CURRENT AFFAIRS — 12-11-2026

Thursday, 12 November 2026 • Asia/Kolkata (IST) • Bihar + National • BPSC Prelims & Mains digest

StudyForGS.com

DAILY CURRENT AFFAIRS FOR BPSC CCE

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- Bihar DA hiked **60% → 63%** (7th CPC), effective **1 July 2026**.
- **Bihar Ki Beti Startup Challenge**: **2,100** girl students, **₹88.20 crore** (2026-30).
- **Aryabhata Technology Observatory**: AI + quantum testbed for Bihar startups.
- Patna **Water Metro**: **Digha (Meenar) Ghat ↔ Gandhi Ghat**, fare **₹50**.
- **PMC** lists **Bihar's first municipal bond** on **NSE** (~**₹200 crore**).
- **Patna** = Bihar's '**State First Swachh City**' in **Swachh Survekshan 2025-26**.
- **Chhath Mahaparv**: **13–16 Nov**; **103** Ganga ghats checked in Patna.
- Union Cabinet: **5 decisions, ₹77,101 crore**; rabi NBS **₹62,370 crore (+64%)**.
- **Stand-Up India** & **CGFMU** extended to **31 March 2031**.
- **COP31** at **Antalya (Türkiye)**, **9–20 Nov**; India pushes climate-finance work programme.

SECTION A — BIHAR SPECIAL: State Schemes, Policy, Administration & Economy

Bihar Cabinet hikes DA to 63% ahead of Chhath

BIHAR | BPSC: Prelims + Mains GS-II (Bihar Economy)

Syllabus Linkage	Mains **GS-II**: Bihar economy, state finances & public administration. Prelims: **Pay Commissions**, DA basics.
Context	The **Bihar Cabinet**, chaired by **CM Samrat Choudhary**, raised **Dearness Allowance/Relief** for state employees and pensioners in its latest meeting before **Chhath**. It also cleared career-progression relief for urban local body staff.
Key Facts	■ **7th CPC**: DA **60% → 63%**, retrospective from **1 July 2026**. ■ **6th CPC**: **262% → 269%**; **5th CPC**: **483% → 497%**. ■ **Modified Assured Career Progression (MACP)** scheme approved for regular staff of **urban local bodies**. ■ Earlier hike (**13 May 2026** cabinet): DA **58% → 60%** from **1 Jan 2026**.
Way Fwd	Balance pay revisions with **capital expenditure** and the **FRBM** limits; link DA burden to own-tax revenue growth.
Concept	**DA** = cost-of-living adjustment linked to the **All-India CPI-IW** (Labour Bureau), revised **twice a year** (Jan & July). The **7th CPC** was chaired by **Justice A.K. Mathur**.

BIHAR CABINET — KEY NUMBERS

63% — DA (7th CPC) from 60%, w.e.f. 1 Jul 2026

₹88.20 cr — Bihar Ki Beti Startup Challenge (2026-30)

2,100 — girl students to be supported as founders

7,000 — students to get AI training in 5 years

Bihar Ki Beti Startup Challenge & Balika PhD Fellowship

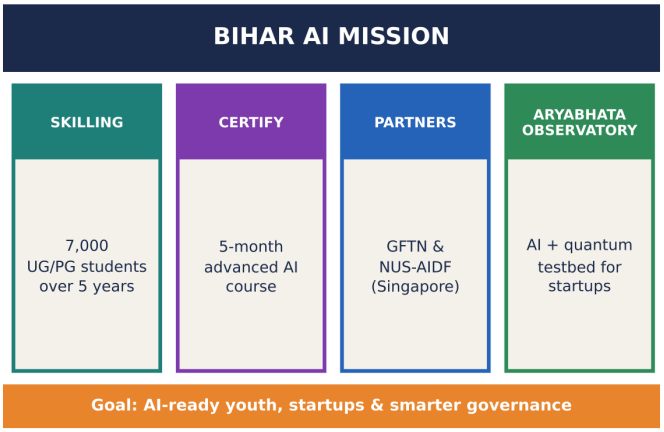
BIHAR | BPSC: Prelims + Mains GS-II (Bihar Schemes)

