CURRENT AFFAIRS — 16-11-2026

Monday, 16 November 2026 • Asia/Kolkata (IST) • Bihar + National • BPSC Prelims & Mains digest

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DAILY CURRENT AFFAIRS FOR BPSC CCE

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- **PMFBY** returns to Bihar from **Rabi 2026-27**; apply by **15 Jan 2027**.
- PMFBY in Bihar covers **18 crops** incl. **litchi & mango**; **1.5%** premium for food crops.
- **Underground road corridors**: **₹18.21 cr** feasibility study; **Patna** first.
- **Patna Sahib–JP Ganga Path** link road: **1.5 km**, **₹52.54 cr**.
- Bihar **DA** hiked to **63%** (w.e.f. **1 July 2026**).
- **Building Bye-Laws 2026**: extra **FAR up to 15%** for green buildings.
- **Chhath Mahaparv** ended with **Usha Arghya** on **16 Nov**.
- Govt health spending tripled to **₹4.14 lakh cr**; **OOPE 42.7%**.
- **Ganga Water Treaty (1996)** expires **Dec 2026**.
- **2026** = **ASEAN-India Year of Maritime Cooperation**.

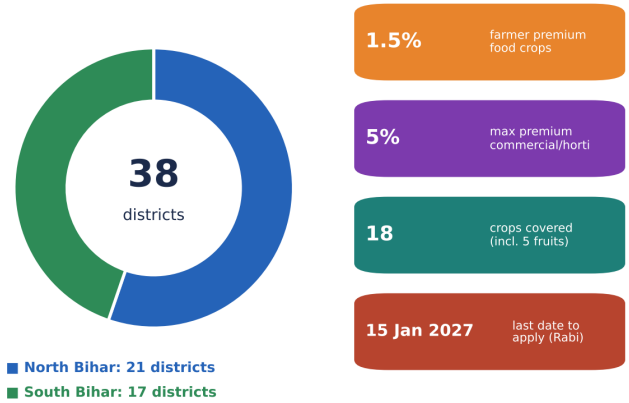
SECTION A — BIHAR SPECIAL: Schemes • Policy • Administration • State Economy

PMFBY returns to Bihar from Rabi 2026-27

BIHAR **BPSC: Prelims + Mains GS-II (Bihar Economy & Agriculture)**

Syllabus Linkage	**GS-II**: Indian & Bihar economy — agriculture, crop insurance, farmer welfare | **Prelims**: central schemes in Bihar, cropping pattern
Context	Bihar has rolled out the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** from the **Rabi 2026-27** season, replacing its own state crop-assistance scheme. Farmer applications opened on **15 November 2026** and close on **15 January 2027**.
Key Facts	• Covers **18 crops** — **wheat, maize, pulses, oilseeds, vegetables** + **5 horticulture crops**: **mango, litchi, banana, jackfruit, guava**. • Farmer premium: **1.5%** of sum insured for food crops; **5%** (or insurer's rate, whichever is lower) for commercial/horticulture crops. • All **38 districts**: **21 North Bihar** districts with **ICICI Lombard**, **17 South Bihar** districts with **Agriculture Insurance Company of India (AIC)**. • **No upper limit** on insurable land area; announced by Cooperation Minister **Ram Kripal Yadav**. • Bihar had exited PMFBY in **2018** and ran the **Bihar Rajya Fasal Sahayata Yojana** (no farmer premium).
Way Fwd	Fast-track **digital land records** and **tenant/sharecropper** enrolment; use **YES-TECH** (tech-based yield estimation) for quick, trusted claim settlement.
Concept	**PMFBY (2016)**: 'One Nation–One Scheme' crop insurance; farmer premium caps **2% Kharif / 1.5% Rabi / 5% commercial-horticulture**; **voluntary** for all farmers since **2020**; nodal ministry: **Agriculture & Farmers Welfare**.

