CURRENT AFFAIRS — 25 NOVEMBER 2026

Wednesday, 25 November 2026 • Asia/Kolkata (IST) • Uttarakhand + National • UKPSC Prelims & Mains digest

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DAILY CURRENT AFFAIRS FOR UTTARAKHAND PCS

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- **Baini-Bhuli Yojana**: **₹20,000** in 2 instalments to **5.23 lakh** rural SHG women.
- First instalment **₹10,000** in **Dec 2026**; **₹523 crore** set aside.
- **28 Nov** = Uttarakhand **State Disaster Management Day** (Silkyara rescue, 2023).
- Mock drills and awareness drives across the state from **25–28 Nov**.
- Fire guts **33 houses** in **Pawani** village, **Mori** tehsil, **Uttarkashi**.
- **Dharchula–Darchula** motorable bridge inaugurated on the **Kali/Mahakali**.
- Foundation stone of **Banbasa ICP** (Champawat) laid virtually.
- **Hemkund Sahib ropeway**: **12.4 km**, **₹2,730.13 crore**, Parvatmala.
- RBI **D-SIB 2026**: SBI (**0.80%**), HDFC (**0.40%**), ICICI (**0.20%**).
- **Asia Power Index 2026**: India **3rd of 27**, score **40.5**.

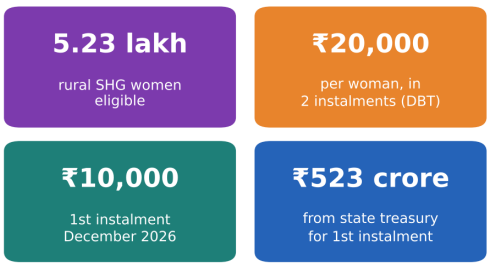
SECTION A — UTTARAKHAND SPECIAL

Baini-Bhuli Yojana: ₹20,000 each for 5.23 lakh rural SHG women

UTTARAKHAND — **UKPSC: Prelims + Mains (Economy & Social Justice — Uttarakhand)**

Syllabus Linkage	Uttarakhand welfare schemes; women empowerment; rural livelihoods (**DAY-NRLM**, **Lakhpati Didi**).
Context	On **24 November 2026**, CM **Pushkar Singh Dhami** announced the **Baini-Bhuli Yojana**, a cash-support scheme for rural women linked to **Self-Help Groups (SHGs)**, to be launched in **December 2026**.
Key Facts	■ **5.23 lakh** eligible rural SHG women will get **₹20,000** each in **two instalments** through **DBT**. ■ The first instalment of **₹10,000** reaches bank accounts in **December 2026**; **₹523 crore** has been allocated from the state treasury for it. ■ Rural Development Minister **Bharat Singh Chaudhary** said a separate scheme for **urban women** will follow. ■ The scheme builds on the state's **Lakhpati Didi** drive and the **Rural Livelihood Mission** network of SHGs.
Way Fwd	Link the cash support to SHG enterprise plans, market linkage and digital literacy so that transfers create lasting livelihoods in hill districts.
Concept	**'Baini-Bhuli'** are pahadi words for sisters. **DAY-NRLM** (launched **2011**, Ministry of Rural Development) organises poor rural women into SHGs; a **Lakhpati Didi** is an SHG member whose household earns at least **₹1 lakh** a year.

