CURRENT AFFAIRS — 25 NOVEMBER 2026

Wednesday, 25 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

- RBI draft: **Stop Switch** blocks all future outward debits; **Trusted Person** must approve within **1 hour**.
- RBI **2026 D-SIB** list: **SBI (Bucket 4, 0.80%)**, **HDFC Bank (Bucket 2, 0.40%)**, **ICICI Bank (Bucket 1, 0.20%)**.
- US weighs new **Section 301** tariffs on **16 economies** incl. India after **excess-capacity** probe.
- Space economy: ~**USD 9 bn** now, projected **USD 40–45 bn** within about a decade.
- **JWALA MK-1** counter-drone micro-missile (range **5 km**) test-fired at **Pokhran**.
- **7th World Landslide Forum** — first time in India, at **Faridabad** (22–27 Nov).
- New CPI: **food & beverages weight 36.8%** (from **45.9%**).
- India–Nepal: **₹15,000 crore** package = **₹3,500 crore grant** + **₹11,500 crore LoC**.
- ICMR **SAMPADA**: anaemia **56%** in women of reproductive age, **42%** in children (12–59 months).
- West Bengal cabinet approves name **'Paschim Banga'** — change needs a law under **Article 3**.

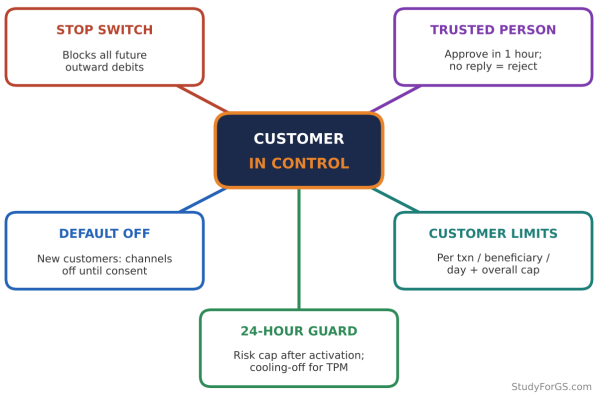
SECTION A — GS-III: SCIENCE & TECH • ECONOMY • SECURITY

RBI proposes 'Stop Switch' & Trusted Person Mechanism against digital fraud

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 — Banking, digital payments, cyber security; Prelims — RBI regulation, UPI
Context	On **23 Nov 2026** the RBI released **draft preventive safeguards** against fraudulent electronic banking transactions, building on its **9 April 2026** discussion paper. Comments are invited till **14 Dec 2026**.
Key Facts	■ **Stop Switch**: blocks all **future outward debits**, new mandates, new standing instructions and UPI registration on new third-party apps; **inward credits** and existing recurring mandates continue. ■ **Trusted Person Mechanism** (voluntary): a person aged **18+** approves transfers above a customer-set threshold within **1 hour** — no response means **rejection**; **24-hour** cooling-off before activation or change. ■ Digital channels **disabled by default** for new customers until consent; a **risk-based cap** applies for the first **24 hours** after activation. ■ Customers can set limits **per transaction, per beneficiary and per day** for each channel, plus one overall daily limit. ■ The **1-hour delay** on high-value transfers floated in the discussion paper has been **dropped**.
Way Fwd	Pair customer controls with **awareness drives** for the elderly and first-time users, and ensure **uniform rollout** across commercial, small finance, payments and co-operative banks.
Concept	RBI regulates banks under the **Banking Regulation Act, 1949** and payment systems under the **Payment and Settlement Systems Act, 2007**. Under RBI's **2017** customer-liability norms, a customer has **zero liability** for a third-party breach reported within **3 working days**.