PMFBY returns to Bihar — Rabi 2026-27

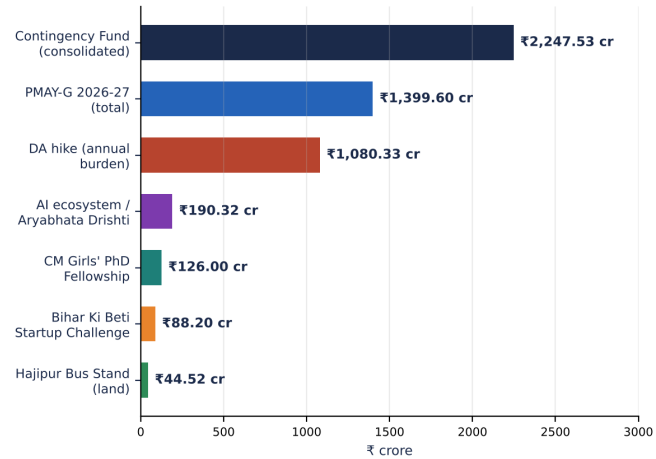


Cabinet package: DA to 63%, women-STEM schemes & Building Bye-Laws 2026

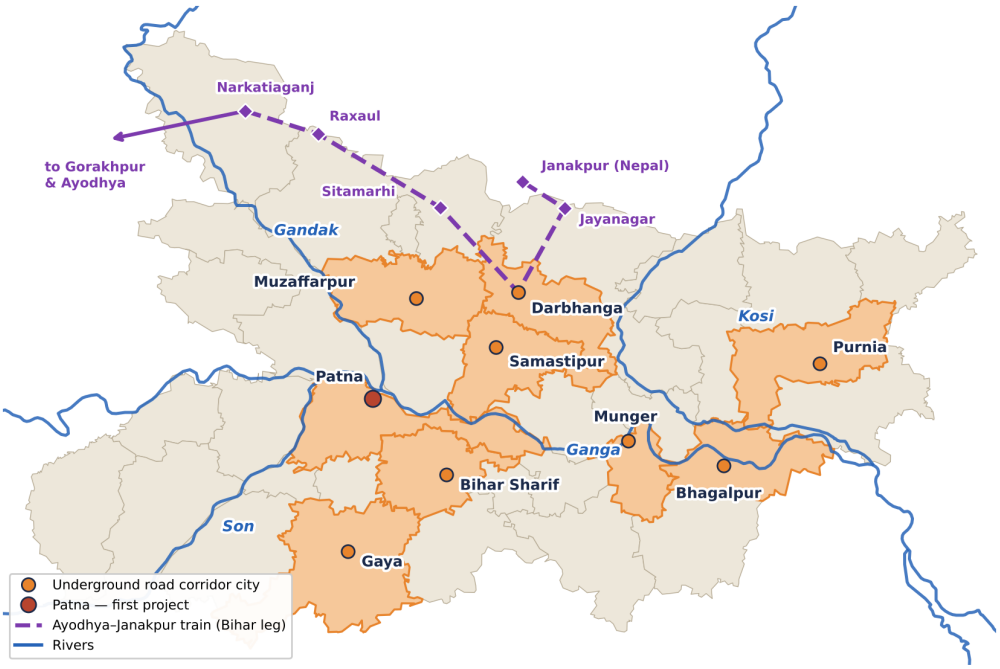
BIHAR **BPSC: Prelims + Mains GS-II (Bihar Governance & Economy)**

Syllabus Linkage	**GS-II**: Bihar economy, state finances, urban planning, women empowerment | **Prelims**: state schemes, tourism sites of Bihar
Context	The Bihar Cabinet chaired by CM **Samrat Choudhary** (**10 November 2026**) cleared **32 proposals**; the new **Bihar Building Bye-Laws 2026** — fixing minimum room, kitchen and toilet sizes — were explained to the public this weekend.
Key Facts	• **DA** (7th CPC) raised **60% → 63%** w.e.f. **1 July 2026**; extra burden ≈ **₹1,080.33 crore**. • **Bihar Ki Beti Startup Challenge**: **₹88.20 crore** for up to **2,100** women students; **CM Girls' PhD Fellowship**: **₹126 crore** (**2026-27 to 2029-30**). • **Building Bye-Laws 2026**: **low (≤10 m)**, **medium (10–24 m)**, **high-risk (>24 m)** buildings; extra **FAR 5/10/15%** for **3/4/5-star green-rated** buildings. • **AI ecosystem / Aryabhata Drishti Project**: **₹190.32 crore**; **PMAY-G 2026-27**: **₹1,399.60 crore** (state share **₹949.45 crore**). • Eco-tourism parks: **Ghora Katora (Rajgir)**, **Mundeshwari** & **Karamchat/Durgawati Dam** (**Kaimur**).
Way Fwd	Tie green-FAR incentives to **heat-action plans**; track women-STEM schemes with **gender-disaggregated outcome data**.
Concept	**FAR (Floor Area Ratio)** = total built-up floor area ÷ plot area. **DA** offsets inflation, linked to **AICPI-IW**. Council of Ministers is collectively responsible to the Assembly — **Article 164(2)**.

