CURRENT AFFAIRS — 12-11-2026

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Thursday, 12 November 2026 • Asia/Kolkata (IST) • Madhya Pradesh + National • MPPSC Prelims & Mains

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- MP bags 9 Swachh Surveksha n 2025–26 awards — most of any state; Ujjain, Dewas, Rewa rank 1
- Dahi Micro Lift Irrigation (₹1,353 cr) to be dedicated on Janjatiya Gaurav Divas, 15 Nov
- Project Cheetah: India's wild cheetah count reaches 57; Gandhi Sagar is the 2nd home
- MP Cabinet to meet at Gandhi Sagar; Malwa-region industrial parks on the agenda
- Union Cabinet extends CGFMU (MUDRA guarantee) to 2031; annual fee cut to 0.75%
- Stand-Up India extended to 2031 with a ₹4,111 cr corpus for women & SC/ST
- October retail inflation seen near 6% — the RBI's upper tolerance limit
- Supreme Court presses RBI, banks & WhatsApp on 'digital arrest' cyber fraud
- India–France deepen space ties; ISRO–CNES cooperation reviewed
- India–US first-tranche trade deal reported close; tariff edge the sticking point

SECTION A · MADHYA PRADESH SPECIAL state schemes · policy · ecology · economy

Madhya Pradesh tops Swachh Surveksha n 2025–26 with 9 national awards

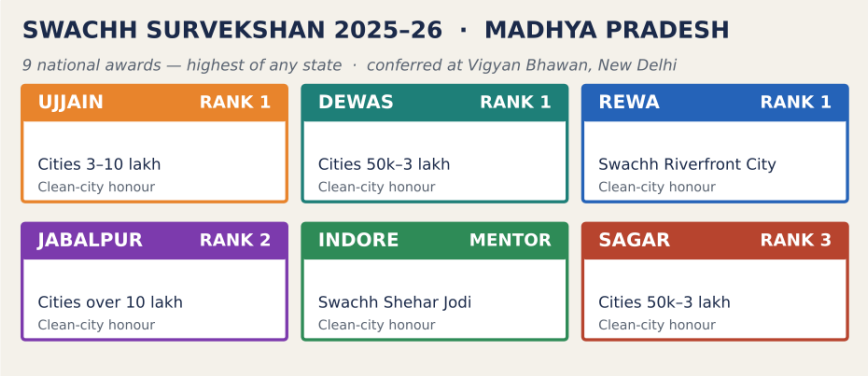
[MADHYA PRADESH] MPPSC: Prelims + Mains GS-II (Governance)

Syllabus Linkage	Prelims — MP current affairs, urban local bodies; Mains GS-II — governance, service delivery, SBM-U.
Context	MP won **9 national awards** at **Swachh Surveksha n 2025–26** — the **highest for any state** — presented by **President Droupadi Murmu** at **Vigyan Bhawan, New Delhi**.
Key Facts	● **Ujjain** ranked **1st** (cities 3–10 lakh); **Dewas 1st** (50,000–3 lakh); **Rewa 1st** Swachh Riverfront City ● **Jabalpur** ranked **2nd** among cities above **10 lakh** population ● **Indore** honoured as **Mentor** (with **Depalpur** as Mentee) in the Swachh Shehar Jodi category ● **Sagar** & **Budhni** took **Rank 3** in their size classes; **Gwalior** won a Swachh City award ● Drive linked to **Simhastha 2028** at Ujjain — waste segregation and river-pollution control
Way Fwd	Sustain **door-to-door collection** and **source segregation**, and protect the **Kshipra/Narmada** riverfronts ahead of Simhastha.
Concept	Swachh Surveksha n is the annual urban cleanliness survey under **Swachh Bharat Mission-Urban (SBM-U)**, **Ministry of Housing & Urban Affairs**; Indore is a repeat topper.

