CURRENT AFFAIRS — 12 Nov 2026

Thursday, 12 November 2026 • Asia/Kolkata (IST) • Prelims + Mains GS-wise digest

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DAILY CURRENT AFFAIRS FOR UPSC CSE

TODAY AT A GLANCE — 10 THINGS TO REMEMBER

- **CGFMU** (Mudra guarantee) extended to **31 Mar 2031**; corpus **₹5,000 cr**, fee cut to **0.75%**.
- **NBS Rabi 2026-27**: **₹62,370 cr**; Nitrogen **₹94.21/kg**; DAP stays **₹1,350/bag**.
- **PLFS Jul–Sep 2026**: unemployment **5.1%** (from 5.4%); LFPR **55.5%**.
- Deepavali: **375 of 551** stations logged PM2.5 peaks of **≥250 µg/m³**.
- Gravitational-wave catalogue now **390** candidate events; **LIGO-India** at **Hingoli**.
- **IMNEX-26** (8th) at **Visakhapatnam**; **Naseem Al Bahr** (15th) with **Oman**.
- SC: **parents' salary alone** cannot decide **OBC creamy layer**.
- Karnataka files **SLP** against HC verdict on **56%** SC/ST quota hike.
- Visa regime: main categories **13 → 9**; Tourist Visa becomes **Visitor Visa**.
- **Yuge Yugeen Bharat Museum** ₹3,230 cr; **Navi Mumbai** tops Swachh Survekshan.

SECTION A • GS-III: ECONOMY, ENVIRONMENT, SCIENCE & TECH, SECURITY

1. Cabinet extends Mudra credit guarantee fund (CGFMU) till 2031; Stand-Up India continued

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS-III: Inclusive growth, MSMEs, financial inclusion | Prelims: PMMY loan limits, CGFMU, NCGTC, Stand-Up India
Context	On **11 November 2026** the Union Cabinet approved continuation of the **Credit Guarantee Fund for Micro Units (CGFMU)** for **five years, till 31 March 2031**, with a corpus of **₹5,000 crore**, and also cleared continuation of the **Stand-Up India** scheme for SC, ST and women entrepreneurs.
Key Facts	■ Corpus of **₹5,000 crore** is expected to back **₹12.6 lakh crore** of **PMMY (Mudra)** loans over five years. ■ Annual guarantee fee cut from **1% to 0.75%**; **SHG** loans unchanged at **0.25% (first year)** and **0.50% (later years)**. ■ Covers collateral-free **PMMY loans up to ₹20 lakh**; trustee is **NCGTC (National Credit Guarantee Trustee Company)**; CGFMU began in **January 2016**. ■ **Stand-Up India** (launched **5 April 2016**) gives bank loans of **₹10 lakh to ₹1 crore** for **greenfield** units — at least one **SC/ST** and one **woman** borrower per bank branch.
Way Fwd	Faster claim settlement, digital credit scoring of first-time borrowers and close tracking of NPAs in the **Tarun** and **Tarun Plus** slabs will decide the real impact.
Concept	**Credit guarantee** = a Govt-backed trust promises to bear part of the lender's loss on default, so banks lend **without collateral**. PMMY slabs: **Shishu (up to ₹50,000)**, **Kishore (₹50,000–5 lakh)**, **Tarun (₹5–10 lakh)**, **Tarun Plus (₹10–20 lakh)**.

CGFMU (Mudra guarantee) — extension at a glance

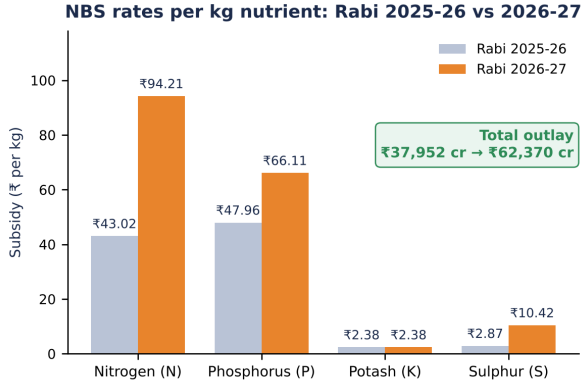
₹5,000 cr Corpus approved	**₹12.6 lakh cr** PMMY loans to be backed
1% → 0.75% Annual guarantee fee	**31 Mar 2031** Valid for 5 years