Bihar Cabinet (10 Nov 2026): key allocations



BIHAR: Urban decongestion & Ramayana-circuit connectivity



KEY NUMBERS

₹18.21 cr
feasibility study — underground road corridors (BSRDCL)

9 cities
named; Patna to get the first project

₹52.54 cr
1.5 km Patna Sahib station – JP Ganga Path link road

23 Nov
Ayodhya–Janakpur direct train slated to start (weekly)

5 stations
in Bihar: Narkatiaganj, Raxaul, Sitamarhi, Darbhanga, Jayanagar

Underground road corridors for Patna & 8 more cities

BIHAR **BPSC: Prelims + Mains GS-II (Bihar Infrastructure & Urbanisation)**

Syllabus Linkage	**GS-II**: Bihar economy — infrastructure, urban transport | **Prelims**: Bihar geography (cities, rivers), state projects
Context	On **16 November 2026**, the Road Construction Department announced **underground road corridors** to decongest Bihar's major cities, with **Patna** getting the first project. On **14 Nov**, CM **Samrat Choudhary** inspected the **Patna Sahib station–JP Ganga Path** link road.
Key Facts	● **₹18.21 crore** approved for a **feasibility study**; agency: **Bihar State Road Development Corporation Ltd (BSRDCL)**. ● Cities named: **Patna, Darbhanga, Bhagalpur, Muzaffarpur, Munger, Purnia, Bihar Sharif, Gaya, Samastipur**; routes & cost after the study. ● Link road: **1.5 km**, **₹52.54 crore**, work began **5 April 2025**; includes a **flyover on Ashok Rajpath**. ● JP Ganga Path to connect **new NH-30** via an **ROB** at Patna Sahib; Road Construction Minister: **Kumar Shailendra**.
Way Fwd	Integrate corridors with **Patna Metro** and **Comprehensive Mobility Plans**; design for **flood-safe drainage** on the **Ganga floodplain**.
Concept	**JP Ganga Path** ('Marine Drive' of Patna): riverfront road along the **Ganga** from **Digha to Didarganj**. Bihar's urbanisation is among India's lowest — **11.3% (Census 2011)**.

Ayodhya–Janakpur direct train via 5 Bihar stations

BIHAR **BPSC: Prelims + Mains GS-I (Culture) & GS-II (Bihar–Nepal links)**

Syllabus Linkage	**GS-I**: Indian culture with Bihar's role (Mithila, Ramayana heritage) | **GS-II**: Bihar geography, India–Nepal ties | **Prelims**: rail routes, border towns
Context	A weekly **Ayodhya–Janakpur (Nepal)** direct train, linking the birthplaces of **Lord Ram** and **Sita**, is slated to start on **23 November 2026**, running through north Bihar.
Key Facts	● Route: **Ayodhya Dham – Gorakhpur – Narkatiaganj – Raxaul – Sitamarhi – Darbhanga – Jayanagar – Janakpur**. ● **5 Bihar stations** in **West Champaran, East Champaran, Sitamarhi, Darbhanga, Madhubani** districts. ● Boosts the **Ramayana Circuit** — **Punaura Dham (Sitamarhi)** is revered as Sita's birthplace. ● Uses the India-built **Jayanagar–Kurtha** cross-border line (passenger service since **April 2022**).
Way Fwd	On-board **customs/immigration facilitation**; package the train with **Punaura Dham** redevelopment and **Mithila** handicraft tourism.
Concept	**Swadesh Darshan (2014-15)**: theme-based circuits incl. **Ramayana** & **Buddhist**. **India–Nepal Treaty of Peace & Friendship (1950)** allows open border. **Madhubani painting** and **Mithila Makhana** are **GI-tagged**.