Baini-Bhuli Yojana — scheme in numbers

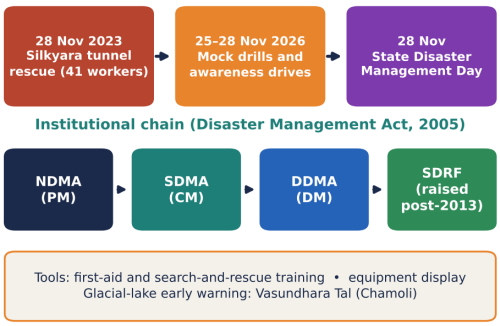


State Disaster Management Day on 28 Nov; statewide drills from 25 Nov

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

Syllabus Linkage	Disaster management in Uttarakhand; institutions (**USDMA**, **SDRF**); landslides, **GLOF** and tunnel safety.
Context	On the CM's direction, Uttarakhand will observe **State Disaster Management Day** every year on **28 November**. From **25 to 28 November 2026**, schools, offices, blocks and tehsils are holding **mock drills** and awareness programmes.
Key Facts	■ **28 November** marks the rescue of **41 workers** from the **Silkyara tunnel** (Uttarkashi) on **28 November 2023**. ■ Drills cover hospitals, schools, government offices, power projects, tunnels and crowded places; district-level events are held at headquarters on **28 Nov**. ■ Local volunteers get basic **first-aid** and **search-and-rescue** training; relief and rescue equipment is put on display. ■ Uttarakhand's first **glacial-lake early warning system** is at **Vasundhara Tal** (Chamoli), installed in **2026**.
Way Fwd	Use the day as an annual audit: test last-mile reach of early warnings, tunnel and hospital safety plans, and village volunteer teams.
Concept	**Disaster Management Act, 2005** → **NDMA** (chaired by PM), **SDMA** (CM), **DDMA** (DM). Uttarakhand raised its **SDRF** after the **2013 Kedarnath** disaster; the **Uttarakhand Landslide Mitigation and Management Centre** works on landslides.

Uttarakhand: from response to preparedness



Uttarkashi: fire razes 33 houses in Pawani village of Mori tehsil

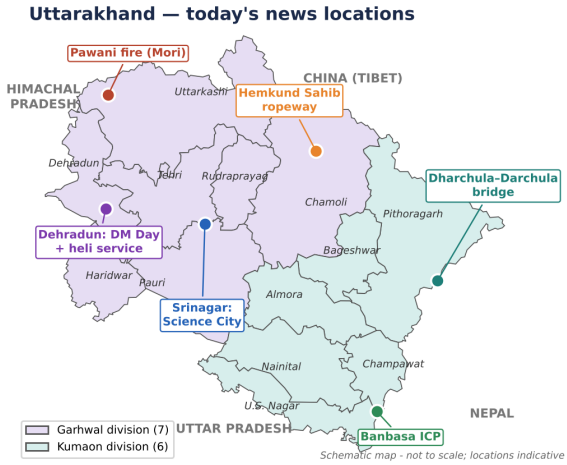
UTTARAKHAND UKPSC: Prelims + Mains (Geography & Disaster Management — Uttarakhand)

Syllabus Linkage	Man-made disasters in hill villages; traditional Himalayan architecture; relief norms under **SDRF**.
Context	A massive fire on **24 November 2026** destroyed **33 residential buildings** in **Pawani village** of **Mori tehsil**, **Uttarkashi** district. CM Dhami expressed grief and said relief will be given as per rules.
Key Facts	■ **33** houses were completely gutted and **13** were saved; the **panchayat building** and a **primary school** were damaged. No loss of life was reported. ■ **SDRF**, police, revenue, health and fire teams were deployed and relief material was sent. ■ Purola MLA **Durgeshwar Lal** met the CM and sought compensation based on actual losses.
Way Fwd	Fire-safety audits of wooden house clusters, village water tanks and extinguishers, and fire-retardant treatment that keeps the traditional design.
Concept	Villages of the upper **Tons–Yamuna** valleys have tightly packed **wood-and-stone** houses — earthquake-resilient (e.g., **Koti-Banal** style) but highly **fire-prone**. Relief is paid under **SDRF/NDRF norms**.