Syllabus Linkage	Mains **GS-II**: Bihar's welfare & women-empowerment schemes; GS-I social issues. Prelims: new **state schemes**.
Context	The same cabinet approved two schemes to turn **girl students in higher education** into **entrepreneurs and researchers**, extending Bihar's women-centric policy track.
Key Facts	■ **Bihar Ki Beti Startup Challenge**: up to **2,100** female students, **2026-27 to 2029-30**. ■ Allocation: **₹88.20 crore** for the startup challenge. ■ **Mukhyamantri Balika PhD Fellowship**: support for women pursuing **doctoral research**. ■ Builds on **Jeevika**, **50% panchayat reservation** for women (2006) and the **cycle scheme**.
Way Fwd	Pair seed grants with **incubators** in every university and track outcomes through a public **startup dashboard**.
Concept	**Bihar Startup Policy** (2017, revised 2022) offers seed funding; Bihar's **Female Labour Force Participation** remains among India's lowest (PLFS), so such schemes target a structural gap.

Bihar AI Mission & Aryabhata Technology Observatory

SCI-TECH | BPSC: Prelims + Mains GS-II (Sci-Tech)

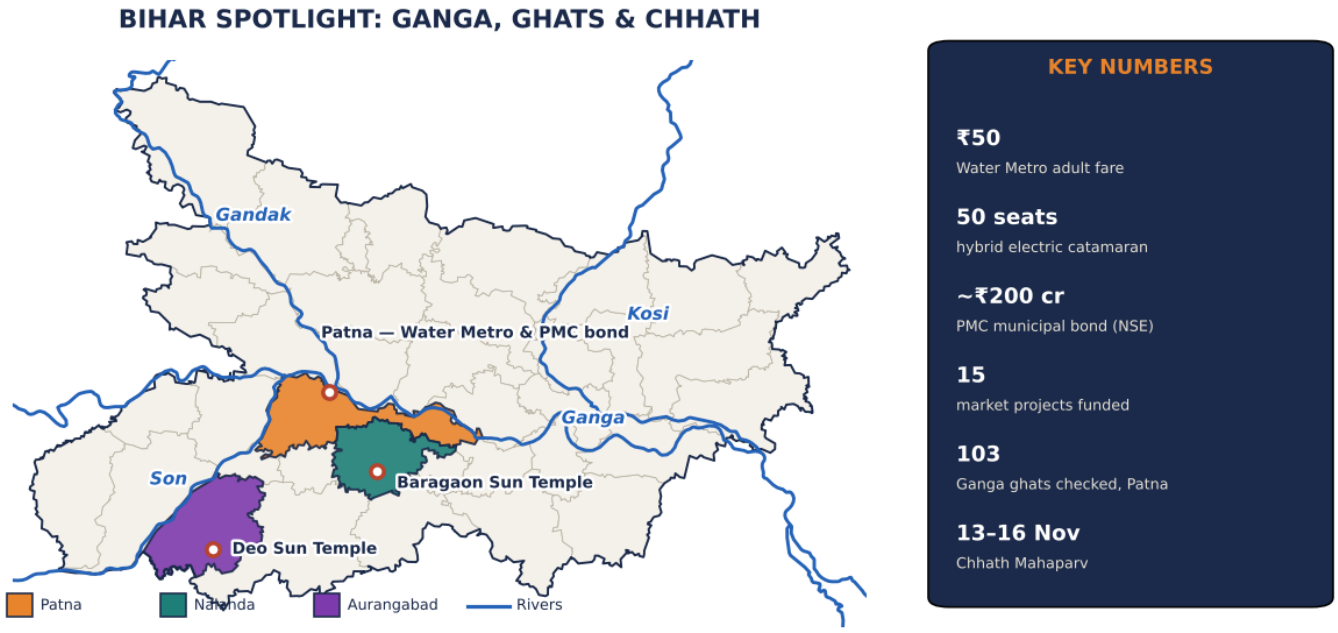
Syllabus Linkage	Mains **GS-II**: role & impact of **science & technology** in Bihar's development. Prelims: **IndiaAI**, **National Quantum Mission**.
Context	The cabinet cleared the roll-out of the **Bihar Artificial Intelligence Mission** with global partners and a new **Aryabhata Technology Observatory** to give startups and officials access to frontier tools.
Key Facts	■ **7,000** UG/PG students to be trained in AI over **5 years**; **5-month AI certification** course. ■ Partners: Singapore-based **Global Finance & Technology Network (GFTN)** and **NUS-Asian Institute of Digital Finance**. ■ **Aryabhata Technology Observatory**: **AI + quantum-enabled** digital testing platform. ■ Mission first approved in **May 2026** with support for **100+ startups**.
Way Fwd	Use AI for **flood forecasting (Kosi-Gandak)**, crop advisories and e-governance; ensure **data-privacy** safeguards.
Concept	**Aryabhata** (b. 476 CE), astronomer of **Kusumapura (Pataliputra)**, wrote **Aryabhatiya (499 CE)**; India's first satellite **Aryabhata** launched **19 April 1975**. **IndiaAI Mission** (2024): **₹10,371.92 crore**.



