CURRENT AFFAIRS — 04 November 2026

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DAILY CURRENT AFFAIRS FOR UTTARAKHAND PCS

Wednesday, 04 November 2026 • Asia/Kolkata (IST) • Uttarakhand + National • UKPSC Prelims & Mains digest

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- **Kedartal trek** (Uttarkashi): **13**-member party left **Gangotri** on **27 Oct**; **3 bodies** recovered, search on.
- Permits for treks at **4,000 m+** (Kedartal, Kalindi Khal) suspended by **Gangotri National Park**.
- **Devbhoomi Parivar Portal** launched for single-window access to welfare schemes.
- **Viksit Uttarakhand Vision-2047** built on about **440 indicators**.
- ₹**25 lakh** development fund for **kshetra panchayats** to be restored.
- CM sought **reserved forest land** at **Lamachaur (Haldwani)** for a new **High Court** complex.
- Char Dham closing: **Gangotri 10 Nov**, **Kedarnath & Yamunotri 11 Nov**, **Badrinath 16 Nov**.
- ₹**2,800 crore** capex scheme: **30%** subsidy for **2 lithium + 2 nickel** plants.
- **COP31**: **Antalya, Türkiye**, **9-20 Nov 2026**; India seeks a **Climate Finance Work Programme**.
- **Ganga Water Treaty (1996)** expires on **12 Dec 2026**; renewal via **Joint Rivers Commission**.

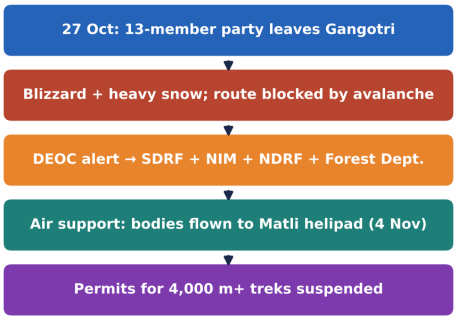
SECTION A — UTTARAKHAND SPECIAL: Schemes • Governance • Disaster • Ecology • Culture

Kedartal trek tragedy: 3 bodies recovered, high-altitude treks suspended

UTTARAKHAND — UKPSC: Prelims + Mains (Geography & Disaster Management — Uttarakhand)

Syllabus Linkage	Disaster management in Uttarakhand; adventure-tourism regulation; **Gangotri National Park**; prelims pointers on Uttarkashi glaciers & lakes.
Context	A **13-member** group (**7 trekkers + 6 support staff**) left **Gangotri** on **27 October** for the **Kedartal** trek and was caught by **blizzards and heavy snowfall**. On **4 November** helicopters flew **3 bodies** to **Matli helipad**; others remain missing.
Key Facts	■ Route: **Bhoj Kharak (3,900 m)** – **Kedar Kharak (4,350 m)** – **Kedartal (4,912 m)**, along the **Kedar Ganga**. ■ Search led by **SDRF** with **NIM Uttarkashi**, **NDRF**, Forest Dept.; an **avalanche** blocked the route near Kedar Kharak. ■ Permits for treks at **4,000 m+** (**Kedartal, Kalindi Khal, Udankol**) suspended; **Gaumukh-Tapovan** movement barred. ■ Kedartal is backed by **Thalay Sagar, Bhrigupanth and Meru** peaks.
Way Fwd	Mandatory **weather-linked permits**, GPS trackers, registered guides and a **trek-operator licensing SOP** under the State Disaster Management Authority.
Concept	**SDRF Uttarakhand** was set up in **2013** after the Kedarnath disaster; **NIM Uttarkashi** was founded in **1965**. The **Disaster Management Act, 2005** provides for SDMA/DDMA.