India–Nepal: Dharchula–Darchula bridge opened, Banbasa ICP foundation laid

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

Syllabus Linkage	India–Nepal relations; Uttarakhand's international border; border-area connectivity and trade.
Context	During Nepal PM **Balendra Shah**'s first bilateral visit (talks on **23 November 2026**), the two PMs **inaugurated** the motorable bridge linking **Dharchula** (Pithoragarh) with **Darchula** (Nepal) and virtually laid the **foundation stone** of the **Banbasa Integrated Check Post** (Champawat).
Key Facts	■ India announced a **₹15,000 crore** package for Nepal: a **₹3,500 crore** grant for post-disaster reconstruction and a **₹11,500 crore** line of credit for energy. ■ The leaders called for expediting the **Pancheshwar Multipurpose Project** on the Mahakali. ■ Other outcomes: the **Sarayu-Kamala Express** (Ayodhya–Janakpur), foundation of the **669 MW Lower Arun** hydro project, and a review of the **1950 Peace and Friendship Treaty** by mutual consent.
Way Fwd	Fast-track bridges and ICPs on the **Kali/Mahakali** to boost trade, pilgrim and tourist flows, along with border-village development.
Concept	The **Kali (Mahakali)** forms the India–Nepal boundary in Uttarakhand (**Treaty of Sugauli, 1816**); the **Mahakali Treaty (1996)** covers Pancheshwar. Districts bordering Nepal: **Pithoragarh, Champawat, Udham Singh Nagar**.



Hemkund Sahib ropeway to boost pilgrimage; Science City for Srinagar

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

Syllabus Linkage	Religious tourism; hill infrastructure (**Parvatmala**); protected areas of Chamoli.
Context	At **Guru Nanak Jayanti** (**557th Prakash Parv**) events in Khatima and Dehradun on **24 November 2026**, CM Dhami said the Centre-approved **Govindghat–Hemkund Sahib ropeway** will ease pilgrimage. He also announced a **Science City** for **Srinagar** and helicopter connectivity for Dehradun.
Key Facts	■ Ropeway: **12.4 km**, capital cost **₹2,730.13 crore**, built in **DBFOT** mode under **Parvatmala Pariyojana**; cleared by the Union Cabinet in **March 2025**. ■ It is meant for elderly, women and differently-abled pilgrims who now trek up from Govindghat. ■ The CM also mentioned a **Dharamshala** near **Reetha Sahib** (Champawat).
Way Fwd	Pair ropeways with carrying-capacity limits and waste management in the fragile valley next to the Valley of Flowers.
Concept	**Hemkund Sahib** (about **4,600 m**, Chamoli) lies near the **Valley of Flowers NP** — UNESCO World Heritage with **Nanda Devi NP** (Nanda Devi **1988**, extended **2005**). **Parvatmala** (Budget **2022-23**) is run under **MoRTH** by **NHLML**.

'Destination Uttarakhand' pitched at WAVES Film Bazaar, 57th IFFI Goa

UTTARAKHAND UKPSC: Prelims + Mains (Economy & Tourism — Uttarakhand)

Syllabus Linkage	State policies (**Film Policy 2024**); tourism-led growth; hill employment.
Context	At the **57th IFFI** in Goa, a panel 'Destination Uttarakhand: Where Nature Meets Cinematic Magic' at **WAVES Film Bazaar** promoted the state's **Film Policy 2024** and its shooting locations.
Key Facts	■ The policy offers a subsidy of up to **₹3 crore** for Hindi films, web series and TV serials, subject to conditions. ■ A **single-window** system and simple shooting permissions are run through the **Uttarakhand Film Development Council**. ■ Locations promoted: **Mussoorie, Landour, Nainital, Dehradun, Rishikesh, Haridwar** and the Garhwal–Kumaon hills.

Way Fwd	Link film tourism with homestays and local crews so that it creates jobs in the hills and helps check **palayan** (out-migration).
Concept	**IFFI** (International Film Festival of India) has been held in **Goa** since **2004**; **Film Bazaar** is its film market. Film tourism supports the state's tourism-led growth model.