2. Cabinet approves ₹62,370-crore nutrient-based subsidy for Rabi 2026-27

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS-III: Agricultural inputs and subsidies, fiscal policy | Prelims: NBS scheme, N-P-K-S rates, DAP price
Context	The Cabinet fixed **Nutrient Based Subsidy (NBS)** rates on **Phosphatic & Potassic (P&K)** fertilisers for **Rabi 2026-27 (1 Oct 2026 – 31 Mar 2027)** at a tentative cost of **₹62,370.02 crore** — about **₹24,417.73 crore (~64%)** more than Rabi 2025-26 — as global fertiliser and input prices stay high.
Key Facts	■ Per-kg rates: **Nitrogen ₹94.21**, **Phosphorus ₹66.11**, **Potash ₹2.38**, **Sulphur ₹10.42**. ■ Steepest jump in **sulphur** (from **₹2.87**, over **260%**); nitrogen up about **119%** and phosphorus about **38%** over Rabi 2025-26. ■ **DAP** retail price kept unchanged at **₹1,350 per 50-kg bag**. ■ With the Kharif 2026-27 allocation of **₹41,534 crore**, the FY27 NBS outlay crosses **₹1 lakh crore**, far above the Budget Estimate. ■ NBS in force since **1 April 2010**; **urea is outside NBS** (its MRP is fixed by the Government).
Way Fwd	Long-term import contracts and joint ventures abroad, nano-fertilisers and moving urea to a nutrient-based regime can correct the skewed **N:P:K** use (ideal **4:2:1**).
Concept	Under **NBS**, a **fixed subsidy per kg of nutrient** (N, P, K, S) is paid to companies and the **MRP is decontrolled** — unlike urea, where the Govt fixes the MRP and pays the gap. Fertiliser subsidy is **revenue expenditure**.

NBS rates per kg nutrient: Rabi 2025-26 vs 2026-27

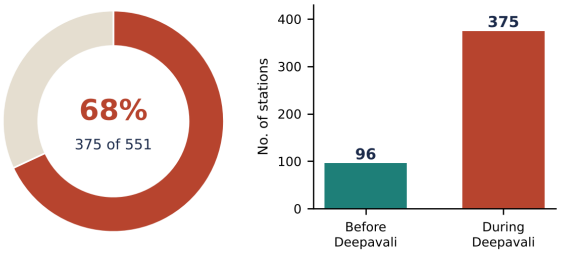


3. Deepavali smog: about 70% of monitoring stations logged 'severe' PM2.5 peaks

[ENVIRONMENT] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS-III: Environmental pollution and degradation | Prelims: PM2.5, CAAQMS, NCAP, GRAP, WHO guidelines
Context	An analysis of official air-quality data shows that during Deepavali **375 of 551 reporting stations (~70%)** recorded hourly **PM2.5 peaks of 250 µg/m³ or more**, up from **96 stations** before the festival; Delhi's AQI is still in the **'very poor'** band.
Key Facts	■ High readings spread across **Delhi, Maharashtra, Uttar Pradesh, Rajasthan, Haryana, Madhya Pradesh, Gujarat and Andhra Pradesh**. ■ Only **571 of 634** continuous stations were working; in **Tamil Nadu** just **9 of 37** reported PM2.5. ■ Some analysers have an upper limit of **1,000 µg/m³**, so readings went missing at peak pollution — a **data-gap** concern. ■ **WHO (2021)** 24-hour PM2.5 guideline is **15 µg/m³**; the 250 mark here is an **hourly peak**, not India's daily AQI band.
Way Fwd	Upgrade and maintain sensors, publish reasons for data gaps, enforce **green-cracker** norms and take **airshed-level** action across State borders.
Concept	**PM2.5** = particles **≤2.5 micrometres** that reach deep into lungs and blood. Legal base: **Air (Prevention and Control of Pollution) Act, 1981**; **NCAP (2019)** drives city-level reduction; **GRAP** = graded emergency steps in Delhi-NCR.