Kedartal trek: incident → response chain

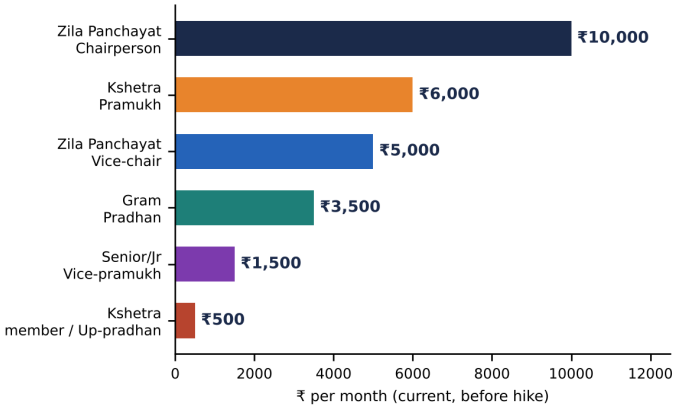


Panchayat honoraria to rise; ₹25 lakh kshetra panchayat fund restored

UTTARAKHAND — UKPSC: Prelims + Mains (Polity & Governance — Uttarakhand)

Syllabus Linkage	Panchayati Raj in Uttarakhand; **73rd Amendment**; prelims pointers on the three-tier structure.
Context	At a conference of the **Uttarakhand Pramukh Sangathan** in Dehradun, the CM announced higher honoraria for **kshetra panchayat** representatives and revival of the discontinued ₹**25 lakh** development fund.
Key Facts	■ State has **13 zila**, **95 kshetra** and **7,813 gram panchayats**. ■ Current honorarium: **pramukh ₹6,000/month**, **zila chairperson ₹10,000**, **gram pradhan ₹3,500**. ■ Pramukhs to join the block-level committee of **NRLM**. ■ Gram panchayats to be **consulted** before any village is merged into an urban body.
Way Fwd	Pair higher pay with **devolution of the 3 Fs** — funds, functions, functionaries — and social audit of fund use.
Concept	**Part IX (Art. 243-243O)**, **11th Schedule (29 subjects)**; Uttarakhand follows the **Uttarakhand Panchayati Raj Act, 2016**; Haridwar votes on a separate cycle.

Uttarakhand panchayat honoraria — set to rise

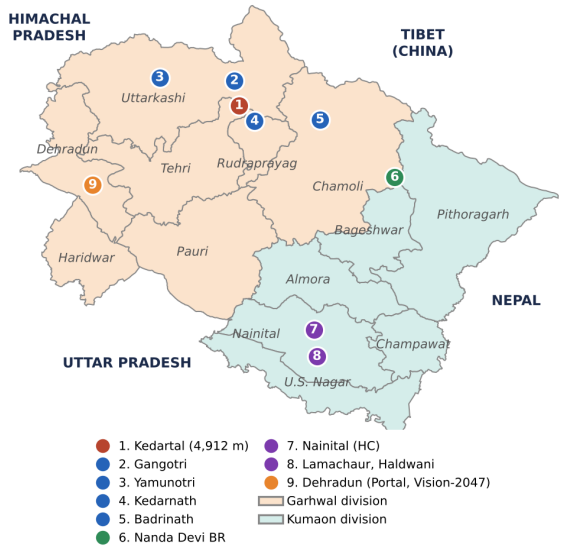


High Court shift to Haldwani: CM seeks forest land at Lamachaur

UTTARAKHAND UKPSC: Prelims + Mains (Polity, Governance & Environment — Uttarakhand)

Syllabus Linkage	State judiciary (**Art. 214-231**); forest-land diversion law; prelims pointers on **Uttarakhand High Court, Nainital**.
Context	On **3 November** CM Dhami met Union Environment Minister **Bhupender Yadav** in New Delhi seeking **transfer and diversion of reserved forest land** in **Lamachaur, Haldwani**, for a permanent High Court complex.
Key Facts	■ Current campus at the foothills of **China Peak** faces **landslide risk** and tourist congestion. ■ Lamachaur offers **national-highway** connectivity. ■ Centre assured **positive and proactive** action; timeline linked to a **Supreme Court** order. ■ Uttarakhand HC was set up on **9 November 2000**.
Way Fwd	Fast-track **Stage-I/II forest clearance** with **compensatory afforestation**, while keeping a Nainital circuit bench option open.
Concept	Forest land diversion needs Centre's approval under the **Van (Sanrakshan Evam Samvardhan) Adhiniyam, 1980** (renamed **2023**); funds go to **CAMPA**.