Project Cheetah: India's wild cheetah count reaches 57; Gandhi Sagar a 2nd home

[ENVIRONMENT] MPPSC: Prelims + Mains GS-III (Environment & Ecology)

Syllabus Linkage	Prelims — protected areas, species; Mains GS-III — conservation, biodiversity.
Context	India's wild **cheetah population has reached 57** under **Project Cheetah** — the **largest outside Africa** — with **Gandhi Sagar (MP)** now a **second home** beyond **Kuno**.
Key Facts	● **Kuno National Park (Sheopur)** holds **54** — **17 free-ranging**, **37 in soft bomas**; **Gandhi Sagar 3** ● **9 cheetahs** arrived from **Botswana** (Feb 2026), after **Namibia & South Africa**, for genetic diversity ● Project Cheetah launched **17 September 2022**; run by **NTCA** under **MoEFCC** ● MP is India's **'Tiger State'** and the **only cheetah-bearing state**, with the **largest forest cover** ● Cheetah went **extinct in India in 1952**; reintroduction cleared by the **Supreme Court in 2020**
Way Fwd	Expand the prey base and a **second viable site** to cut single-location risk and raise cub survival.
Concept	The **cheetah** is the only large carnivore hunted to extinction in India; it is an **IUCN 'Vulnerable'** grassland flagship species.



Dahi Micro Lift Irrigation (₹1,353 cr) to be dedicated on Janjatiya Gaurav Divas

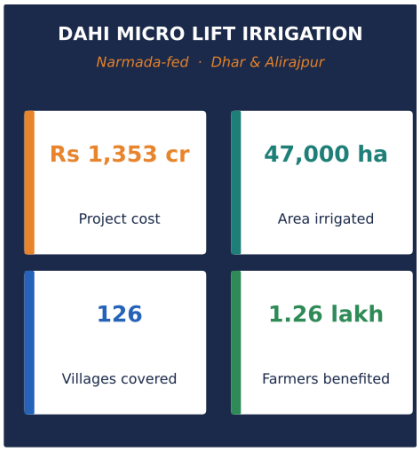
[MADHYA PRADESH] **MPPSC: Prelims + Mains GS-I (Geography) & GS-III (Agriculture)**

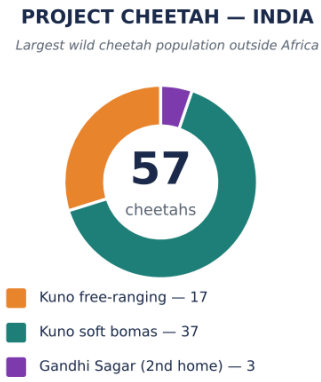
Syllabus Linkage	Prelims — MP rivers, irrigation, tribal areas; Mains GS-I (MP geography), GS-III (irrigation, agriculture).
Context	CM **Mohan Yadav** will dedicate the **₹1,353 crore Dahi Micro Lift Irrigation Project** (Narmada water) on **15 November 2026**, **Janjatiya Gaurav Divas** (**Birsa Munda** birth anniversary); **PM Modi** will address virtually.
Key Facts	● Lifts **Narmada** water to irrigate about **47,000 hectares** across **126 villages** in **Dhar & Alirajpur** ● Benefits roughly **1.26 lakh farmers**; project completed **30 June 2026**, under testing ● Part of three-day tribal celebrations (**14–16 Nov**): Jabalpur, Dhar–Jobat, Khandwa ● MP has India's **largest tribal (ST) population**; **PESA Act** applies in scheduled areas ● Ownership rights registered under the **CM Registry (Swamitva-type) scheme**
Way Fwd	Pair micro-lift irrigation with **precision / 'per drop more crop'** farming to lift tribal-belt farm incomes.
Concept	**Janjatiya Gaurav Divas** (since 2021) marks **Birsa Munda**'s birth anniversary; **PESA, 1996** extends Panchayati Raj to Fifth Schedule tribal areas.

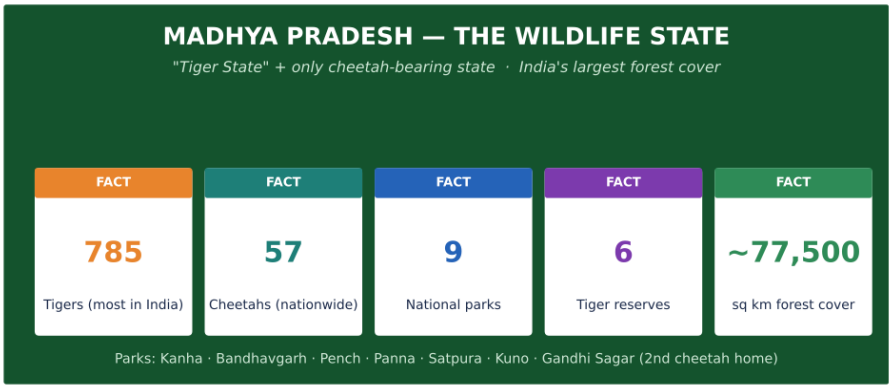
MP Cabinet to meet at Gandhi Sagar; Malwa industrial push on the agenda