Stations with hourly PM2.5 peak ≥250 µg/m³



WHO 24-hr guideline: 15 µg/m³ • Only 571 of 634 stations were operational

4. Gravitational-wave catalogue grows to 390 candidate events

[SCI-TECH] COMMON: Prelims + Mains GS3

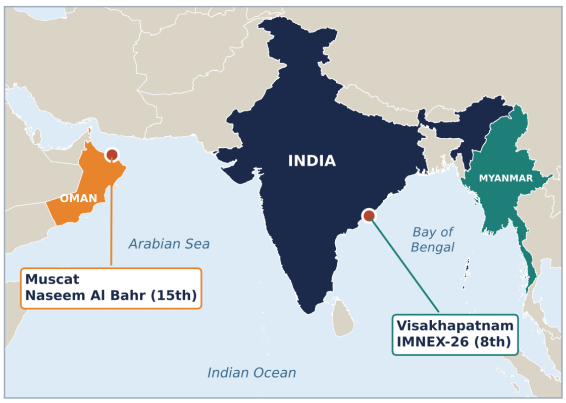
Syllabus Linkage	GS-III: Science & Technology — astrophysics, mega-science projects | Prelims: LIGO, Virgo, KAGRA, LIGO-India
Context	The **LIGO–Virgo–KAGRA** collaboration has released an expanded catalogue of **390 candidate gravitational-wave events**, allowing population-level study of **black-hole masses and spins**; **LIGO-India** will sharpen sky localisation once it is ready.
Key Facts	■ Gravitational waves are ripples in **spacetime**, predicted by **Einstein's General Theory of Relativity (1915)**, travelling at the **speed of light**. ■ First direct detection in **2015** (announced 2016) — a **binary black-hole merger**. ■ Detectors: **LIGO** (USA, two sites), **Virgo** (Italy), **KAGRA** (Japan) — laser **interferometers** that sense tiny changes in arm length. ■ **LIGO-India** at **Hingoli, Maharashtra**, expected around **2030**, adds a distant baseline for **triangulation**.
Way Fwd	Timely completion of LIGO-India and building Indian strength in **precision optics, ultra-high vacuum and data science**.
Concept	**Chirp** = rising frequency as two compact objects spiral in; **ringdown** = fading signal after the merger. Other mega-science projects with India: **Thirty Meter Telescope, Square Kilometre Array, ITER**.

5. Navy drills east and west: IMNEX-26 with Myanmar, Naseem Al Bahr with Oman

[DEFENCE] COMMON: Prelims + Mains GS2/GS3

Syllabus Linkage	GS-II/III: India and its neighbourhood, maritime security | Prelims: exercise names, partners, venues, ships
Context	The **8th India–Myanmar Naval Exercise (IMNEX-26)** is under way at **Visakhapatnam (10–14 Nov 2026)**, while the **15th edition of Naseem Al Bahr ('Sea Breeze')** with the **Royal Navy of Oman** concluded off **Muscat** on **11 Nov**.
Key Facts	■ IMNEX-26: Myanmar's **UMS King Sin Phyu Shin** with **INS Rana** and **INS Sumedha**; opening ceremony onboard **INS Rana**; harbour phase followed by sea phase. ■ Naseem Al Bahr: **INS Surat** (Project **15B** destroyer) reached Muscat on **8 Nov**; a **Coordinated Patrol (CORPAT)** follows the exercise. ■ Naseem Al Bahr series began in **1993**; the India–Oman Army exercise is **Al Najah**. ■ Both are linked to India's **MAHASAGAR** vision; Myanmar is also central to **Act East** and **Neighbourhood First**.
Way Fwd	Turn drills into regular **CORPATs, hydrography and maritime-domain-awareness data-sharing**, and keep Myanmar engaged despite its internal turmoil.
Concept	**MAHASAGAR** = **Mutual and Holistic Advancement for Security and Growth Across Regions** (2025, successor to **SAGAR, 2015**). Other India–Myanmar formats: **IMCOR** (coordinated patrol), **IMBAX** (army).

