1. National News

A. Swachh Survekshan Awards 2025–26 (10th Edition)

- **Context:** President Droupadi Murmu conferred the Swachh Survekshan Awards at Vigyan Bhawan, New Delhi.
- **Key Winners:**
  - **Cleanest Million-Plus Cities:** Visakhapatnam secured the 1st position, followed by Jabalpur and Lucknow.
  - **Super Swachh League (Sustained Excellence):** Topped by Navi Mumbai, followed by Surat and Vijayawada.
  - **New Geographical Categories:**
    - Cleanest Riverfront Town: Rewa (Madhya Pradesh).
    - Cleanest Coastal Town: Puri (Odisha).
    - Cleanest Himalayan City: Rudrapur (Uttarakhand).
- **Exam Relevance:** Swachh Survekshan is the world's largest urban cleanliness survey conducted under the aegis of the Ministry of Housing and Urban Affairs (MoHUA).

B. Cabinet Approvals: Stand-Up India Scheme & CGFMU Extension

- **Stand-Up India Scheme:** The Union Cabinet approved the continuation of the Stand-Up India Scheme for 5 years up to **March 2031**. It promotes entrepreneurship among Women, Scheduled Castes (SCs), and Scheduled Tribes (STs) by facilitating bank loans from ₹10 lakh to ₹1 crore.
- **Credit Guarantee Fund for Micro Units (CGFMU):** Approved for extension until March 31, 2031. The guarantee fee for non-SHG loans under Pradhan Mantri Mudra Yojana (PMMY) was reduced from **1% to 0.75% per annum** to ensure cheaper credit access.

C. Yuge Yugeen Bharat Museum

- **Context:** The Cabinet Committee on Economic Affairs approved the establishment of the **Yuge Yugeen Bharat Museum (YYBM)** at an estimated cost of ₹3,230 crore, implemented by the Ministry of Culture between FY 2026–27 and 2030–31. It aims to showcase India's rich civilizational history using immersive, cutting-edge museum technologies.

2. International News

A. Global Tuberculosis Report 2026 (WHO)

- **Context:** Released by the World Health Organization (WHO) on November 12, 2026.
- **Key Highlights for India:**
  - India recorded a **38% decline in TB mortality** since 2015, outperforming the global decline average of 35%.
  - Achieved a **94% treatment success rate** for drug-susceptible TB, powered by the National TB Elimination Programme (NTEP) via proactive AI-enabled chest X-rays and nutritional support (Ni-Kshay Poshan Yojana).

B. Maritime Security & Regional Geopolitics

- **Exercise Naseem Al Bahr 2026:** The 15th edition of the bilateral maritime exercise between the **Indian Navy and the Royal Navy of Oman** was conducted. It reinforces India's strategic vision of **MAHASAGAR** (Mutual and Holistic Advancement for Security and Growth Across Regions).
- **Exercise IMNEX-26:** The 8th edition of the India–Myanmar Naval Exercise was hosted in Visakhapatnam featuring Indian naval ships INS Rana and INS Sumedha.

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- **Exercise Sea Vigil-26:** India's mega biennial coastal defence exercise began, serving as a precursor to the major operational fleet exercise **TROPEX**.

3. Economy and Banking

A. RBI Cybersecurity Framework for PSOs

- **Context:** The Reserve Bank of India (RBI) issued strict Master Directions on Cyber Resilience and Digital Payment Security Controls for non-bank **Payment System Operators (PSOs)**.
- **Key Mandate:** Enforces a rigid **six-hour incident reporting window** for cyber-security breaches to enhance digital financial integrity.

B. Direct Tax Collections

- **Data Highlight:** Net direct tax collections grew by **11.76% to reach ₹14.42 lakh crore**, driven heavily by a 51.56% surge in Securities Transaction Tax (STT) collections, indicating robust capital market activity.

4. Science, Technology & Defense News

A. ISRO Cryogenic Engine Test for GSLV-F19

- **Context:** ISRO successfully conducted a 200-second flight acceptance test of the cryogenic engine for the upcoming **GSLV-F19 mission** at the ISRO Propulsion Complex in Mahendragiri, Tamil Nadu.
- **Payload:** The mission is scheduled to launch **NVS-04**, the fourth navigation satellite in India's second-generation NavIC constellation.