[MADHYA PRADESH] **MPPSC: Prelims + Mains GS-III (Economy)**

Syllabus Linkage	Prelims — MP industrial policy, investment summits Mains GS-III — industry, investment, employment.
Context	The **Mohan Yadav** cabinet will meet at **Gandhi Sagar (Mandsaur)** with a **Malwa-region industrial push** — new parks, investment and jobs — on the agenda.
Key Facts	● Proposed **chemical industries park at Mandsaur** and a **bio plant at Ratlam** ● **Food-processing unit at Basai** (Mandsaur) and industrial units at **Ujjain** ● Likely tweaks to the **industrial incentive policy** to ease investment ● Builds on MP's **Global Investors Summit / Regional Industry Conclaves** drive ● Reinforces the **Malwa plateau** as an agro-industrial corridor (soy, pharma, textiles)
Way Fwd	Convert signed **investment intents** into on-ground units via single-window clearances and skilling.
Concept	MP courts investment through **Regional Industry Conclaves** and the **Global Investors Summit (Bhopal)**, marketing power surplus, land banks and central location.





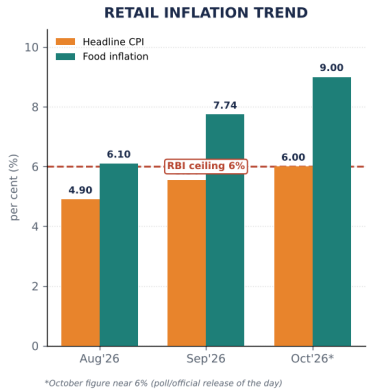


SECTION B · DATA POINT OF THE DAY one key statistic to remember

October 2026 retail inflation (CPI)

~6.0% (September: 5.54%)

October CPI, released today, is seen **at or near the RBI's 6% upper tolerance limit** — the highest since **October 2024** — driven by **food inflation near 9%**; it keeps a **rate action** in focus at the **December RBI policy**.



SECTION C · NATIONAL & WORLD polity · economy · sci-tech · IR

Union Cabinet extends CGFMU (MUDRA guarantee) to 2031; fee cut to 0.75%

[ECONOMY] **MPPSC: Prelims + Mains GS-III (Economy)**

Syllabus Linkage	Prelims — MUDRA, credit guarantee; Mains GS-III — MSME, financial inclusion.
Context	The **Union Cabinet** extended the **Credit Guarantee Fund for Micro Units (CGFMU)** to **31 March 2031**, backing **PM MUDRA Yojana** loans; CM **Mohan Yadav** welcomed it.
Key Facts	● Fresh **corpus of ₹5,000 crore**; annual guarantee fee cut from **1% to 0.75%** ● Gives lenders guarantee cover, lowering **collateral** demands on micro units ● Supports credit flow under **PMMY** (Shishu / Kishore / Tarun loans) ● Aimed at easing finance for **small entrepreneurs** and self-employment ● Extended on the **same day** as Stand-Up India, both to 2031
Way Fwd	Channel cheaper guarantees to first-time and rural micro-units to widen formal credit.
Concept	**CGFMU** (managed by **NCGTC**) guarantees micro loans up to a ceiling; **PMMY** (2015) funds non-corporate, non-farm micro enterprises.