Navy's twin exercises — west & east

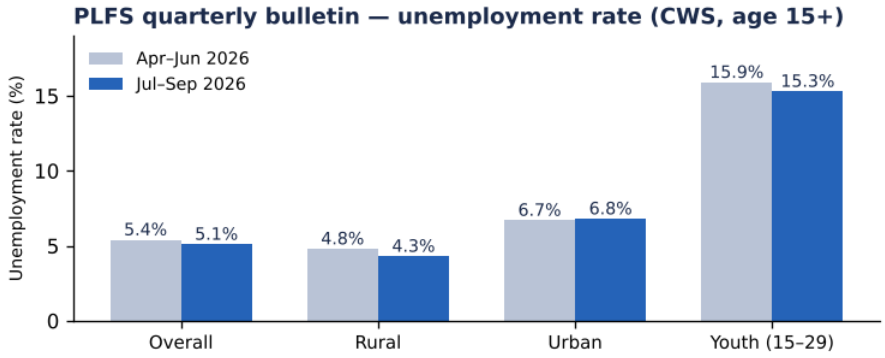


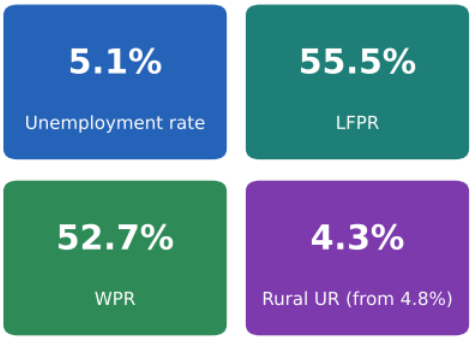
Map not to scale; boundaries as per India's official position

SECTION B • ECONOMY DATA POINT OF THE DAY

5.1%
Unemployment rate (15+ years), PLFS July–September 2026

Down from **5.4%** in April–June 2026; **rural 4.3%** (from 4.8%), **urban 6.8%** (from 6.7%); **LFPR 55.5%**, **WPR 52.7%**; youth (15–29) unemployment **15.3%** (from 15.9%). Measured on **Current Weekly Status (CWS)** by the **NSO, MoSPI**.





SECTION C • GS-II: GOVERNANCE, POLITY, IR & SOCIETY (+ GS-I CULTURE)

6. Supreme Court clarifies OBC creamy-layer ruling: salary alone is not the test

[POLITY] **COMMON: Prelims + Mains GS2**

Syllabus Linkage	GS-II: Reservation, judiciary, welfare of vulnerable sections | Prelims: Art. 15(4), 16(4), Indra Sawhney, creamy-layer ceiling
Context	The **Supreme Court** reaffirmed (on **6 Nov 2026**) its **11 March 2026** ruling that **parents' salary alone cannot decide OBC creamy-layer status**, and clarified that settled appointments will not be reopened while pending and future cases must follow the corrected test.
Key Facts	■ Creamy-layer exclusion flows from **Indra Sawhney v. Union of India (1992)**; criteria laid down in the **DoPT Office Memorandum of 1993**. ■ Income/wealth test ceiling is **₹8 lakh a year** (revised in **2017**); **salary and agricultural income are excluded** from this calculation. ■ Children of **PSU employees** cannot be excluded merely because salary crosses the limit — **equivalence of posts** with Govt posts matters. ■ No blanket reopening of completed selections; Govt given **two more months** to comply; relevant for **CSE 2025** service allocation.
Way Fwd	Notify clear **post-equivalence** tables for PSUs, banks and the private sector, plus a **time-bound grievance** system for NCL certificates.
Concept	**Art. 15(4)** and **16(4)** enable special provisions and reservation for backward classes; **Art. 340** — Backward Classes Commission; the **102nd Amendment (2018)** gave constitutional status to the **NCBC (Art. 338B)**.

7. Karnataka moves SC against High Court verdict scrapping SC/ST quota hike

[POLITY] **COMMON: Prelims + Mains GS2**

Syllabus Linkage	GS-II: Federalism and reservation, judicial review | Prelims: 50% ceiling, Ninth Schedule, Art. 136
Context	Karnataka has filed a **Special Leave Petition (SLP)** in the Supreme Court against the High Court ruling of **12 Oct 2026** that struck down the hike in **SC reservation from 15% to 17%** and **ST reservation from 3% to 7%**.
Key Facts	■ With **OBC at 32%**, the hike took total reservation to **56%**, breaching the **50% ceiling** set in **Indra Sawhney (1992)**. ■ HC struck down **Sections 3 and 4** of the **Karnataka SC and ST (Reservation) Act, 2022**, in force from **12 Jan 2023**. ■ The hike rested on the **Justice H.N. Nagamohan Das Commission**; the State argued that **over 90%** of its people are SC/ST/OBC. ■ Contrast: **Tamil Nadu's 69%** quota law is placed in the **Ninth Schedule** (**76th Amendment, 1994**).
Way Fwd	Any breach of 50% needs **quantifiable data** on backwardness and inadequate representation and must meet the **'extraordinary circumstances'** test.
Concept	**SLP — Art. 136**: the SC's discretionary power to grant special leave to appeal against any court or tribunal order. **EWS 10% (103rd Amendment)** was upheld in **Janhit Abhiyan (2022)**; the Court held the 50% cap governs backward-class quotas.