CHHATH 2026 — Bihar's crowd-management in numbers

4-day
Chhath Mahaparv ends with Usha Arghya (16 Nov)

377
Patna ghats with NDRF/SDRF teams

12,000+
locations with divers deployed

182
post-Chhath special trains (16-25 Nov)

35
parking sites in Patna (15,575 vehicles)

1,000+
buses Patna to districts daily

Chhath Mahaparv concludes with Usha Arghya

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

Syllabus Linkage	**GS-I**: Indian culture with Bihar's role — festivals, folk traditions | **Prelims**: Sun temples, disaster management at mass gatherings
Context	The four-day **Chhath Mahaparv** concluded across Bihar on **16 November 2026** with **Usha Arghya** to the rising Sun. CM **Samrat Choudhary** inspected Patna ghats by boat and promoted a **drug-free Bihar ('Nasha-mukt Bihar')** message.
Key Facts	• Rituals: **Nahay-Khay → Kharna → Sandhya Arghya → Usha Arghya**; worship of **Surya** and **Chhathi Maiya**. • **NDRF/SDRF** teams at **377 ghats**; divers at **12,000+** locations; **35 parking sites** (**15,575** vehicles) in Patna. • **182 special trains** (**16–25 Nov**) for return travel; **6,000 sq ft** holding area at **Patna Junction**. • Drownings at **Mirzapur Ghat (Patna)** and an **11,000-volt** wire accident in **Sheohar** underline safety gaps.
Way Fwd	Institutionalise a **Chhath SOP** — river-bed depth mapping, barricading, electrical-safety audits; pursue **UNESCO Intangible Cultural Heritage** listing.
Concept	**Chhath**: ancient Sun worship on **Kartik Shukla Shashthi**; priest-less, eco-friendly community worship. Famous **Sun temples** of Bihar: **Deo (Aurangabad)**, **Ulaar (Patna)**, **Kandaha (Saharsa)**.

SECTION B — DATA POINT OF THE DAY

Out-of-pocket share of India's total health expenditure (2023-24)

42.7%

Down from **64.2%** in **2013-14** (**−21.5 percentage points**) as government health spending tripled to **₹4.14 lakh crore** — National Health Accounts 2023-24.

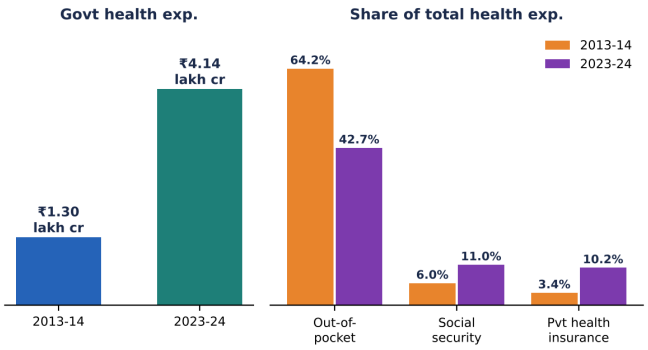
SECTION C — NATIONAL & WORLD: Polity • Economy • Health • IR

Government health spending triples in a decade: NHA 2023-24

HEALTH BPSC: Prelims + Mains GS-II (Social Sector & Indian Economy)