Patna's first Water Metro sails on the Ganga

BIHAR BPSC: Prelims + Mains GS-II (Bihar Geography & Infra)

Syllabus Linkage	Mains **GS-II**: Bihar geography (Ganga), transport infrastructure. Prelims: **National Waterway-1**, IWAI.
Context	**CM Samrat Choudhary** flagged off Patna's **first Water Metro** from **Digha Ghat** on **10 November 2026**, run by the state **Tourism Department** as an eco-friendly urban river link.
Key Facts	■ **50-seater hybrid catamaran**, mainly **electric**; AC, toilets, wheelchair access. ■ Route: **Digha (Meenar) Ghat ↔ Gandhi Ghat**; later extension to **Kangan Ghat**. ■ Fare **₹50** (adult); **under-5 free**; **50%** concession for ages **5–12**. ■ Proposed **₹1,200-crore**, three-phase expansion with terminals at **Kangan** & **Pahalwan Ghat** by **2029**.
Way Fwd	Integrate with **Patna Metro** stations and bus routes; maintain navigable depth through **dredging** in lean season.
Concept	**NW-1** = **Ganga–Bhagirathi–Hooghly** (Prayagraj–Haldia, **1,620 km**), managed by **IWAI** (est. **1986**, HQ Noida; regional office **Patna**). India's first water metro: **Kochi (2023)**.



Patna Municipal Corporation lists Bihar's first municipal bond on NSE

ECONOMY BPSC: Prelims + Mains GS-II (Bihar Economy)

Syllabus Linkage	Mains **GS-II**: urban finance, local bodies (**74th Amendment**). Prelims: **municipal bonds**, SEBI.
Context	**Patna Municipal Corporation (PMC)** listed **Bihar's first municipal bond** on the **NSE** at a ceremony in Patna on **10 November 2026**, attended by **CM Samrat Choudhary** and **Mayor Sita Sahu**.
Key Facts	■ Size: base **₹100.03 crore** + green-shoe **₹99.96 crore** = nearly **₹200 crore**. ■ Private placement subscribed **over 2×** the base issue by institutions. ■ Funds **15 market redevelopment projects** worth **₹199.99 crore** in Patna. ■ Municipal Commissioner: **Yash Pal Meena**.
Way Fwd	Strengthen **property-tax** collection and **credit ratings** so other ULBs (Gaya, Bhagalpur, Muzaffarpur) can tap markets.
Concept	Municipal bonds are governed by **SEBI (Issue & Listing of Municipal Debt Securities) Regulations, 2015**. India's first: **Bengaluru (1997)**; **Ahmedabad (1998)** first without a state guarantee. Green-shoe = option to retain **over-subscription**.