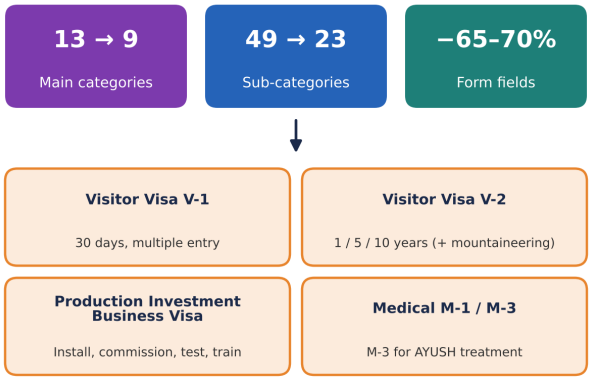
8. Home Ministry overhauls visa regime: 13 main categories cut to nine

[POLITY] **COMMON: Prelims + Mains GS2/GS3**

Syllabus Linkage	GS-II: Government policies and interventions; GS-III: tourism, ease of doing business | Prelims: visa categories, AYUSH visa
Context	The **Ministry of Home Affairs** has simplified the visa system — **main categories cut from 13 to 9**, **sub-categories from 49 to 23**, and application forms shortened by **65–70%** — while upgrading IT systems to roll it out.
Key Facts	■ **Tourist Visa renamed 'Visitor Visa'**: **V-1** valid **30 days, multiple entry** (tourism, business meetings, medical consultation, short courses); **V-2** for **1, 5 or 10 years**, also covering **mountaineering**. ■ New **Production Investment Business Visa** for foreign engineers and technicians doing **machinery installation, commissioning, testing and training**. ■ Medical: **M-1** (conventional medicine) and **M-3** (**AYUSH** treatment) — generally **1 year, multiple entry**. ■ Aims: **ease of doing business**, **medical value travel**, tourism and **Make in India** technology transfer.

Way Fwd	Simplification must go with robust **biometric and identity checks**, multilingual portals and coordination among MHA, the **Bureau of Immigration** and missions abroad.
Concept	Entry and stay of foreigners is now governed by the **Immigration and Foreigners Act, 2025**, which replaced the **Foreigners Act, 1946** and older laws; India's **e-Visa** journey began in **2014**.

Visa regime overhaul — what changes



9. Cabinet clears ₹3,230-crore Yuge Yugeen Bharat Museum; ASI moves to protect Raniwas Mound

[SOCIETY] **COMMON: Prelims + Mains GS1**

Syllabus Linkage	GS-I: Indian art and culture, heritage conservation | Prelims: North and South Block, ASI, AMASR Act, Kesariya
Context	The **CCEA** approved the **Yuge Yugeen Bharat Museum (YYBM)** through **adaptive reuse** of the historic **North and South Block** complex in New Delhi at **₹3,230 crore**; separately, the **ASI** has begun the process to declare the **Raniwas Mound** in **East Champaran, Bihar** a monument of **national importance**.
Key Facts	■ YYBM: built-up area about **1,78,509 sq m**, pitched as the **world's largest display area**; designed for **1 crore visitors a year**. ■ Announced by the PM on **18 May 2023**; the first gallery, on **'Adornment'**, is expected in **late 2027**; cost appraised by the **Public Investment Board**. ■ Raniwas Mound: about **1.63 acres**, north-east of the **Kesariya Stupa**; believed to hold a **Buddhist vihara**; examined by **Alexander Cunningham**. ■ Protection under the **AMASR Act, 1958**; the **ASI** (set up in **1861**) works under the **Ministry of Culture**.
Way Fwd	Careful conservation of the **Herbert Baker**-designed blocks, transparent shifting of offices, and linking Raniwas to the **Buddhist circuit** with local participation.
Concept	**Adaptive reuse** = giving a heritage building a new use while keeping its character. The North and South Blocks are part of the **Central Vista** redevelopment; **Kesariya Stupa** is among the tallest Buddhist stupas in India.