Syllabus Linkage	**GS-II**: Indian economy — social-sector spending, public health | **GS-I**: statistical analysis | **Prelims**: reports & indices
Context	The **National Health Accounts (NHA) estimates 2023-24**, released by the Union Health Ministry, show **government health expenditure (GHE)** has **tripled in a decade** while households' **out-of-pocket expenditure (OOPE)** share fell sharply.
Key Facts	• **GHE**: **₹1.30 lakh crore (2013-14) → ₹4.14 lakh crore (2023-24)**; per-capita GHE **₹1,042 → ₹2,959**. • **OOPE share** of total health expenditure: **64.2% → 42.7%** (**43.4%** in 2022-23). • **Social security** share **6% → 11%**; **private health insurance 3.4% → 10.2%**. • Primary-care GHE ≈ **₹1.53 lakh crore**; GHE still only about **1.43% of GDP** vs the **2.5%** goal of **NHP 2017**.
Way Fwd	Raise GHE to **2.5% of GDP**; for Bihar — higher per-capita spending, more **Ayushman Arogya Mandirs** and specialist staffing.
Concept	**NHA** prepared by **National Health Systems Resource Centre (NHSRC)** using **WHO's System of Health Accounts (SHA 2011)**. **OOPE** = direct payment by households at the point of care — a key driver of medical impoverishment.

National Health Accounts 2023-24

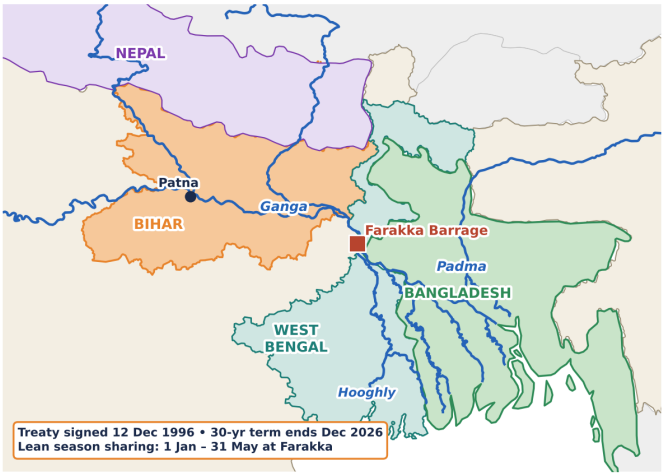


Ganga Water Treaty nears expiry — case for temporary renewal

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

Syllabus Linkage	**GS-II**: India & its neighbours, Bihar geography (Ganga basin, floods) | **Prelims**: treaties, barrages, rivers
Context	With the **1996 Ganga Water Treaty** expiring in **December 2026**, experts urge India and Bangladesh to back a **temporary renewal** while a long-term deal is negotiated. Bihar wants its **flood & silt** concerns factored in.
Key Facts	• Signed **12 December 1996** by PMs **H.D. Deve Gowda** and **Sheikh Hasina**; **30-year** term. • Sharing at **Farakka Barrage (West Bengal)** in the **lean season, 1 January–31 May**, in **10-day** blocks. • Flow < **70,000 cusecs** → **50:50**; **11 Mar–10 May**: each side guaranteed **35,000 cusecs** in alternate 10-day periods. • Formula based on **1949–1988** flow data; renewal to go through the **Joint Rivers Commission**.
Way Fwd	Short-term extension, then a new treaty that factors **climate-reduced flows**, **sediment management** and needs of upstream states like **Bihar**.
Concept	**Farakka Barrage** (commissioned **1975**) diverts water via a **feeder canal** into the **Bhagirathi-Hooghly** to keep **Kolkata Port** navigable. Bihar links it to **siltation & floods** upstream.

Ganga Water Treaty: the Farakka equation



India votes against UNGA call for death-penalty moratorium

POLITY BPSC: Prelims + Mains GS-II (Polity — Fundamental Rights)

Syllabus Linkage	**GS-II**: Indian polity — Article 21, judiciary, pardoning powers | **Prelims**: landmark cases, UN bodies
Context	India **voted against** the **UN General Assembly** draft resolution seeking a **global moratorium on the death penalty**, holding that criminal-sentencing law is a **sovereign right** of each nation.
Key Facts	• UNGA moratorium resolutions are **biennial since 2007** and **non-binding**. • In India, death is awarded only in the **'rarest of rare'** cases — **Bachan Singh v. State of Punjab (1980)**. • Pardoning powers: **Article 72** (President) and **Article 161** (Governor). • **Bharatiya Nyaya Sanhita, 2023** retains death penalty for murder, terrorism and aggravated rape of minors.
Way Fwd	Uniform **sentencing guidelines** and mandatory **mitigation investigation**, as flagged by the SC in **Manoj v. State of MP (2022)**.
Concept	**Article 21** — life & personal liberty; deprivation only by a **'procedure established by law'** that is fair, just and reasonable (**Maneka Gandhi, 1978**). Hanging upheld as mode (**Deena Dayal, 1983**).