B. Ban on Lithium-ion Battery Black Mass Export

- **Context:** The Directorate General of Foreign Trade (DGFT) prohibited the export of **Lithium-Ion Battery Black Mass** (scraps/powdery material from recycled EV batteries).
- **Objective:** Ensure domestic recycling, retain critical minerals (essential for advanced chemistry cell manufacturing), and curb resource leakage.

C. INS Betwa Refit Contract

- **Context:** The Ministry of Defence signed a ₹498-crore contract with state-run Cochin Shipyard Ltd. to comprehensively refit, re-power, and upgrade the combat suite of the Indian Navy's guided-missile frigate **INS Betwa**.

5. Sports News

A. Lionel Messi's Historic MLS Milestone

- **Achievement:** Argentine icon Lionel Messi became the **first player in Major League Soccer (MLS) history to win the Golden Boot in consecutive seasons**, scoring a league-high 26 goals for Inter Miami CF during the 2026 campaign. He also clinched his record 18th FIFPRO Men's World 11 selection.

B. World Armwrestling and Para Armwrestling Championships 2026

- **Host:** New Delhi, India.
- **India's Performance:** Finished **5th globally**, bagging a total of **59 medals** (9 Gold, 19 Silver, and 31 Bronze). Russia topped the medal tally, followed by Kazakhstan and Türkiye.

6. Important Days & Events

- **World Immunization Day:** Observed globally on **November 10** to emphasize the critical role of vaccines in preventing disease outbreaks and safeguarding public health.

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- **World Urbanism Day:** Observed on **November 8** to focus on sustainable urban planning and community-centric city development.

Comprehensive Current Affairs Highlights

- **National Security & Defense:** The Indian Navy and multiple stakeholder ministries launched **'Sea Vigil-26'**, a massive coastal defense and security readiness exercise evaluated across India's newly re-measured coastline of **11,098.81 km**. Meanwhile, the 8th edition of the India–Myanmar Naval Exercise (**IMNEX-26**) commenced in Visakhapatnam.
- **Government Schemes & Governance:** The Union Cabinet approved the continuation of the **Stand-Up India Scheme** until **March 31, 2031**, to support at least 2.5 lakh additional entrepreneurs. The Ministry of Social Justice marked the 6th anniversary of the **Nasha Mukt Bharat Abhiyaan (NMBA)**, aiming to eliminate illegal substance trade by December 31, 2029.
- **Banking & Economy:** The **Reserve Bank of India (RBI)** issued strict Master Directions on Cyber Resilience and Digital Payment Security Controls for non-bank Payment System Operators (PSOs), mandating a tight **6-hour incident reporting window**.
- **Awards & International Recognition:** British author **M. John Harrison** won the prestigious **2026 Booker Prize** for his 13th novel, The End of Everything. In sports, Argentine star **Lionel Messi** became the first player in MLS history to win back-to-back Golden Boot awards after netting 26 goals for Inter Miami CF.
- **Environment & Places:** Three beaches in Maharashtra—**Ladghar and Guhagar (Ratnagiri)** and **Shrivardhan (Raigad)**—achieved the prestigious international **Blue Flag Certification** for the 2026–27 season.

30 Practice MCQs for UPSC, SSC, Banking & Railways

Q1. What is the newly re-measured total coastline length of India, which serves as the basis for security operations like 'Sea Vigil-26'?

A) 7,516.60 km

B) 9,420.50 km

C) 11,098.81 km

D) 13,240.10 km

Answer: C) 11,098.81 km

Explanation: India's coastline was officially re-measured at 11,098.81 km, which is nearly 48 percent longer than the legacy figure of 7,516.6 km used for decades.

Q2. Until which year has the Union Cabinet approved the continuation of the 'Stand-Up India Scheme'?

A) March 31, 2028

B) March 31, 2030

C) March 31, 2031

D) March 31, 2035

Answer: C) March 31, 2031

Explanation: The Stand-Up India scheme was extended to March 31, 2031, with the goal of financing at least 2.5 lakh additional targeted entrepreneurs.