RBI draft safeguards vs digital fraud (23 Nov 2026)

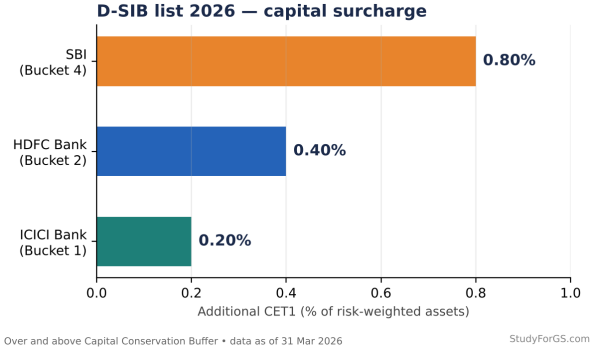


RBI's 2026 D-SIB list: SBI, HDFC Bank, ICICI Bank retained

[ECONOMY] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 — Banking sector, financial stability; Prelims — Basel III, CET1, D-SIB/G-SIB
Context	On **23 Nov 2026** the RBI released the **2026 list of Domestic Systemically Important Banks (D-SIBs)** based on data as of **31 March 2026**; all three banks stay in the **same buckets** as last year.
Key Facts	■ **SBI — Bucket 4**: additional **CET1 of 0.80%** of risk-weighted assets (RWAs). ■ **HDFC Bank — Bucket 2**: **0.40%**; **ICICI Bank — Bucket 1**: **0.20%**. ■ The surcharge is **over and above the Capital Conservation Buffer**. ■ Framework issued **22 July 2014**, updated **28 Dec 2023**; SBI and ICICI Bank first named in **2015**, HDFC Bank added in **2017**.
Way Fwd	Higher capital buffers must go with **closer supervision** and credible **resolution plans**, so that 'too big to fail' does not become a moral hazard.
Concept	**D-SIBs** are banks whose failure would disrupt the domestic financial system ('too big to fail'); scoring uses **size, interconnectedness, substitutability and complexity**. **G-SIBs** are identified globally by the **Financial Stability Board (FSB)** — no Indian bank is a G-SIB.

D-SIB list 2026 — capital surcharge



JWALA MK-1 counter-drone micro-missile test-fired at Pokhran

[DEFENCE] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 — Security challenges, defence technology, indigenisation; Prelims — CUAS
Context	On **23 Nov 2026**, Noida-based private firm **IG Defence** test-fired **JWALA MK-1** at **Pokhran, Rajasthan**, calling it India's first autonomous **Counter-Unmanned Aircraft System (CUAS)** micro-missile system.
Key Facts	■ Surface-to-air **hard-kill** interceptor with an operational range of **5 km**. ■ Runs on **GRID**, the firm's **AI-based mission autonomy and battle-management** system (detect, identify, classify, engage). ■ Uses a **proximity fuse** with a fragmentation warhead; two solid rocket motors were test-fired in **October 2026**. ■ Aimed at the **cost asymmetry** of using costly air-defence missiles against cheap drones.
Way Fwd	Move to **user trials** with the armed forces and build a **layered counter-drone grid** combining hard-kill and soft-kill tools.
Concept	**Hard-kill** physically destroys a drone (missile, gun, laser); **soft-kill** disables it by **jamming or spoofing**. Private-sector defence R&D is encouraged under **iDEX** and the **positive indigenisation lists**.

US weighs new Section 301 tariffs on 16 economies, including India

[ECONOMY] COMMON: Prelims + Mains GS2/GS3

Syllabus Linkage	GS3 — External sector, trade policy; GS2 — India–US relations; Prelims — WTO, MFN
Context	Reports on **24–25 Nov 2026** say the **US Trade Representative (USTR)** may announce results of **Section 301** probes into **16 economies** as early as this week, with higher tariffs on China, India and others under consideration.
Key Facts	■ **Section 301** of the **US Trade Act of 1974** lets the USTR impose tariffs for 'unfair' trade practices. ■ Probes launched in **March 2026** on **'structural excess capacity'** in manufacturing. ■ The 16: **China, EU, India, Japan, South Korea, Mexico, Vietnam, Taiwan, Thailand, Malaysia, Indonesia, Switzerland, Norway, Singapore, Bangladesh, Cambodia**. ■ Rates not yet disclosed; India already faces an **additional 10% duty** imposed in **July 2026**. ■ India aims to close the **first tranche** of the India–US **Bilateral Trade Agreement** by the end of this financial year.
Way Fwd	Fast-track the **BTA first tranche**, diversify markets through FTAs, and use **WTO** forums against unilateral measures.
Concept	**Most-Favoured-Nation (MFN)** treatment (**GATT Article I**) bars discrimination among WTO members; unilateral **Section 301** action is widely seen as WTO-inconsistent, unlike WTO-sanctioned **anti-dumping** and **countervailing** duties.

