption in India, and drive growth for both companies. PhonePe said it will enhance the experience on its platform by providing better and more relevant support for everyday tasks like travel planning and shopping.

**Q.7. Who recently joined the advisory board of Blue Ocean Corporation?**

(A) N. K. Singh

(C) Bibek Debroy

(B) Pushpinder S. Puniha

(D) Amitabh Kant

7. B

Pushpinder S. Puniha, Chairman of the Advisory Group on Tax Policy at NITI Aayog, recently joined the advisory board of Blue Ocean Corporation. His appointment is expected to strengthen the company's strategic expansion in India, aligning its initiatives with India's economic priorities.

**Q.8. Who recently became the new MD & CEO of Power Exchange India Limited (PXIL)?**

(A) A. K. Singh

(C) Vivek Singla

(B) Ramesh Lyer

(D) Arvind Krishna

8. C

Power Exchange India Limited (PXIL), a leading power exchange in India, has appointed Vivek Singla as its Managing Director and Chief Executive Officer. Singla has over 35 years of diverse





**Most Important Question for Current Affairs**

experience across the entire spectrum of the power sector, including generation, transmission, distribution, power management, renewable energy and green energy.

**Q.9. SDHI recently signed an agreement with which country's company for chemical tankers?**

(A) Japan

(C) France

(B) Norway

(D) USA

9. B

SDHI (Swan Defence and Heavy Industries) has signed a contract with Norwegian company Rederiet Stenersen AS to build chemical tankers. The deal is worth \$220 million and will see SDHI build six 18,000 DWT chemical tankers at its Gujarat shipyard.

**Q.10. Where did ISRO recently conduct the main parachute test of the Gaganyaan crew module?**

(A) Chandipur

(C) Babina Field Firing Range, UP

(B) Pokhran

(D) Sriharikota

10. C

The Indian Space Research Organisation (ISRO) recently tested the main parachute of the Gaganyaan crew module at the Babina Field Firing Range (BFFR) in Jhansi, Uttar Pradesh. The test was conducted as part of the ongoing Integrated Main Parachute Airdrop Test (IMAT) series to qualify the parachute system for the Gaganyaan mission at the Babina Field Firing Range (BFFR) in Jhansi, Uttar Pradesh.

**Q.11. How much did SoftBank earn recently by selling its entire Nvidia stake?**

(A) \$4.2 billion

(C) \$5.8 billion

(B) \$5.0 billion

(D) \$6.2 billion

**Most Important Question for Current Affairs**

11. C

SoftBank made headlines by selling its entire stock in Nvidia for \$5.8 million, marking a major shift in its ambitious artificial intelligence. Founder Masayoshi Son is now targeting OpenAI (Open Studio), Oracle (Oracle), and others to establish global leadership in AI infrastructure and organization.

**Q.12. Who will host the 22nd All India Annual TDS Conference?**

(A) Jaipur

(C) Lucknow

(B) Bhopal

(D) Chennai

12. B

The 22nd All India Annual TDS Conference and Principal Chief Commissioners' Conference was recently held at Hotel Taj Lakefront in Bhopal. Organized by the Income Tax Departments of Madhya Pradesh and Chhattisgarh under the aegis of the CBDT, the conference also released awareness posters promoting voluntary tax compliance and timely TDS deduction.

**Q.13. NBA recently released ₹29.40 lakh to Odisha for the conservation of which species?**

(A) Olive Ridley Turtle

(C) Black Buck

(B) Red Sanders (*Pterocarpus santalinus*)

(D) Snow Leopard

13. B

The National Biodiversity Authority (NBA) has released over twenty-nine lakh rupees to the Odisha Forest Department for the conservation and protection of red sanders. The Ministry of Environment, Forest and Climate Change said the funds were generated from benefit-sharing received for red sanders timber from the Parlakhemundi Forest Division in Odisha.

**Q.14. Who recently co-chaired the 7th India-Canada MDTI?**



Most Important Question for Current Affairs

(A) Piyush Goyal & Maninder Sidhu

(C) Nirmala Sitharaman & Mary Ng

(B) S. Jaishankar & Justin Trudeau

(D) Amit Shah & Pierre Pettigrew

14. A

Union Minister of Commerce and Industry Shri Piyush Goyal and Canada's Minister of Export Promotion, International Trade and Economic Development Maninder Sidhu co-chaired the 7th India-Canada Ministerial Dialogue on Trade and Investment (MDTI) in New Delhi.

Q.15. What is the recent projected reduction in TB incidence in India from 2015 to 2024?

(A) 10%

(C) 21%

(B) 12%

(D) 30%

15. C

According to the World Health Organization's Global TB Report 2025, TB incidence (new cases diagnosed each year) in India is projected to decline by 21% – from 237 cases per million population in 2015 to 187 cases per million population in 2024 – almost twice the pace of decline seen globally, which is 12%. This is one of the highest declines in TB cases globally, exceeding the reductions seen in other high-burden countries.