Swachh Survekshan 2025-26: Patna named Bihar's 'State First Swachh City'

BIHAR BPSC: Prelims + Mains GS-II (Governance)

Syllabus Linkage	Mains **GS-II**: urban governance, sanitation, Bihar's urbanisation. Prelims: **SBM-Urban 2.0**, award winners.
Context	**President Droupadi Murmu** presented the **10th Swachh Survekshan** awards at **Vigyan Bhawan, New Delhi** (**11 Nov**). **Patna** received the **State First Swachh City** title; Bihar's **UD&H Minister Nitish Mishra** and **Mayor Sita Sahu** received it.
Key Facts	■ Survey grew from **73 cities (2016)** to **4,751 cities**; **2.70 crore** citizen responses. ■ **Super Swachh League**: **Navi Mumbai, Surat, Vijayawada**; million-plus: **Greater Visakhapatnam**, Jabalpur, Lucknow. ■ **Swachh Shehar Jodi**: **Ahmedabad–Sanand, Indore–Depalpur, Tirupati–Kuppam**; coastal: **Puri**. ■ Patna earlier held a **3-star** garbage-free rating; missed **5-star** this year.
Way Fwd	Scale **source segregation**, legacy-waste remediation and faecal sludge treatment to smaller Bihar towns.

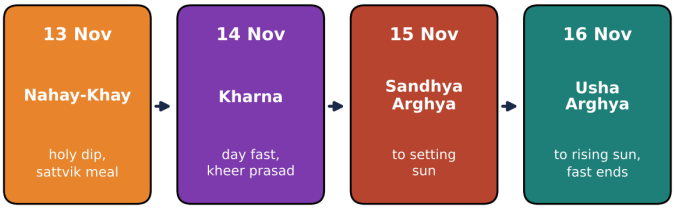
Concept	**Swachh Survekshan** is run by **MoHUA** since **2016**; **SBM-Urban 2.0** (Oct **2021**) targets **'Garbage-Free Cities'** by **2026**. Under the **74th Amendment**, sanitation is in the **12th Schedule**.

Chhath Mahaparv (13–16 Nov): ghat safety and arrangements

SOCIETY BPSC: Prelims + Mains GS-I (Bihar Culture)

Syllabus Linkage	Mains **GS-I**: Indian culture with **Bihar's role** — festivals, folk traditions. Prelims: **Sun temples** of Bihar, disaster safety.
Context	Bihar has stepped up preparations for **Chhath**, beginning with **Nahay-Khay on 13 Nov**. The CM reviewed safety on the **Ganga** ghats of Patna, directing barricading and continuous public announcements.
Key Facts	■ Patna: **103** Ganga ghats surveyed — **91 safe**, **5 dangerous**, work on **7**. ■ PMC readying **92 ghats** + **103 ponds** (**37 artificial**, **66 permanent**); **171 watchtowers**, **21 sectors**. ■ **552** temporary toilets, **400** changing rooms; **Baragaon (Nalanda)**: two **5,000-capacity** hangar tents. ■ **Sandhya Arghya: 15 Nov**; **Usha Arghya: 16 Nov**.
Way Fwd	Deploy **SDRF/NDRF** boats and drone surveillance; promote **plastic-free**, eco-friendly ghats and artificial ponds.
Concept	Chhath honours **Surya** and **Chhathi Maiya** on **Kartik Shukla Shashthi**. Famous Sun temples: **Deo (Aurangabad)**, **Baragaon (Nalanda)**, **Ulaar (Patna)**, **Oungari (Nalanda)**.

CHHATH MAHAPARV 2026 — FOUR DAYS



PATNA GHAT SAFETY SNAPSHOT

103	91	5	171
Ganga ghats surveyed	safe	dangerous	watch-towers

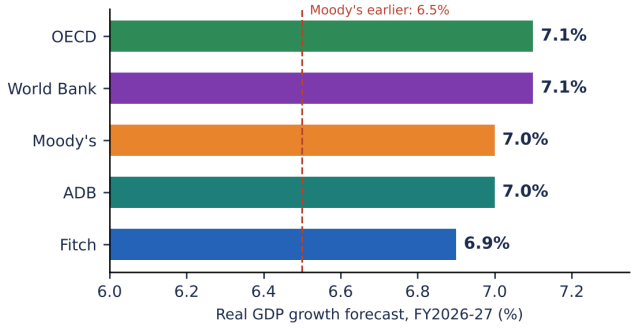
SECTION B — DATA POINT OF THE DAY

Moody's FY2026-27 growth forecast for India

7.0%

Raised from **6.5%** in its **Global Macro Outlook 2027-28** (11 Nov), citing broad-based momentum and resilience to the energy shock. Risks: **El Niño**, weak monsoon and **CPI near the 6% upper band** — official **October CPI** is due today (forecast ~**6.1%** vs **5.5%** in September).