World Landslide Forum in India for the first time; M5.6 quake in east Nepal

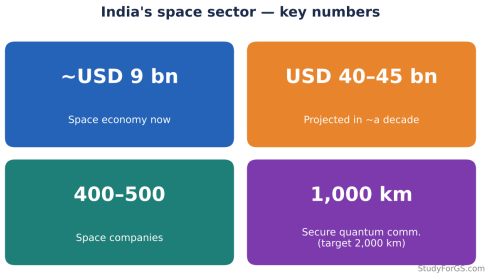
[ENVIRONMENT] COMMON: Prelims + Mains GS3

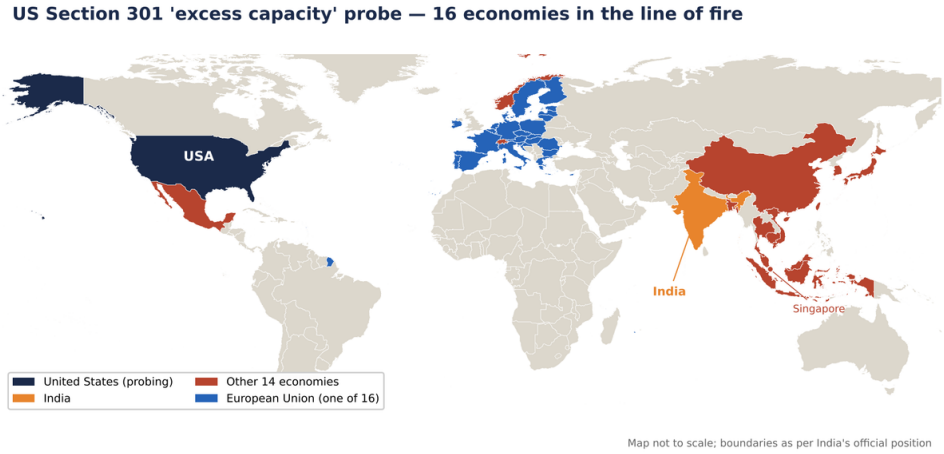
Syllabus Linkage	GS3 — Disaster management; GS1 — Landslides, earthquakes; Prelims — NDMA, GSI
Context	The **7th World Landslide Forum (WLF7)** opened on **23 Nov 2026** at Amrita Vishwa Vidyapeetham, **Faridabad (Haryana)** — the first in India (22–27 Nov). On **24 Nov**, an **M5.6** quake in **Taplejung, Nepal** jolted Sikkim, North Bengal and Bihar.
Key Facts	■ Experts from **75+ countries**; organised with the **International Consortium on Landslides (ICL)**. ■ Landslide susceptibility mapping done for ~**4.3 lakh sq km**; inventory of ~**91,000** historical landslides (end-2025). ■ **National Landslide Forecasting Centre, Kolkata** (2024) now covers **20 districts**. ■ **₹1,000 crore** National Landslide Mitigation Project for **15 states** (10 Himalayan + 5 others). ■ Quake epicentre near **Olangchung Gola** (Nepal–Tibet border); no casualties reported.
Way Fwd	Shift from relief to **prevention**: integrate rainfall forecasts with **soil-moisture, slope and ground data** for impact-based early warning.
Concept	**NDMA** is chaired by the **Prime Minister** under the **Disaster Management Act, 2005**; the **Geological Survey of India (GSI)** is the nodal agency for landslides. Global DRR roadmap: **Sendai Framework 2015–2030**.

India's space economy to grow from ~USD 9 bn to USD 40–45 bn

[SCI-TECH] COMMON: Prelims + Mains GS3

Syllabus Linkage	GS3 — Space technology, private sector in space; Prelims — IN-SPACe, NSIL
Context	Addressing the **5th India International Space Conclave** (New Delhi, **23–24 Nov 2026**, organised by the **Indian Space Association**), MoS **Dr Jitendra Singh** said on **24 Nov** that the space economy will grow manifold within about a decade.
Key Facts	■ Space economy now ~**USD 9 billion**; projected **USD 40–45 billion** within about a decade. ■ Space companies grew from single-digit start-ups to about **400–500**. ■ Report **'Space Economy 2036: The India Blueprint'** released at the conclave. ■ **National Quantum Mission** (2023, 8 years) has achieved **1,000 km** of secure quantum communication against a **2,000 km** target.
Way Fwd	Raise **demand-side awareness** of space applications across ministries and channel **private and CSR investment** into R&D through ANRF and the RDI Fund.
Concept	**NSIL** (2019) is ISRO's commercial arm; **IN-SPACe** (2020) authorises and promotes private space activity under the Department of Space; the **Indian Space Policy 2023** defines roles of ISRO, NSIL, IN-SPACe and private players.