Q3. Who won the prestigious Booker Prize for his 13th novel titled The End of Everything?

A) Paul Lynch

B) M. John Harrison

C) Salman Rushdie

D) Richard Flanagan

Answer: B) M. John Harrison

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Explanation: British author M. John Harrison won the 2026 Booker Prize, marking a historic win as the first dedicated science fiction and speculative fiction writer to achieve the feat.

Q4. What is the mandatory incident-reporting window set by the RBI for non-bank Payment System Operators (PSOs) under its new cyber resilience guidelines?

A) 2 hours

B) 6 hours

C) 12 hours

D) 24 hours

Answer: B) 6 hours

Explanation: The RBI mandated a strict 6-hour incident reporting window for non-bank PSOs to tighten digital payment security and tackle rising cyber threats.

Q5. Which state's three beaches—Ladghar, Guhagar, and Shrivardhan—recently received the international 'Blue Flag Certification'?

A) Kerala

B) Gujarat

C) Maharashtra

D) Odisha

Answer: C) Maharashtra

Explanation: Ratnagiri's Ladghar and Guhagar beaches alongside Raigad's Shrivardhan beach secured the eco-label Blue Flag Certification for the 2026–27 season.

Q6. The 8th edition of the India–Myanmar Naval Exercise (IMNEX-26) was conducted at which place?

A) Kochi, Kerala

B) Visakhapatnam, Andhra Pradesh

C) Mumbai, Maharashtra

D) Port Blair, Andaman & Nicobar

Answer: B) Visakhapatnam, Andhra Pradesh

Explanation: IMNEX-26 aims to strengthen maritime bilateral cooperation, coordination, and interoperability between the Indian Navy and Myanmar Navy.

Q7. Which football player made history by winning back-to-back Major League Soccer (MLS) Golden Boot awards with Inter Miami CF?

A) Cristiano Ronaldo

B) Kylian Mbappé

C) Lionel Messi

D) Erling Haaland

Answer: C) Lionel Messi

Explanation: Lionel Messi became the first player in MLS history to win consecutive Golden Boot awards after scoring a league-high 26 goals.

Q8. The Ministry of Social Justice and Empowerment marked the sixth anniversary of which nationwide initiative against substance abuse?

A) Nasha Mukt Bharat Abhiyaan

B) Swachh Bharat Abhiyaan

C) Ayushman Bharat Abhiyaan

D) Poshan Abhiyaan

Answer: A) Nasha Mukt Bharat Abhiyaan

Explanation: Nasha Mukt Bharat Abhiyaan (NMBA) marked its 6th anniversary, transitioning into a robust Jan Andolan against substance abuse with a 2029 target to eradicate illicit drug trade.

Q9. India finished in which position at the 47th World Armwrestling and 28th World Para Armwrestling Championships held in New Delhi?

A) 2nd

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B) 3rd

C) 5th

D) 8th

Answer: C) 5th

Explanation: India secured 5th place globally by winning a total of 59 medals (9 Gold, 19 Silver, and 31 Bronze) at the event hosted in New Delhi.

Q10. Which country secured the 1st position overall in the 47th World Armwrestling Championships?

A) Kazakhstan

B) Russia

C) Turkey

D) India

Answer: B) Russia

Explanation: Russia topped the medal tally at the World Armwrestling Championships, followed by Kazakhstan in second place.

Q11. Which organization successfully conducted a 200-second flight acceptance test for the cryogenic engine of the GSLV-F19 mission?

A) DRDO

B) HAL

C) ISRO

D) BARC

Answer: C) ISRO

Explanation: ISRO successfully tested the cryogenic engine at the ISRO Propulsion Complex in Mahendragiri, Tamil Nadu, for the upcoming GSLV-F19 mission to launch NVS-04.

Q12. What is the target deadline set by the Union Government under the NCORD framework to eliminate India's illicit drug trade?