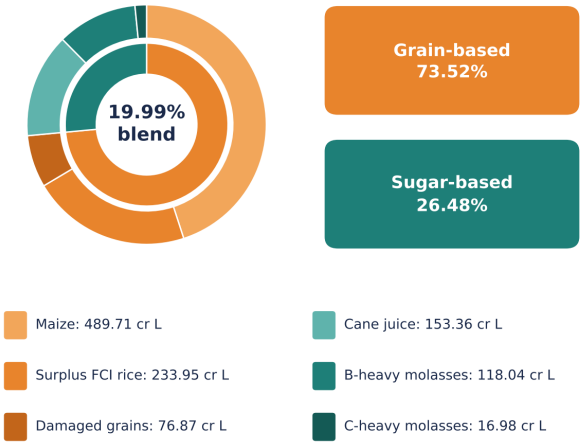
SECTION B — DATA POINT OF THE DAY

19.99%

Ethanol blending in petrol, Ethanol Supply Year 2025-26

1,134.36 crore litres blended against a requirement of **1,050 crore litres**; grain-based feedstock gave **73.52%** of supplies (maize about **45%**) and sugar-based **26.48%**; about **32.45 lakh tonnes** of sugar diverted (provisional data up to **31 October 2026**). The **E20** target is effectively met.

Ethanol supplies by feedstock, ESY 2025-26



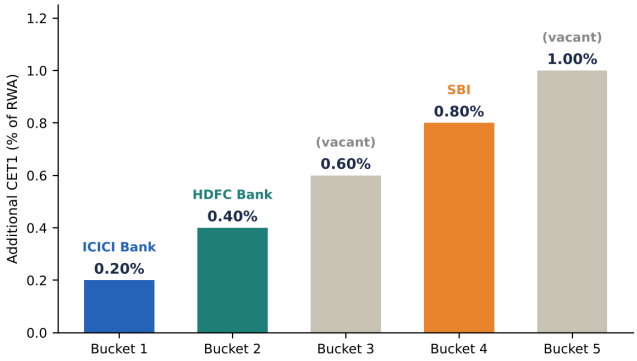
SECTION C — NATIONAL & WORLD

RBI retains SBI, HDFC Bank and ICICI Bank in 2026 D-SIB list

ECONOMY UKPSC: Prelims + Mains (Indian Economy — Banking)

Syllabus Linkage	Banking regulation; **Basel norms**; capital adequacy; financial stability.
Context	On **23 November 2026**, RBI released the **2026 list of Domestic Systemically Important Banks** (data as of **31 March 2026**); all three banks stay in the same buckets as in 2025.
Key Facts	■ **SBI – Bucket 4**: additional **CET1** of **0.80%** of risk-weighted assets. ■ **HDFC Bank – Bucket 2**: **0.40%**; **ICICI Bank – Bucket 1**: **0.20%**. ■ The surcharge is over and above the **Capital Conservation Buffer**. ■ Framework issued on **22 July 2014** (updated **28 December 2023**); SBI and ICICI listed since **2015**, HDFC Bank since **2017**.
Way Fwd	Extra capital for 'too-big-to-fail' banks protects depositors; supervision and resolution planning must keep pace with their growth.
Concept	A **D-SIB** is a bank whose failure would disrupt the economy. The systemic score uses **size, interconnectedness, substitutability and complexity** (Basel Committee approach). Five buckets carry surcharges from **0.20% to 1.00%**.

RBI D-SIB list 2026: bucket-wise capital surcharge

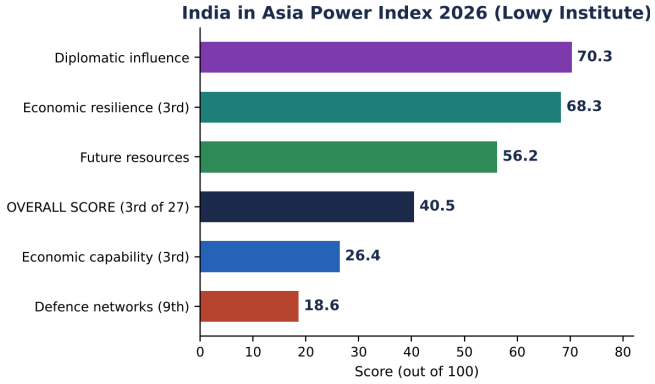


Asia Power Index 2026: India retains 3rd rank with score of 40.5

REPORT UKPSC: Prelims + Mains (International Relations)