INDIA FY27 GROWTH: AGENCY FORECASTS



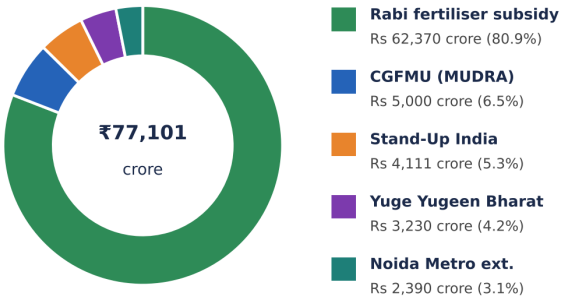
SECTION C — NATIONAL & WORLD: Polity, Economy, Sci-Tech, IR

Union Cabinet: Stand-Up India & CGFMU extended to 2031

ECONOMY BPSC: Prelims + Mains GS-II (Indian Economy)

Syllabus Linkage	Mains **GS-II**: inclusive growth, MSME credit, SC/ST & women entrepreneurship. Prelims: **Stand-Up India**, **MUDRA**.
Context	On **11 November 2026** the **Union Cabinet** cleared **five proposals worth ₹77,101 crore**, including extension of two **credit-guarantee** schemes for small borrowers.
Key Facts	■ **Stand-Up India**: **₹4,111-crore** guarantee corpus, extended to **31 March 2031**; **2.5 lakh** more women/SC/ST entrepreneurs. ■ **CGFMU**: **₹5,000-crore** corpus to **31 March 2031**, covering **PM MUDRA** loans. ■ Also: **Noida Metro Aqua Line** extension, **₹2,390 crore**, **8.45 km**, 5 stations. ■ Other approvals: rabi fertiliser subsidy and **Yuge Yugeen Bharat** museum.
Way Fwd	Raise bank-branch outreach in low-credit states such as **Bihar** (low **credit-deposit ratio**) and add handholding support.
Concept	**Stand-Up India** (**5 April 2016**): loans of **₹10 lakh–₹1 crore** for **greenfield** units, at least **one SC/ST** and **one woman** borrower per bank branch. **MUDRA** (**8 April 2015**): Shishu, Kishore, Tarun, **Tarun Plus (up to ₹20 lakh)**. Guarantees run via **NCGTC**.

UNION CABINET, 11 NOV 2026 — 5 APPROVALS



Rabi 2026-27 fertiliser subsidy jumps 64% to ₹62,370 crore

ECONOMY BPSC: Prelims + Mains GS-II (Agriculture & Economy)

Syllabus Linkage	Mains **GS-II**: agriculture in Bihar & India, subsidies, food security. Prelims: **NBS scheme**, nutrient basics.
Context	The Cabinet approved **Nutrient Based Subsidy (NBS)** rates on **P&K fertilisers** for **Rabi 2026-27** (**1 Oct 2026–31 Mar 2027**) amid high global input prices — vital for Bihar's **wheat, maize and pulses**.