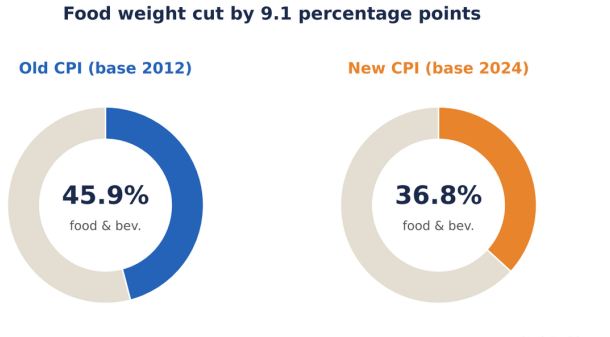


SECTION B — ECONOMY: DATA POINT OF THE DAY

Food & beverages weight in the new CPI (base 2024)

36.8%

Down from **45.9%** in the 2012-base series. On **23 Nov 2026**, RBI Deputy Governor **Poonam Gupta** said the lower food weight should make headline inflation **less volatile**; the new series uses **HCES 2023-24** weights and prices from **12 online markets**.



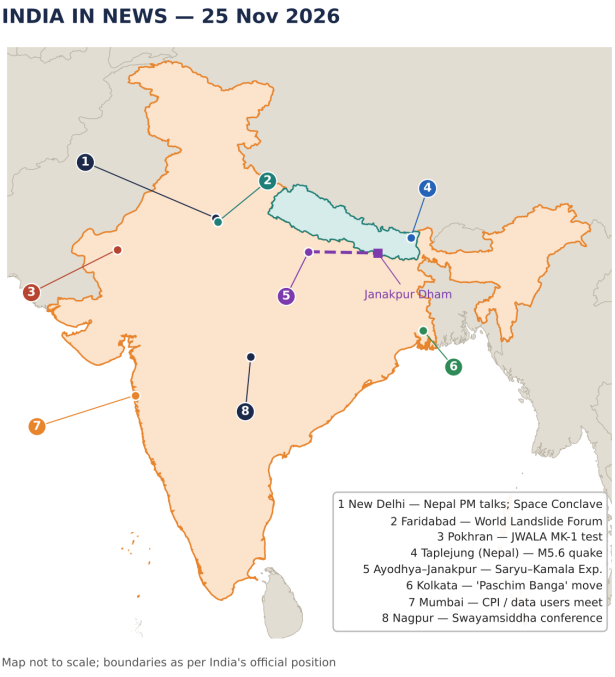
SECTION C — GS-II: GOVERNANCE • POLITY • IR • SOCIAL SECTOR

India–Nepal: ₹15,000 crore package during PM Balendra Shah's visit

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

Syllabus Linkage	GS2 — India and its neighbourhood; Prelims — cross-border projects, places in news
Context	Nepal PM **Balendra Shah** made a state visit on **22–23 Nov 2026** — his first bilateral foreign visit since taking office in **March 2026** — and held talks with PM Modi at **Hyderabad House** on **23 Nov**.
Key Facts	■ **₹15,000 crore** package: **₹3,500 crore grant** (post-flood reconstruction after the **Bhotekoshi** floods) + **₹11,500 crore Line of Credit**. ■ **8 MoUs** — incl. forensic science, police training and satellite communication via the **South Asia Satellite**. ■ Foundation stones: **669 MW Lower Arun** hydropower project, **Siliguri–Jhapa** petroleum pipeline, **Banbasa** dry port; **Dharchula–Darchula** bridge inaugurated. ■ **Saryu–Kamala Express** (Ayodhya–Janakpur Dham, weekly) flagged off on **23 Nov** under the Ramayana Circuit. ■ No progress on the **boundary issue** or the **Pancheshwar** project.
Way Fwd	Time-bound execution of projects, a structured dialogue on the **boundary question**, and deeper **power trade** can convert goodwill into results.
Concept	The **India–Nepal Treaty of Peace and Friendship (1950)** allows open borders; Nepal borders **5 Indian states** — Uttarakhand, Uttar Pradesh, Bihar, West Bengal and Sikkim. **Motihari–Amlekhgunj** (2019) was South Asia's first cross-border petroleum pipeline.