Syllabus Linkage	India's global standing; important reports and indices; India–China balance in Asia.
Context	The Sydney-based **Lowy Institute**'s **Asia Power Index 2026** (released **23 November 2026**) ranked India **3rd of 27** countries — the only **'Major Power'** apart from the US and China.
Key Facts	■ Overall score **40.5** (up); the India–China gap is the **narrowest since 2018**, though China is still **80%** more powerful. ■ India's strongest measure is **Diplomatic influence (70.3)**; **Economic resilience** is **68.3** (3rd). ■ **Defence networks 18.6** (9th, up two places); **Investment attractiveness** ranked **2nd**. ■ PM **Modi** was ranked the **2nd** most influential leader in Asia, behind **Xi Jinping**.
Way Fwd	Turn diplomatic weight into deeper defence partnerships and stronger economic links across Asia.
Concept	The index was launched in **2018** (India 4th then); India overtook **Japan** for 3rd place in **2024**. It scores countries on **8** thematic measures.

India in Asia Power Index 2026 (Lowy Institute)



COP31 at Antalya ends without the 'Antalya pact' cover decision

ENVIRONMENT UKPSC: Prelims + Mains (Environment & Ecology)

Syllabus Linkage	Climate change negotiations; **UNFCCC**, **Paris Agreement**; adaptation finance for Himalayan states.
Context	**COP31** (Antalya, **Türkiye**, **9–22 November 2026**) closed nearly **50 hours** late — the longest COP so far — without adopting the draft cover decision, which did not mention fossil fuels.

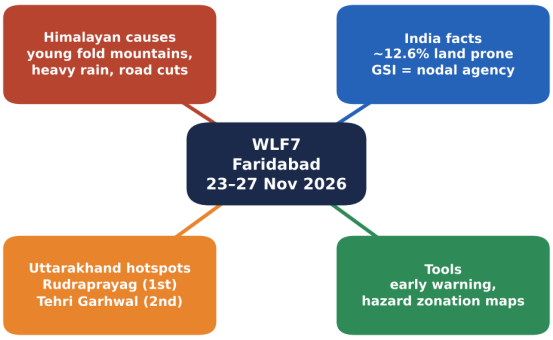
Key Facts	■ At least **32** countries rejected the cover text; the **EU** objected that it did not even mention fossil fuels. ■ Consensus was reached on the **Just Transition Work Programme**, the **Global Goal on Adaptation**, the climate finance work programme and **carbon markets (Article 6)**. ■ India, speaking for the **LMDCs**, said the cover decision took attention away from mandated agenda items. ■ Presidency: **Türkiye** with **Australia** leading negotiations; **COP32** will be in **Addis Ababa, Ethiopia**.
Way Fwd	India should press for predictable, grant-based adaptation finance — vital for disaster-prone Himalayan states like Uttarakhand.
Concept	**UNFCCC** was adopted at the **Rio Earth Summit (1992)**; the **Paris Agreement** came in **2015**. India's **Net Zero by 2070** target was announced at **COP26, Glasgow** (Panchamrit). **LMDC** = Like-Minded Developing Countries.