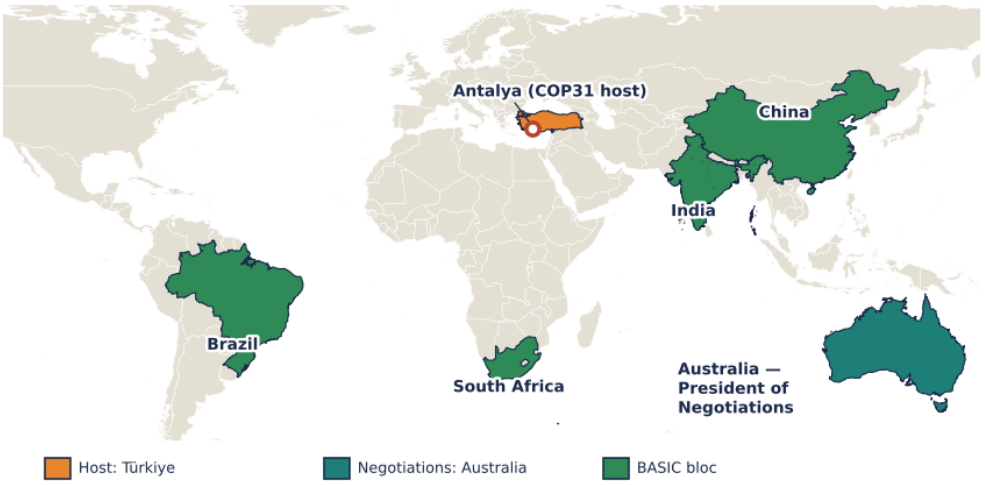
Key Facts	■ Outlay **₹62,370 crore** vs **₹37,952.29 crore** in Rabi 2025-26. ■ Increase of **₹24,417.73 crore** (~**64%**). ■ **Kharif 2026** NBS outlay was about **₹41,534 crore**. ■ Subsidy is paid to **manufacturers/importers** to keep farm-gate prices affordable.
Way Fwd	Promote **soil-health-card** based balanced use (**NPK 4:2:1**), **nano-DAP/urea** and domestic rock-phosphate sourcing.
Concept	**NBS** began **1 April 2010** for **P&K** fertilisers (N, P, K, S); **urea** stays outside NBS with a **statutory MRP**. Fertiliser subsidy is India's **second-largest** subsidy after food.

₹3,230-crore Yuge Yugeen Bharat National Museum cleared

SOCIETY BPSC: Prelims + Mains GS-I (Indian Culture)

Syllabus Linkage	Mains **GS-I**: Indian culture & heritage conservation. Prelims: museums, **adaptive reuse**, Bihar's museums.
Context	The Cabinet approved **₹3,230 crore** for the **Yuge Yugeen Bharat National Museum** through **adaptive reuse** of the iconic **North and South Block** buildings in New Delhi.
Key Facts	■ Phased execution **FY27–FY31**; first gallery '**Adornment**' in North Block, **H2 2027**. ■ Capacity: **30,000** visitors/day, **1 crore** a year. ■ Billed as having the **world's largest display area**. ■ Project announced by **PM Modi** in **May 2023**.
Way Fwd	Give due space to **Magadha, Maurya, Gupta & Pala** heritage — Nalanda, Vikramshila — with digital storytelling.
Concept	North & South Blocks were designed by **Herbert Baker**. Bihar link: **Patna Museum (1917)** houses the **Didarganj Yakshi**; **Bihar Museum** opened in **2015**.

COP31, ANTALYA (9–20 NOV 2026): KEY PLAYERS



KEY NUMBERS

197 + EU
parties attending

11–12 Nov
World Leaders' Summit

Art. 9.1
finance duty India cites

USD 305 bn
adaptation need/yr by 2035

USD 28–32 bn
adaptation finance, 2024

COP31 in Antalya: India presses for climate-finance work programme

ENVIRONMENT BPSC: Prelims + Mains GS-II (Environment & IR)

Syllabus Linkage	Mains **GS-II**: environment, climate change, India's global role. Prelims: **UNFCCC**, COP venues, negotiating blocs.
Context	**COP31** opened in **Antalya, Türkiye** on **9 Nov** (till **20 Nov**); the **World Leaders' Summit** is on **11–12 Nov**. India, led by **Bhupender Yadav**, wants predictable, public, concessional finance.
Key Facts	■ **Türkiye** hosts; **Australia's Chris Bowen** is **President of Negotiations**; **197 countries + EU**. ■ India seeks a formal **Climate Finance Work Programme** under **Article 9.1** of the Paris Agreement. ■ India wants **voluntary** Global Goal on Adaptation indicators and voluntary carbon markets. ■ UNEP: developing countries' adaptation need **USD 305 billion/yr by 2035**.
Way Fwd	Link adaptation finance to **flood-prone, agrarian states like Bihar**; push tech transfer free of **IPR barriers**.
Concept	**UNFCCC** adopted at **Rio (1992)**; principle of **CBDR-RC**. **COP30** was at **Belém, Brazil (2025)**. India negotiates with **BASIC**, **LMDC** and **G77+China**.