Uttarakhand: Today's News Locations



Schematic map - not to scale; locations indicative

Devbhoomi Parivar Portal & Viksit Uttarakhand Vision-2047 released

UTTARAKHAND UKPSC: Prelims + Mains (Polity & Governance — Uttarakhand)

Syllabus Linkage	E-governance and welfare delivery in Uttarakhand; state development planning; prelims pointers on state schemes.
Context	CM **Pushkar Singh Dhami** launched the **Devbhoomi Parivar Portal** and released the **Viksit Uttarakhand Vision-2047** document at **Mukhyasevak Sadan, Dehradun**, aiming at saturation of welfare benefits.
Key Facts	■ Portal: eligible families can see and access **state welfare schemes** in one place. ■ Ends repeated **document submission** and visits to multiple departments. ■ Vision-2047 targets are framed on about **440 indicators**. ■ Aligned with the national goal of **Viksit Bharat @2047**.
Way Fwd	Link the portal with **Aadhaar-based family data**, ensure **data privacy**, and publish annual indicator-wise progress reports.
Concept	**Saturation approach** = every eligible beneficiary covered; **Digital Personal Data Protection Act, 2023** governs consent-based data use.

Biosphere Reserves Day: spotlight on Nanda Devi BR

ENVIRONMENT UKPSC: Prelims + Mains (Environment & Ecology — Uttarakhand)

Syllabus Linkage	Protected areas of Uttarakhand; **UNESCO MAB**; prelims pointers on core/buffer zones and World Heritage sites.
Context	The **5th International Day for Biosphere Reserves** was observed on **3 November**. India has **18 biosphere reserves**, **13** of them in UNESCO's world network, including Uttarakhand's **Nanda Devi**.
Key Facts	■ Day proclaimed by UNESCO in **2021**, first observed **2022**. ■ World network: **797 sites** in **145 countries**. ■ **Nanda Devi BR**: notified **1988**, UNESCO network **2004**; covers **Chamoli, Pithoragarh, Bageshwar**. ■ **Nanda Devi NP & Valley of Flowers NP** — UNESCO World Heritage (**1988/2005**).
Way Fwd	Integrate BR buffer zones with **GEP accounting** and community eco-tourism to curb **palayan**.
Concept	Biosphere reserve zones: **core** (strictly protected), **buffer** (research, education), **transition** (sustainable use). Programme: **Man and the Biosphere (1971)**.

Char Dham winter closing schedule fixed; Yatra shifts to winter seats

UTTARAKHAND UKPSC: Prelims + Mains (History & Culture — Uttarakhand)

Syllabus Linkage	Religious tourism & culture of Uttarakhand; **Panch Kedar**; prelims pointers on shrines, rivers and winter seats.
Context	Temple committees have fixed the **2026 kapat-closing** dates. Pilgrims are now urged to join the **winter Char Dham yatra** to the deities' seasonal seats, which supports hill livelihoods year-round.
Key Facts	■ **Gangotri**: **10 Nov** (Annakoot) → winter seat **Mukhba**. ■ **Yamunotri** & **Kedarnath**: **11 Nov** (Bhai Dooj) → **Kharsali** and **Omkareshwar, Ukhimath**. ■ **Badrinath**: **16 Nov** → **Pandukeshwar** & **Narsingh temple, Jyotirmath**. ■ **Tungnath** closes **6 Nov** (winter seat **Makkumath**); **Madmaheshwar 16 Nov**.
Way Fwd	Promote winter seats with **homestays**, all-weather roads and the **carrying-capacity** based registration used in summer.
Concept	Badrinath (Alaknanda, **Chamoli**), Kedarnath (Mandakini, **Rudraprayag**), Gangotri & Yamunotri (**Uttarkashi**). **Panch Kedar**: Kedarnath, Madmaheshwar, Tungnath, Rudranath, Kalpeshwar.