10. Swachh Survekshan 2025-26: Navi Mumbai ends Indore's eight-year reign

[REPORT] **COMMON: Prelims + Mains GS2**

Syllabus Linkage	GS-II: Government schemes, urban local bodies; GS-III: solid waste management | Prelims: SBM-U, Super Swachh League
Context	President **Droupadi Murmu** presented the **Swachh Survekshan 2025-26** awards in New Delhi on **11 Nov 2026**; **Navi Mumbai** topped the **Super Swachh League**, followed by **Surat** and **Vijayawada**.
Key Facts	■ **Indore**, the cleanest city for **eight consecutive years**, did not retain the top spot. ■ Cleanest **Himalayan city**: **Rudrapur (Uttarakhand)**, followed by **Jammu** and **Shopian**. ■ **Super Swachh League** = cities ranked in the top three at least once in the last three years and still in the **top 20%** of their population category. ■ Survey run under **Swachh Bharat Mission–Urban (SBM-U)** by the **Ministry of Housing and Urban Affairs**; first edition in **2016** covered **73 cities**.
Way Fwd	Shift the focus from rankings to **source segregation, legacy-dumpsite remediation** and the safety and dignity of **safai mitras**.
Concept	**SBM-U 2.0 (2021–26)** aims at **'Garbage Free Cities'**; Swachh Survekshan is billed as the **world's largest urban sanitation survey**.

11. India, France hold first Dialogue on Economic Security and Critical Technologies

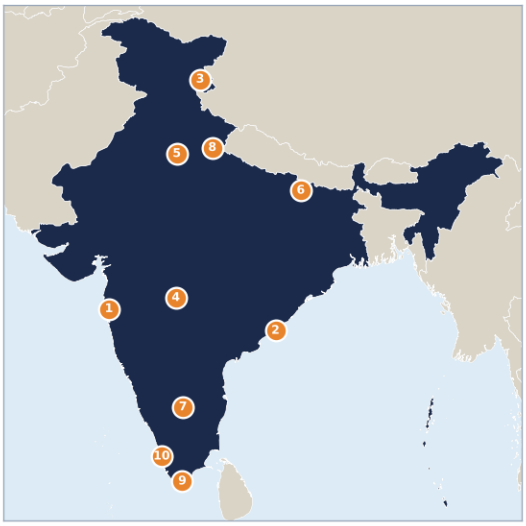
[IR] **COMMON: Prelims + Mains GS2**

Syllabus Linkage	GS-II: Bilateral relations, agreements affecting India's interests | Prelims: India–France dialogues, Horizon 2047, Rafale-M
Context	Foreign Secretary **Vikram Misri** led the **first India–France Dialogue on Economic Security and Critical Technologies** and the **3rd Strategic Dialogue on Space** in **Paris** this week, focusing on **resilient supply chains**.
Key Facts	■ Focus areas: **critical minerals, semiconductors, cybersecurity, energy** and supply-chain resilience. ■ The dialogue was agreed in **2026** when ties were raised to a **'Special Global Strategic Partnership'**, along with the **Innovation Roadmap 2030**. ■ France is India's **second-largest arms supplier**; India is buying **26 Rafale-M** jets for the Navy. ■ Long-term framework: **Horizon 2047** roadmap (**2023**) covering defence, space, civil nuclear, climate and people-to-people ties.
Way Fwd	Convert the dialogue into joint **critical-mineral processing, chip-supply** and **space-industry** projects, and co-development of engines and defence platforms.
Concept	**Economic security** = shielding an economy from coercion and supply shocks (**de-risking**). The India–France **Strategic Partnership of 1998** was India's **first** such partnership.