Naseem Al Bahr 2026: India–Oman naval exercise concludes

DEFENCE BPSC: Prelims (Defence & IR)

Syllabus Linkage	Prelims: **defence exercises** & partner countries. Mains **GS-II** (IR angle): India–Gulf relations.
Context	The **Indian Navy** and **Royal Navy of Oman** held **Naseem Al Bahr ('Sea Breeze') 2026** off **Oman** from **9 to 12 Nov**; separately, **IMNEX-26** with Myanmar began at **Visakhapatnam**.
Key Facts	■ **15th edition** of the bilateral exercise; held in the **Al Batinah** maritime area. ■ Indian warship **INS Surat** reached **Muscat** for the exercise. ■ **IMNEX-26** = **8th** India–Myanmar naval exercise. ■ Drills covered manoeuvres, crew exchanges and theory sessions.
Way Fwd	Deepen **Duqm** port logistics and maritime domain awareness in the **Arabian Sea** under **SAGAR/MAHASAGAR**.
Concept	Oman is India's closest **Gulf defence partner**; access to **Duqm port** (2018). Other India–Oman exercises: **Al Najah** (Army), **Eastern Bridge** (Air Force).

SECTION D — PRELIMS RAPID-FIRE

Topic	Quick fact
Chhath 2026	**Nahay-Khay 13 Nov** → Kharna 14 → Sandhya Arghya 15 → **Usha Arghya 16 Nov**
Patna Water Metro	**Digha (Meenar) Ghat ↔ Gandhi Ghat**, 50-seat hybrid catamaran, on **NW-1**
Janjatiya Gaurav Divas	**15 Nov** — birth anniversary of **Birsa Munda** (b. **1875**, Ulihatu)
Super Swachh League 2025-26	**Navi Mumbai, Surat, Vijayawada**; survey covered **4,751** cities
Naseem Al Bahr	**India–Oman** naval exercise (15th edition), **9–12 Nov**, Al Batinah
IMNEX-26	**8th** India–Myanmar naval exercise, **Visakhapatnam**

SECTION E — PRACTICE CORNER

Q1. With reference to the Stand-Up India Scheme, consider the following statements: 1. It was launched in 2016. 2. It provides bank loans between ₹10 lakh and ₹1 crore for greenfield enterprises. 3. Its credit-guarantee support has now been extended up to 31 March 2031. Which of the statements given above is/are correct?

(A) 1 and 2 only
(B) 2 and 3 only
(C) 1 and 3 only
(D) 1, 2 and 3

Answer: (D) — Stand-Up India was launched on **5 April 2016** for loans of **₹10 lakh–₹1 crore** to SC/ST and women entrepreneurs for **greenfield** units; on **11 Nov 2026** the Cabinet extended its **₹4,111-crore** guarantee corpus to **31 March 2031**.

Q2. Patna's newly launched Water Metro operates on which National Waterway?

(A) NW-1 (Ganga–Bhagirathi–Hooghly)
(B) NW-2 (Brahmaputra)
(C) NW-3 (West Coast Canal)
(D) NW-4 (Krishna–Godavari)