CHAR DHAM 2026 — KAPAT CLOSING & WINTER SEATS

GANGOTRI	YAMUNOTRI	KEDARNATH	BADRINATH	TUNGNATH
10 Nov	11 Nov	11 Nov	16 Nov	6 Nov
Annakoot • Uttarkashi	Bhai Dooj • Uttarkashi	Bhai Dooj • Rudraprayag	Chamoli	Panch Kedar
→ Mukhba	→ Kharsali	→ Ukhimath	→ Jyotirmath	→ Makkumath

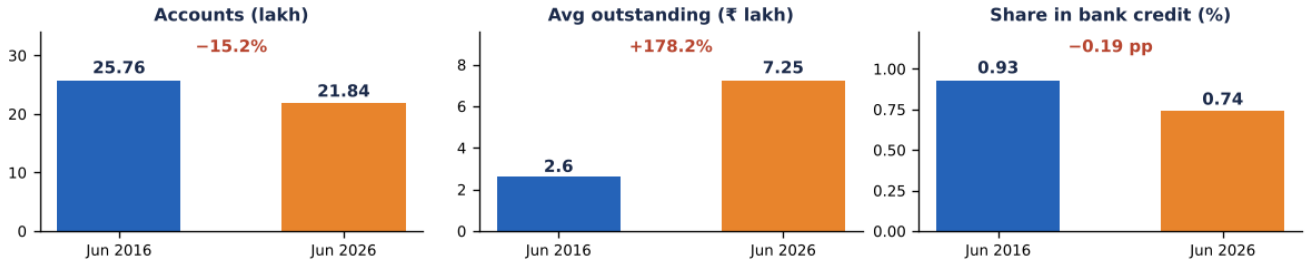
SECTION B — DATA POINT OF THE DAY

Education loans: average outstanding per account (June 2016 → June 2026)

₹2.6 lakh → ₹7.25 lakh (+178.2%)

RBI data: accounts **fell 15.2%** (**25.76 lakh → 21.84 lakh**) while outstanding credit rose from ₹**67,175 crore** to ₹**1,58,468 crore**; share in bank credit dipped **0.93% → 0.74%** — fewer but costlier loans.

DATA POINT: Education loans — fewer accounts, bigger tickets (RBI data)



SECTION C — NATIONAL & WORLD: Economy • Environment • IR • Defence • Sci-Tech

₹2,800 crore scheme for lithium & nickel processing before Cabinet

ECONOMY UKPSC: Prelims + Mains (Indian Economy & Industry)

Syllabus Linkage	Industrial policy, mineral resources, energy transition; prelims pointers on **National Critical Mineral Mission**.
Context	The Union Cabinet was slated on **4 November** to consider a ₹**2,800 crore** capital-expenditure support scheme to convert **lithium and nickel** ores into **high-purity compounds** for batteries.
Key Facts	■ **30% capital subsidy** for **4 plants**: **2 lithium (≥30 kt)** and **2 nickel (≥50 kt)**. ■ Caps: ₹**500 crore** per lithium plant, ₹**900 crore** per nickel plant. ■ **Cobalt** to be recovered as a by-product of nickel processing. ■ Processing parks in **Andhra Pradesh, Odisha, Gujarat, Maharashtra**.
Way Fwd	Secure ore supply via **KABIL** overseas assets and pair with the ₹**1,500 crore** recycling scheme for a circular supply chain.
Concept	**National Critical Mineral Mission (2025)**; India's list has **30 critical minerals**; **MMDR Amendment 2023** enabled auction of critical minerals by the Centre.