Supreme Court presses RBI, banks & platforms on 'digital arrest' cyber fraud

[POLITY] **MPPSC: Prelims + Mains GS-II (Polity & Governance)**

Syllabus Linkage	Prelims — Supreme Court, RBI, I4C; Mains GS-II (judiciary, governance), GS-III (cyber security).
Context	In the **'digital arrest' cyber-fraud** suo-motu case, the **Supreme Court** (CJI **Surya Kant**) pressed **RBI**, banks and **intermediaries** for stronger safeguards; next hearing **23 November 2026**.
Key Facts	● **RBI** to furnish a full list of authorised financial institutions; its **2026 KYC Amendment** to be vetted ● Banks may have to **fully indemnify victims** where due-diligence lapses are proven ● **WhatsApp** reported action on **9,400 accounts**; proposals to go to **I4C** ● Safeguards mooted: freeze suspicious transfers, auto-alert the nearest police station ● Cybercrimes fell about **50%** this year, yet victims lost nearly **₹800 crore**
Way Fwd	Enforceable compensation norms and real-time bank–police–platform coordination against digital-arrest scams.
Concept	**I4C** (Indian Cyber Crime Coordination Centre, MHA) runs the **1930** helpline; **KYC** norms flow from the **PMLA** framework.

UNION CABINET — CREDIT GUARANTEE SCHEMES EXTENDED TO 2031

CREDIT GUARANTEE FUND FOR MICRO UNITS (CGFMU)

- Backs PM MUDRA Yojana loans
- New corpus: Rs 5,000 crore
- Annual fee cut 1.00% → 0.75%
- Lowers collateral for micro units
- Valid up to 31 March 2031

STAND-UP INDIA SCHEME

- Women & SC/ST first-time entrepreneurs
- Guarantee corpus: Rs 4,111 crore
- Loans Rs 10 lakh to Rs 1 crore
- Target: 2.5 lakh new borrowers
- Valid up to 31 March 2031

Stand-Up India extended to 2031 with ₹4,111 cr corpus for women & SC/ST

[SOCIETY] **MPPSC: Prelims + Mains GS-II (Social Justice) & GS-III (Economy)**

Syllabus Linkage	Prelims — Stand-Up India; Mains GS-II (SC/ST, women), GS-III (entrepreneurship).
Context	The **Union Cabinet** also extended **Stand-Up India** to **31 March 2031** to finance **women and SC/ST** first-time entrepreneurs.
Key Facts	● Guarantee **corpus of ₹4,111 crore**; targets **2.5 lakh** new women/SC-ST borrowers ● Loans of **₹10 lakh to ₹1 crore** (greenfield units), up to **85%** of project cost ● Anchored by **Dept. of Financial Services**; portal by **SIDBI**, guarantee via **NCGTC** ● Launched **5 April 2016**; over **2.75 lakh** borrowers funded so far ● Distinct from **Startup India (DPIIT)** and the MUDRA scheme
Way Fwd	Add handholding and market linkages so sanctioned loans convert into running enterprises.
Concept	**Stand-Up India** promotes entrepreneurship among **SC/ST and women**; loans are for greenfield (first-time) ventures only.

India & France deepen space ties; ISRO–CNES cooperation reviewed

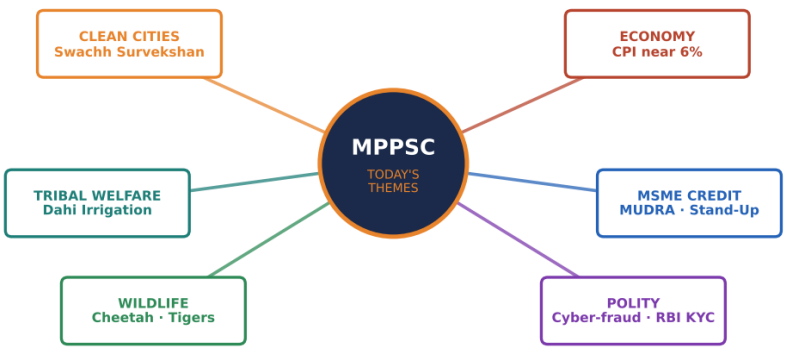
[SCI-TECH] **MPPSC: Prelims + Mains GS-III (Science & Tech, IR)**

Syllabus Linkage	Prelims — ISRO, CNES, TRISHNA; Mains GS-III (space), GS-II (IR).
Context	India and **France** reviewed **ISRO–CNES** cooperation and commercial space collaboration at their **Strategic Space Dialogue**.
Key Facts	● Focus on **commercial space**, launchers, earth-observation and crewed missions ● Builds on the joint **TRISHNA** thermal-infrared earth-observation satellite ● Supports India's **Gaganyaan** human-spaceflight and **NGLV** plans ● France is a long-standing partner (Ariane launches of early INSAT/GSAT satellites) ● Private tie-ups to be scaled via **IN-SPACe / NSIL**
Way Fwd	Scale private-sector launch and satellite services via **IN-SPACe/NSIL** while sharing EO data.
Concept	**CNES** is France's space agency; **TRISHNA** is a joint ISRO–CNES mission monitoring land-surface temperature and water stress.