12. Nasha Mukt Bharat Abhiyaan at six: from awareness drive to demand-reduction framework

[HEALTH] **COMMON: Prelims + Mains GS2**

Syllabus Linkage	GS-II: Health, welfare schemes for vulnerable sections; GS-III: drug trafficking | Prelims: NMBA, NDPS Act, Seventh Schedule entries
Context	The **Nasha Mukt Bharat Abhiyaan (NMBA)**, launched on **15 August 2020** by the **Ministry of Social Justice and Empowerment**, has completed six years and is now positioned as India's main **drug-demand-reduction** platform.
Key Facts	■ Outreach crossed **34.54 crore** citizens, including **13.70 crore youth** and **10.64 crore women** (September 2026 figures). ■ Three-pronged approach: **supply curb (NCB), outreach and awareness (MoSJE)** and **treatment (health system)**. ■ Grassroots volunteers are called **'Nasha Mukti Mitr'**; focus on schools, colleges and **Panchayati Raj** institutions. ■ Seventh Schedule: **public health — State List Entry 6**; **drugs and poisons — Concurrent List Entry 19**; **opium** for export — **Union List Entry 59**.
Way Fwd	Expand district-level **de-addiction and counselling** capacity, link with **Tele-MANAS** and school curricula, and reduce stigma around treatment.
Concept	**NDPS Act, 1985** governs narcotic drugs; **Art. 47 (DPSP)** asks the State to prohibit intoxicating drinks and drugs injurious to health; the **Narcotics Control Bureau** was set up in **1986**.



Map not to scale; boundaries as per India's official position

Fig: India in News locator (linked to item 9 and today's location-based facts)

SECTION D • PRELIMS RAPID-FIRE

1. **Haj Agreement-2027** signed in **Jeddah**; India's pilgrim quota fixed at **1,75,025** (unchanged since 2025).	4. Defence Ministry signed a **₹498.58 crore** contract with **Cochin Shipyard** for refit and re-powering of **INS Betwa**.
2. IAF **IL-76** landed at **Mudh-Nyoma** airbase, eastern Ladakh — about **13,700 ft**, runway ~**2.7 km**, upgraded by **BRO (Project Himank)**.	5. **RBI** issued **Master Directions on Cyber Resilience** for **non-bank Payment System Operators (PSOs)**.
3. **ISRO** completed a **200-second** flight acceptance test of the cryogenic engine for **GSLV-F19 (NVS-04)** at **Mahendragiri, Tamil Nadu**.	6. **IRDAI** set up **two working groups** to frame a **risk-based capital (RBC)** regime aligned with **Ind-AS**.

SECTION E • PRACTICE CORNER

PRELIMS MCQs

Q1. With reference to the Credit Guarantee Fund for Micro Units (CGFMU), recently extended by the Union Cabinet, consider the following statements: 1. It covers loans up to ₹20 lakh under the Pradhan Mantri Mudra Yojana. 2. The annual guarantee fee has been reduced to 0.75%. 3. The Small Industries Development Bank of India is its trustee. 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) — CGFMU covers **PMMY loans up to ₹20 lakh** and the fee is cut from **1% to 0.75%**. Its trustee is the **National Credit Guarantee Trustee Company (NCGTC)**, not SIDBI, so statement 3 is wrong.

Q2. Which one of the following fertilisers is NOT covered under the Nutrient Based Subsidy (NBS) scheme?

(a) Di-ammonium Phosphate (DAP)
(b) Muriate of Potash (MOP)
(c) Urea
(d) NPKS complex fertilisers

Answer: (c) — NBS (since **1 April 2010**) covers **P&K fertilisers** such as **DAP, MOP and NPKS** grades. **Urea** is outside NBS — its MRP is fixed by the Government and the gap is paid as subsidy.

MAINS PRACTICE (GS-II)

States breaching the 50% reservation ceiling have repeatedly faced judicial scrutiny. Examine the constitutional position on the ceiling and discuss whether a quantified-data approach can reconcile social justice with equality of opportunity. (250 words, 15 marks)

Hint: Intro: **Indra Sawhney (1992)** 50% rule with the **'extraordinary circumstances'** exception. Body: **Karnataka 56%** case, **Maratha quota (2021)**, **Tamil Nadu 69%** and the **Ninth Schedule** (**I.R. Coelho, 2007**), **EWS** (**Janhit Abhiyan, 2022**), creamy-layer exclusion. Way forward: credible caste and representation data, periodic review, exit of the creamy layer. Conclude with **substantive equality**.

ONE-LINE REVISION: CGFMU → **2031** @ **0.75%** fee | NBS Rabi **₹62,370 cr**, DAP **₹1,350** | UR **5.1%** | **IMNEX-26** Vizag + **Naseem Al Bahr** Oman | Visa **13 → 9** | YYBM **₹3,230 cr** | **Navi Mumbai** No. 1

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