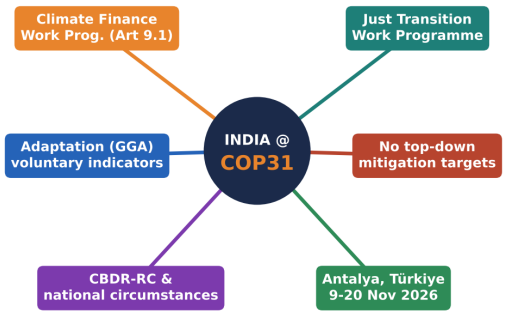
Critical-minerals processing scheme



India's COP31 agenda: predictable climate finance, equitable transition

ENVIRONMENT UKPSC: Prelims + Mains (Environment & International Relations)

Syllabus Linkage	Climate change negotiations; **UNFCCC & Paris Agreement**; relevance for Himalayan states (glacier retreat, GLOF).
Context	Ahead of **COP31** at **Antalya, Türkiye (9-20 November)**, Environment Minister **Bhupender Yadav** said global goals must respect **national circumstances** and pressed for finance that does not add to debt.
Key Facts	■ Seeks a dedicated **Climate Finance Work Programme** under **Article 9.1** of the Paris Agreement. ■ Wants continuation of the **Just Transition Work Programme** and voluntary **Global Goal on Adaptation** indicators. ■ Opposes new **top-down mitigation targets** and fossil-fuel phase-out language. ■ Principle invoked: **CBDR-RC**.
Way Fwd	Push an **adaptation-finance window for mountain states** and Himalayan GLOF early-warning cooperation.
Concept	**Art. 9.1**: developed countries **shall provide** finance to developing countries. COP29 (Baku) set the **NCQG** at **$300 bn/yr by 2035**.



Ganga Water Treaty nears expiry; 'structured mechanism' in place: MEA

IR UKPSC: Prelims + Mains (International Relations)

Syllabus Linkage	India-neighbourhood relations; trans-boundary rivers; prelims pointers on **Farakka Barrage**.
Context	The MEA said a **structured mechanism** remains for the **1996 Ganga Water Treaty** with Bangladesh, weeks before it expires on **12 December 2026**. India has invited interim leader **Muhammad Yunus** to New Delhi.
Key Facts	■ Signed **12 Dec 1996** for **30 years**; shares lean-season (**1 Jan-31 May**) flows at **Farakka**. ■ Bilateral forum: **Joint Rivers Commission (1972)**. ■ Dhaka expects a short-term **automatic renewal**; India has not confirmed. ■ **Teesta** water-sharing remains pending.
Way Fwd	Renew with a **climate-adjusted flow formula** and joint basin data sharing.
Concept	The **Ganga** rises as the **Bhagirathi** at **Gaumukh (Gangotri glacier)** and becomes the Ganga at **Devprayag** after meeting the **Alaknanda**.

CCS clears 8 Next Generation Corvettes for the Navy

DEFENCE UKPSC: Prelims + Mains (Security & Defence)

Syllabus Linkage	Defence indigenisation, maritime security; prelims pointers on DPSU shipyards.
Context	The **Cabinet Committee on Security** cleared a project worth over **₹40,000 crore** for **8 Next Generation Corvettes**, to be built by **GRSE (Kolkata)** and **Goa Shipyard Ltd**; contracts follow.
Key Facts	■ Roles: **surveillance, escort, surface action, anti-submarine search & attack, coastal defence**. ■ About **2,000 t** each, speed about **30 knots**. ■ First ship targeted by **2030**. ■ **Rajnath Singh**: self-reliance needs **technological sovereignty**.
Way Fwd	Indigenise propulsion and sensors to raise **indigenous content** beyond hull fabrication.
Concept	**CCS** is chaired by the **PM**; procurement follows **DAP 2020** (AoN by **DAC**, chaired by the Defence Minister).