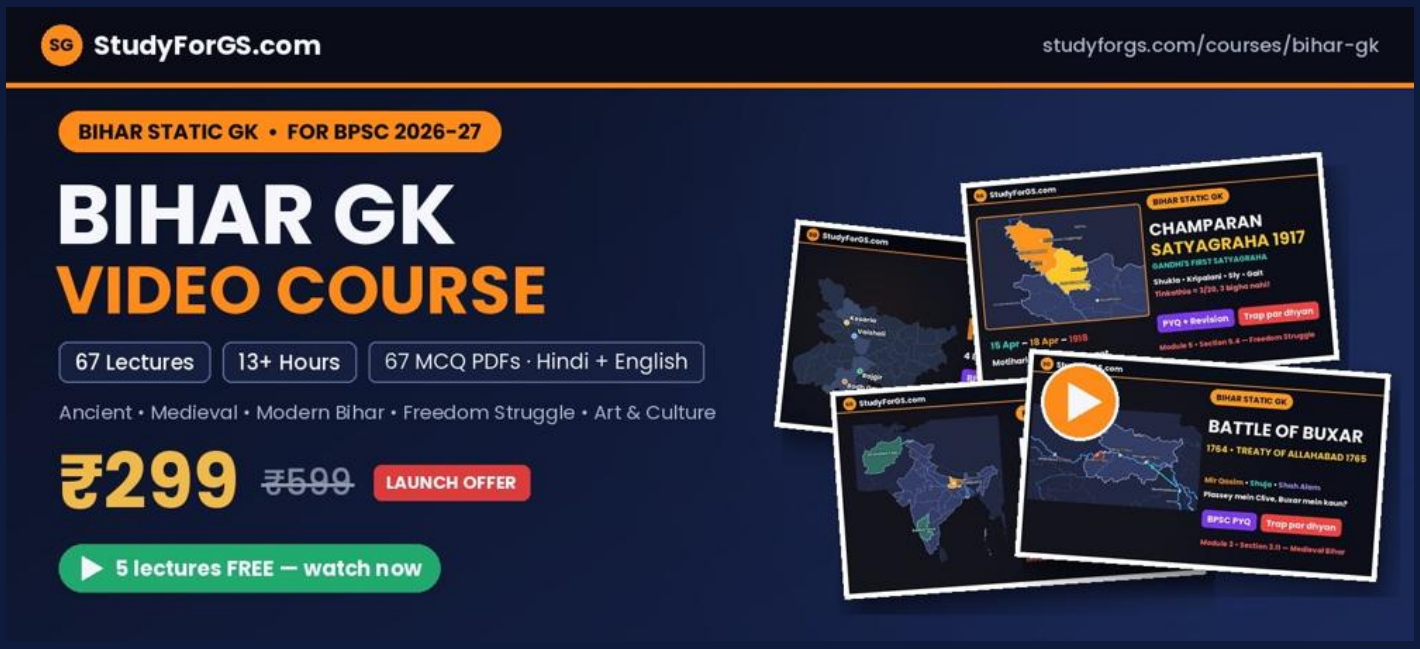
Answer: (A) — Patna lies on **NW-1**, the **Ganga–Bhagirathi–Hooghly** system from **Prayagraj to Haldia (1,620 km)**, managed by **IWAI**, which has a regional office in **Patna**.

Mains Practice: Patna Municipal Corporation has listed Bihar's first municipal bond on the NSE. Discuss how market borrowing can strengthen urban local bodies in Bihar, and the reforms needed to make it sustainable. (BPSC Mains GS-II, ~38 marks)

Hint: Intro: **74th Amendment**, weak ULB finances in Bihar. Body: PMC bond (**~₹200 crore**, **2× subscribed**, **15 projects**); benefits — capital for markets, water metro links, accountability. Reforms: **property-tax** digitisation, **double-entry accounting**, **credit ratings**, **State Finance Commission** devolution, pooled bonds for smaller towns. Conclude with **Viksit Bihar** urban vision.

Revise: **DA 63%** | **Bihar Ki Beti Startup Challenge (₹88.20 cr)** | **Patna Water Metro on NW-1** | **PMC bond ~₹200 cr** | **Chhath 13–16 Nov** | **Rabi NBS ₹62,370 cr** | **COP31 Antalya**

Compiled & simplified by the StudyForGS.com Research Team | **▶ YouTube: @Study_ForGS** | **➤ Telegram: t.me/studyforgeneralstudies**



NEW · VIDEO COURSE FOR BPSC 2026-27

Bihar GK Video Course

All of Bihar's history and culture for BPSC Prelims and Mains, section by section. Hindi explanation · English slides · an MCQ PDF in Hindi + English with every lecture.

- 67 video lectures · 13+ hours
- Ancient, Medieval and Modern Bihar
- Freedom struggle and after
- Art, culture and heritage of Bihar
- 67 MCQ PDFs (Hindi + English) with answers

₹299 ~~₹599~~ Launch offer · 1 year access

Watch 5 lectures FREE · studyforgs.com/courses/bihar-gk

Printed copy?

Scan the code with your phone camera to open the course and the free lectures.

Reading on a phone or computer? Tap anywhere on this page to open the course.