PM heads to Manila for ASEAN & East Asia Summits

IR BPSC: Prelims + Mains GS-II (International Relations)

Syllabus Linkage	**GS-II**: India's foreign policy, regional groupings | **Prelims**: ASEAN members, summits, Act East
Context	PM **Narendra Modi** is heading to **Manila** for the **ASEAN-India** and **East Asia Summits** under the **Philippines' ASEAN chairship (2026)**, focusing on **trade** and **maritime security**. ASEAN and China again failed to agree on a **South China Sea Code of Conduct**.
Key Facts	• **2026** is the **ASEAN-India Year of Maritime Cooperation**. • Pending: review of the **ASEAN-India Trade in Goods Agreement (AITIGA, 2009)** — India seeks to narrow its trade deficit. • **Timor-Leste** became ASEAN's **11th member** in **2025**. • India backs **freedom of navigation** and **UNCLOS 1982** in the South China Sea.
Way Fwd	Conclude the AITIGA review; speed up the **IMT Trilateral Highway** and **Kaladan** project; use **Bodh Gaya & Nalanda** for Buddhist soft power.
Concept	**Act East Policy (2014)** upgraded **Look East (1991)**; India–ASEAN **Comprehensive Strategic Partnership (2022)**. ASEAN founded **8 Aug 1967** (**Bangkok Declaration**); Secretariat: **Jakarta**.

India–ASEAN: pillars of engagement



SECTION D — PRELIMS RAPID-FIRE (Bihar + National)

1. **8 Bihar government schools** selected for the national **Swachh Evam Harit Vidyalaya** honour; awards on **17 Nov 2026**.	4. Bihar's **Canal Maintenance Policy 2026** adopts the **OPCMC** model; canals carrying **>100 cusecs** get priority.
2. **Jeevika** women in **Siwan** to get **2 kW rooftop solar** plants under **PM Surya Ghar: Muft Bijli Yojana**.	5. **India–Egypt** to draft **terms of reference** for a trade pact after talks led by Commerce Minister **Piyush Goyal**.
3. An **11-member Thai delegation** visits **Gaya, Nalanda & Patna** under an **ICCR** programme.	6. **ASEAN-China** talks fail again to finalise the **South China Sea Code of Conduct** (pending since the **2002 DOC**).

SECTION E — PRACTICE CORNER

Q1. With reference to the Pradhan Mantri Fasal Bima Yojana (PMFBY) as rolled out in Bihar for Rabi 2026-27, consider the following statements:
1. Farmers pay a premium of 1.5% of the sum insured for food crops.
2. Litchi and makhana are among the horticultural crops covered.
3. There is no upper ceiling on the land area that can be insured.
Which of the statements given above is/are correct?
(a) 1 only **(b)** 1 and 3 only **(c)** 2 and 3 only **(d)** 1, 2 and 3

Answer: (b) — The **5 horticultural crops** covered are **mango, litchi, banana, jackfruit and guava** — **makhana** is not among them, so statement 2 is wrong. Statements 1 (**1.5%** for food crops) and 3 (**no land ceiling**) are correct.

Q2. Under the India–Bangladesh Ganga Water Treaty (1996), the water-sharing arrangement at Farakka applies during which period of the year?
(a) 1 June to 30 September **(b)** 1 January to 31 May **(c)** 1 October to 31 December **(d)** Throughout the year

Answer: (b) — The treaty governs the **lean season, 1 January–31 May**, with flows measured in **10-day** periods at **Farakka**; between **11 March and 10 May** each country is guaranteed **35,000 cusecs** in alternate periods.