A) December 31, 2027

B) December 31, 2028

C) December 31, 2029

D) March 31, 2030

Answer: C) December 31, 2029

Explanation: During the NCORD Apex Level Meeting, the union Home minister set a definitive goal to completely eliminate India's drug trade by December 31, 2029.

Q13. Under the Nutrient-Based Subsidy (NBS) Scheme, the government fixes subsidies for which category of fertilizers?

A) Nitrogenous fertilizers only

B) Phosphatic and potassic (P&K) fertilizers

C) Urea exclusively

D) Organic compost only

Answer: B) Phosphatic and potassic (P&K) fertilizers

Explanation: The Union Cabinet approved NBS rates specifically for phosphatic and potassic (P&K) fertilizers for the Rabi season.

Q14. The Small Industries Development Bank of India (SIDBI) manages loan facilitation for applicants through which portal under the Stand-Up India scheme?

A) Udyam Portal

B) Stand-Up India Portal

C) SAMARTH Portal

D) Jan Dhan Portal

Answer: B) Stand-Up India Portal

Explanation: SIDBI's dedicated Stand-Up India portal directly links prospective borrowers to banks for handholding and financial assistance.

Q15. Which Indian municipal corporation recently became Bihar's first civic body to list

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municipal bonds on the National Stock Exchange (NSE)?

A) Gaya Municipal Corporation

B) Muzaffarpur Municipal Corporation

C) Patna Municipal Corporation

D) Bhagalpur Municipal Corporation

Answer: C) Patna Municipal Corporation

Explanation: Patna Municipal Corporation made history by listing municipal bonds on the NSE, bolstering urban infrastructure financing in Bihar.

Q16. The State Bank of India (SBI) signed an MoU with which state government to enable Village Councils to digitally collect Own Source Revenue (OSR)?

A) Assam

B) Mizoram

C) Meghalaya

D) Tripura

Answer: B) Mizoram

Explanation: The Government of Mizoram signed an MoU with SBI to route OSR collections through the SAMARTH Panchayat Portal and payment gateway.

Q17. Which financial body constituted two working groups to prepare a Risk-Based Capital (RBC) framework aligned with Ind-AS?

A) RBI

B) SEBI

C) IRDAI

D) PFRDA

Answer: C) IRDAI

Explanation: The Insurance Regulatory and Development Authority of India (IRDAI) formed working groups to transition the insurance sector to a risk-sensitive capital framework.

Q18. What is the name of the portal launched for grassroots governance where Mizoram Village Councils integrate digital revenue collections?

A) e-Gram Swaraj Portal

B) SAMARTH Panchayat Portal

C) Digital Gram Portal

D) e-Panchayat Mizoram Portal

Answer: B) SAMARTH Panchayat Portal

Explanation: The SAMARTH Panchayat Portal is being used in Mizoram via SBI gateway integration to boost rural financial independence.

Q19. The Society of Integrated Coastal Management (SICOM), which oversees the Blue Flag program, operates under which Union Ministry?

A) Ministry of Earth Sciences

B) Ministry of Environment, Forest and Climate Change

C) Ministry of Jal Shakti

D) Ministry of Ports, Shipping and Waterways

Answer: B) Ministry of Environment, Forest and Climate Change

Explanation: SICOM functions as the nodal agency under the MoEFCC for implementing coastal management initiatives like the Blue Flag Certification in India.

Q20. In the context of economic surveys launched by the RBI, the Inflation Expectations Survey of Households (IESH) is conducted across how many cities?

A) 10 cities

B) 15 cities

C) 19 cities

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D) 31 cities

Answer: C) 19 cities

Explanation: The RBI launched its consumer and inflation expectation surveys, including the IESH and Urban Consumer Confidence Survey across 19 cities.

Q21. The Rural Consumer Confidence Survey (RCCS) initiated by the RBI covers how many States and UTs?

A) 19 States/UTs

B) 25 States/UTs

C) 28 States/UTs

D) 31 States/UTs

Answer: D) 31 States/UTs

Explanation: The RCCS is conducted across 31 States and Union Territories by Ipsos Research to evaluate rural economic sentiment.

Q22. Which agency partners with the government as the national operator for the Blue Flag program in India?