India–US first-tranche trade deal reported close; tariff edge the sticking point

[IR] **MPPSC: Prelims + Mains GS-II (IR) & GS-III (Economy)**

Syllabus Linkage	Prelims — trade pacts, tariffs; Mains GS-II (IR), GS-III (external sector).
Context	India and the **US** are reported close to the **first tranche** of a bilateral **trade agreement**, though Commerce Minister **Piyush Goyal** insists on a **tariff edge** over rivals.
Key Facts	● First phase centres on **reciprocal tariffs**; closure signalled 'soon' ● India seeks a **tariff advantage** over **Vietnam/China** before it takes effect ● US is among India's **largest trade partners**; stakes span goods, services, farm access ● A deal would ease **tariff uncertainty** for exporters (textiles, pharma, engineering) ● Agriculture and dairy remain India's **red lines**
Way Fwd	Lock market-access gains while protecting **agriculture and dairy** sensitivities.
Concept	A **BTA/FTA** lowers tariffs and non-tariff barriers; '**reciprocal tariffs**' match a partner country's duties.



SECTION D · PRELIMS RAPID-FIRE quick facts — MP + national

1. **Tiger State**: MP has India's highest tiger count (~**785**) and the **largest forest cover**.	2. **CGFMU** and **Stand-Up India** were both extended to **31 March 2031** by the Union Cabinet.
3. **Kuno National Park** (cheetah home) is in **Sheopur**; **Gandhi Sagar** sanctuary is in **Mandsaur**.	4. **Janjatiya Gaurav Divas** (**15 Nov**) honours **Birsa Munda**; MP has the largest ST population.
5. **Narmada** is MP's lifeline river; the **Dahi** project lifts Narmada water for irrigation.	6. **I4C** runs the national cyber-crime helpline **1930**; the SC is monitoring **digital-arrest** fraud.

SECTION E · PRACTICE CORNER 2 Prelims MCQs + 1 Mains question

Q1. With reference to Project Cheetah, consider the following statements:
1. Kuno National Park is located in the Sheopur district of Madhya Pradesh.
2. The cheetahs reintroduced in September 2022 came first from Botswana.
3. It is implemented by the NTCA under the Ministry of Environment, Forest & Climate Change.

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

Ans: (B) The first 8 cheetahs (Sept 2022) came from **Namibia**, then 12 from **South Africa** (2023) and 9 from **Botswana** (2026) — so statement 2 is wrong. Kuno is in **Sheopur**, and **NTCA/MoEFCC** implements the project. Hence **1 and 3 only**.

Q2. Consider the following statements about the Credit Guarantee Fund for Micro Units (CGFMU):
1. It provides guarantee cover for loans under the Pradhan Mantri MUDRA Yojana.
2. It has been extended up to 31 March 2031 with a reduced annual guarantee fee.
3. It is managed directly by the Reserve Bank of India.

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

Ans: (A) CGFMU backs **PMMY** loans and was extended to **2031** with the fee cut to **0.75%**; but it is run by the **NCGTC**, not the RBI — so statement 3 is wrong. Hence **1 and 2 only**.

Mains Practice: Madhya Pradesh's conservation success — from 'Tiger State' to a second home for cheetahs — must be balanced against livelihoods in its tribal and forest belts. Discuss. (GS-III, 250 words)

Hint: Link Project Cheetah (Kuno/Gandhi Sagar), tiger reserves and the largest forest cover with PESA, tribal rights, eco-tourism jobs and human–wildlife conflict; cite the Dahi irrigation project and Janjatiya Gaurav Divas for the livelihood angle.

★ **ONE-LINE REVISION: MP swept Swachh Survekshan 2025–26 (9 awards); India's cheetahs hit 57; the Union Cabinet extended CGFMU & Stand-Up India to 2031; October retail inflation is near the RBI's 6% ceiling.**

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



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