7th World Landslide Forum — first in India — under way at Faridabad

SCI-TECH **UKPSC: Prelims + Mains (Geography & Disaster Management)**

Syllabus Linkage	Landslides and mass movement; disaster risk reduction; Uttarakhand's landslide-prone districts.
Context	The **7th World Landslide Forum (WLF7)** is being held from **23 to 27 November 2026** at Amrita Vishwa Vidyapeetham, **Faridabad** — the first time in India — under the **International Consortium on Landslides (ICL)**.
Key Facts	■ Theme: '**Landslide Science and Practice for Safe and Resilient Communities**'. ■ Indian partners include **GSI, NDMA, DST, NIDM** and **ISRO**; the forum is held in collaboration with **UNESCO**. ■ Over **1,900** authors from **75+** countries are taking part. ■ The forum is held every **3 years** since **2008 (Tokyo)**; WLF6 was in **Florence (2023)**.
Way Fwd	Scale up landslide early warning in Uttarakhand's worst-hit districts such as **Rudraprayag** and **Tehri**.
Concept	GSI estimates about **12.6%** of India's land (about **0.42 million sq km**) is landslide-prone; **GSI** is the nodal agency for landslides. The ISRO-NRSC **Landslide Atlas of India (2023)** ranked **Rudraprayag** 1st and **Tehri Garhwal** 2nd by landslide density.

Landslides: the big picture



SECTION D — PRELIMS RAPID-FIRE

Topic	Quick fact
Disaster Mgmt Day	Uttarakhand observes it on **28 Nov**, the day **41 workers** were rescued from **Silkyara** tunnel in **2023**.
Kali / Mahakali	**Dharchula** (Pithoragarh) faces **Darchula** (Nepal) across the river; boundary set by **Sugauli Treaty, 1816**.
Banbasa ICP	New **Integrated Check Post** on the Indo-Nepal border in **Champawat** district.
Ethanol	India's blending in ESY 2025-26: **19.99%**; national target **E20**.
COP32	Next UN climate summit: **Addis Ababa, Ethiopia**.
Asia Power Index	**Lowy Institute** (Sydney); India **3rd of 27**, score **40.5**.

SECTION E — PRACTICE CORNER

Prelims MCQs

Q1. With reference to RBI's 2026 list of Domestic Systemically Important Banks (D-SIBs), consider the following statements:
1. SBI is in Bucket 4 and must hold an additional CET1 of 0.80% of risk-weighted assets.
2. HDFC Bank has been placed in the highest bucket of the framework.
3. RBI first issued the D-SIB framework in 2014.
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) — SBI is in Bucket 4 (0.80%), so 1 is correct. HDFC Bank is in Bucket 2 (0.40%); the highest bucket (Bucket 5) is empty, so 2 is wrong. The framework was issued on 22 July 2014, so 3 is correct.

Q2. Dharchula in Uttarakhand and Darchula in Nepal, recently linked by a new motorable bridge, lie on the banks of which river?
(a) Alaknanda
(b) Kali (Mahakali)
(c) Tons
(d) Ramganga

Answer: (b) — Dharchula (Pithoragarh) and Darchula (Nepal) face each other across the Kali (Mahakali), which forms the India–Nepal boundary in Uttarakhand under the Treaty of Sugauli (1816).

Mains Practice Question

Uttarakhand is shifting its disaster policy from response to preparedness. Discuss with reference to the State Disaster Management Day, glacial-lake early warning and landslide risk reduction. (150 words)

Hint: Intro: 28 Nov Disaster Management Day (Silkyara 2023) → body: drills and volunteer training, SDRF/SDMA chain, Vasundhara Tal early warning, Rudraprayag–Tehri landslide hotspots, WLF7 (first in India), fire risk in wooden villages (Pawani) → gaps: last-mile warning, funds, local capacity → conclusion: community-based, science-led resilience.

ONE-LINE REVISION: 28 Nov = UK Disaster Mgmt Day (Silkyara) | Baini-Bhuli: **₹20,000** × **5.23 lakh** women | D-SIB: SBI **0.80%** | Asia Power Index: India **3rd** (**40.5**) | Ethanol **19.99%** | COP32: **Addis Ababa**

Compiled & simplified by the StudyForGS.com Research Team
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