Mains Practice: Bihar has moved from its own compensation-based crop scheme back to the premium-based PMFBY from Rabi 2026-27. Critically examine the merits and challenges of this shift for a flood-prone agrarian state like Bihar. (BPSC Mains GS-II, ~38 marks, 700 words)

Hint: Intro: rollout facts (18 crops, 1.5% premium, 38 districts). **Body**: BRFSY vs PMFBY — premium, risk coverage (prevented sowing, post-harvest, localised calamity), claim speed; **flood-prone Kosi-Gandak** belt; **tenant farmers** & land records; insurer profits & delayed claims; **YES-TECH**, **CROPIC**. **Conclusion**: fast, tech-driven claims + DBT top-up for small and marginal farmers.

ONE-LINE REVISION: Bihar back in **PMFBY** (Rabi 2026-27, **18 crops**, **1.5%** premium) • Underground corridors: **₹18.21 cr** study, **Patna** first • **DA 63%** • **OOPE 42.7%**, GHE **₹4.14 lakh cr** • **Ganga Treaty** ends **Dec 2026** • **2026** = ASEAN-India Maritime Year.

Compiled & simplified by the StudyForGS.com Research Team

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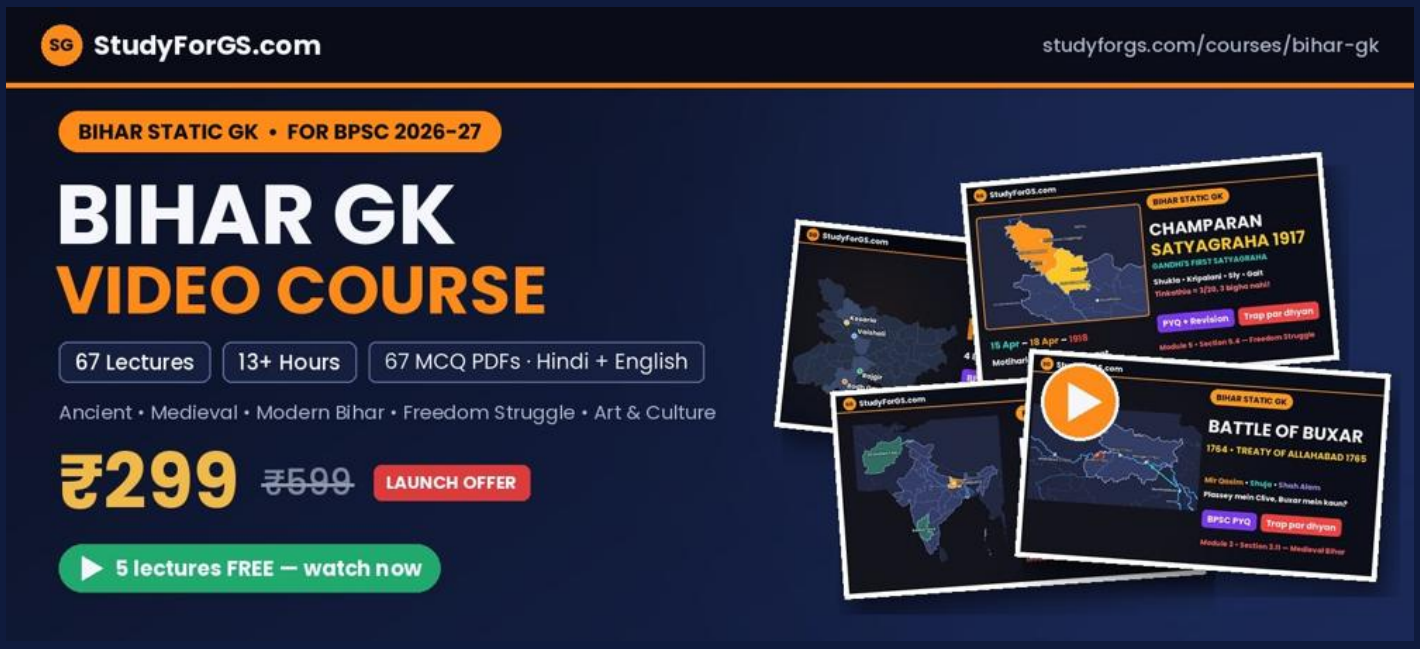

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