A) TERI, New Delhi

B) Centre for Environment Education (CEE), Ahmedabad

C) WWF India, New Delhi

D) Wildlife Trust of India, Noida

Answer: B) Centre for Environment Education (CEE), Ahmedabad

Explanation: Ahmedabad-based CEE acts as the national operator for managing the Blue Flag beach program as a member of FEE.

Q23. The 'Sea Vigil-26' coastal defense exercise serves as a direct precursor to which major biennial exercise of the Indian Navy?

A) TROPEX

B) Milan Exercise

C) MALABAR

D) Varuna Exercise

Answer: A) TROPEX

Explanation: Sea Vigil acts as a precursor to the Indian Navy's Theatre Level Readiness Operational Exercise (TROPEX), collectively covering coastal defense and high-seas operations.

Q24. Which ministries are principally facilitating the nationwide 'Sea Vigil-26' exercise alongside the Ministry of Defence?

A) Ministry of Home Affairs; Ministry of Ports, Shipping and Waterways

B) Ministry of Finance and Ministry of External Affairs

C) Ministry of Education and Ministry of Railways

D) Ministry of Science and Technology and Ministry of Power

Answer: A) Ministry of Home Affairs; Ministry of Ports, Shipping and Waterways

Explanation: The exercise is facilitated by multiple key ministries, including Defence, Home Affairs, Ports, Shipping and Waterways, and Fisheries.

Q25. What is the primary objective of the newly launched 'Swachh Shehar Jodi' (SSJ) initiative under Swachh Survekshan?

A) Financial ranking of municipal bonds

B) Peer-to-peer knowledge sharing between mentor and mentee cities

C) Automated e-waste collection drives in rural belts

D) Planting trees along national highways

Answer: B) Peer-to-peer knowledge sharing between mentor and mentee cities

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Explanation: 'Swachh Shehar Jodi' pairs top-performing mentor cities with mentee cities following a traditional Guru-Shishya model to enhance urban cleanliness standards.

Q26. Under the PRAGATI-50 initiative announced in Swachh Survekshan, how many cities are slated for development as technology-driven Model Clean Cities?

A) 25 cities

B) 50 cities

C) 75 cities

D) 100 cities

Answer: B) 50 cities

Explanation: The PRAGATI-50 initiative focuses on developing 50 cities nationwide as technological model clean hubs.

Q27. The second National Survey on Substance Use, currently underway through the Ministry of Social Justice, aims to deliver what milestone by 2027?

A) State-level capital allocations

B) District-level estimates of substance abuse

C) Global comparison index

D) Mandatory corporate tax exemptions

Answer: B) District-level estimates of substance abuse

Explanation: The survey will yield India's maiden district-level data estimates regarding substance abuse patterns across the country.

Q28. What role do Lead District Managers (LDMs) play under the Stand-Up India Scheme?

A) Provide police verification of startup assets

B) Arrange handholding support for trainee borrowers

C) Audit corporate foreign exchange reserves

D) Regulate digital wallet transactions

Answer: B) Arrange handholding support for trainee borrowers

Explanation: LDMs coordinate handholding support for entrepreneurs and applicants navigating institutional bank loans under the scheme.

Q29. Which institute collaborates with the government to operate Addiction Treatment Facilities in government hospitals under NMBA?

A) AIIMS New Delhi (NDDTC)

B) PGI Chandigarh

C) NIMHANS Bengaluru

D) King George's Medical University

Answer: A) AIIMS New Delhi (NDDTC)

Explanation: Addiction treatment facilities operate across government hospitals with technical backing from AIIMS' National Drug Dependence Treatment Centre (NDDTC), New Delhi.

Q30. What milestone did India's coastline achieve recently regarding its official national record measurement?

A) It was shortened to focus strictly on island territories.

B) It was officially re-measured to 11,098.81 km.

C) It was declared equal to total land borders.

D) It was categorized under international maritime tribunal rules.

Answer: B) It was officially re-measured to 11,098.81 km.

Explanation: India's coastline was officially re-measured to 11,098.81 km, marking a roughly 48% increase over historical baseline parameters.

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