183rd seismological observatory opens at Kishtwar; 100 more planned

SCI-TECH UKPSC: Prelims + Mains (Science-Tech & Disaster Management)

Syllabus Linkage	Earthquake monitoring in the Himalaya; relevance for highly seismic Uttarakhand.
Context	MoS (Earth Sciences) **Dr Jitendra Singh** inaugurated India's **183rd seismological observatory** at **Kishtwar (J&K)**, streaming real-time data to the **National Center for Seismology**.
Key Facts	■ MoES plans **100 more** observatories. ■ Detection to improve from **M 3+** to **M 2.5+**. ■ **4 Doppler Weather Radars** in J&K by **2027**. ■ Alerts via the **BhooKamp** app.
Way Fwd	Densify the network in **Uttarakhand's Central Seismic Gap** and link it with **earthquake early-warning sirens**.
Concept	The revised **BIS seismic zonation (2025)** places the Himalayan arc in the new **Zone VI**; Uttarakhand has its own **earthquake early-warning (Bhudev) app**.

SECTION D — PRELIMS RAPID-FIRE

1. **Uttarakhand Police** to receive the **President's Police Colour** from **Amit Shah** in Dehradun on **6 Nov** — **16th** state force so honoured.	2. **Pantnagar Airport** (Udham Singh Nagar) is being upgraded to an **international** airport.
3. **IndiaAI Mission** released indigenous foundation models **EKA-1** and **Dhīr 2B / 5B**.	4. **CBD COP17** (Yerevan, Armenia) adopted the **Yerevan Pathway** for the **Kunming-Montreal GBF**; **COP18** in **Quito, 2028**.
5. **P.V. Sindhu** and **Lakshya Sen** won the **Hylo Open 2026** (BWF Super 500, Saarbrücken).	6. **Bharatiya Vayuyan Niyam, 2026** replaces the **Aircraft Rules, 1937** from **1 Jan 2027**.

SECTION E — PRACTICE CORNER (UKPSC PATTERN)

Q1. Consider the following pairs (Char Dham shrine – winter seat):
1. Gangotri – Mukhba
2. Kedarnath – Ukhimath
3. Yamunotri – Kharsali
4. Badrinath – Makkumath

How many of the above pairs are correctly matched?

(a) Only one
(b) Only two
(c) Only three
(d) All four

Answer: (c) — Badrinath's winter seats are **Pandukeshwar** and **Narsingh temple, Jyotirmath**; **Makkumath** is the winter seat of **Tungnath**.

Q2. With reference to the Ganga Water Treaty, consider the following statements:
1. It was signed between India and Bangladesh in 1996 for 30 years.
2. It governs sharing of flows at the Farakka Barrage during the lean season.
3. The Teesta river is covered under the same treaty.

Which of the statements given above are correct?

(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Answer: (a) — Teesta water-sharing is a **separate, pending** issue; the treaty covers only the **Ganga at Farakka** (lean season **1 Jan-31 May**).

MAINS PRACTICE: Recurrent high-altitude trekking accidents in Uttarakhand reveal gaps in adventure-tourism regulation. Discuss the challenges and suggest a framework balancing safety with livelihood. (Mains, 125 words)

Hint: Intro: **Kedartal 2026**, earlier **Sahastra Tal 2024**. Body: weather volatility, unlicensed operators, weak tracking, rescue limits above **4,000 m**. Way out: **weather-linked permits**, operator licensing, GPS beacons, **SDRF/NIM** training, insurance; conclude with sustainable tourism and **palayan** reduction.

ONE-LINE REVISION: Kedartal (4,912 m) tragedy → treks above 4,000 m suspended; Devbhoomi Parivar Portal + Vision-2047 (440 indicators); HC to Lamachaur, Haldwani; Badrinath closes 16 Nov; ₹2,800 cr Li-Ni scheme; COP31 Antalya 9-20 Nov; Ganga Treaty ends 12 Dec 2026.

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