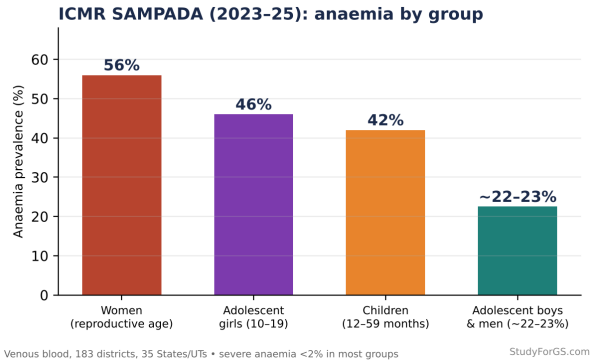
Locator map — places in today's news (linked to the India–Nepal item)



ICMR's SAMPADA survey finds lower anaemia than earlier surveys

[HEALTH] COMMON: Prelims + Mains GS2

Syllabus Linkage	GS2 — Health, nutrition, vulnerable sections; Prelims — Anaemia Mukt Bharat, ICMR
Context	On **23 Nov 2026**, **ICMR** released findings of **SAMPADA** (Survey for Assessment of Markers of Population Health, Activity, Diet and Anthropometry, **2023-25**), showing lower anaemia prevalence than previous national surveys.
Key Facts	■ **2 lakh+** people, **81,000+** households, **183 districts** in **35 States/UTs**; **venous blood** with automated analysers (gold standard). ■ Anaemia: **women of reproductive age 56%**, **adolescent girls 46%**, **children 12–59 months 42%**, adolescent boys & men ~**22–23%**. ■ **Severe anaemia below 2%** in most age groups; most cases are **mild**. ■ **Iron deficiency** causes about **half** of anaemia in women, girls and children; B12/folate contribute little.
Way Fwd	Use findings under **Anaemia Mukt Bharat 2.0** to **test, treat and track** moderate/severe cases, and address infections and haemoglobinopathies.
Concept	**Anaemia Mukt Bharat** (2018) follows a **6×6×6** strategy (6 beneficiary groups, 6 interventions, 6 institutional mechanisms). **NFHS-5** (2019–21, capillary blood) reported anaemia in **57%** of women (15–49) and **67.1%** of children (6–59 months).



West Bengal cabinet clears renaming the state 'Paschim Banga'

[POLITY] COMMON: Prelims + Mains GS2

Syllabus Linkage	GS2 — Federalism, Union and its territory (Articles 1–4); Prelims — Article 3 procedure
Context	On **23 Nov 2026**, CM **Suvendu Adhikari** announced that the state cabinet approved the name **'Paschim Banga'** in all languages, including English; the proposal will be tabled in the Assembly on **9 Dec** (winter session from **4 Dec**).
Key Facts	■ Name linked to the **partition of Bengal** — the decision of **20 June 1947**. ■ After Assembly passage the proposal goes to the **Union Government**; **Parliament** must pass a law under **Article 3**. ■ The earlier **'Bangla'** proposal (Assembly resolution, **2018**) was not approved by the Union Home Ministry. ■ Argument: a 'P' name would move the state up in **alphabetical official lists**.
Way Fwd	Renaming should rest on **cultural consensus** and be processed quickly by the Centre to avoid a repeat of the stalled 2018 proposal.
Concept	Under **Article 3**, Parliament may by law alter a State's name; the Bill needs the **President's recommendation**, and the President refers it to the State legislature, whose **views are not binding**. Such laws are **not amendments under Article 368** (Article 4). Precedent: **Orissa → Odisha (2011)**.

SAMAVESH: AI-enabled single gateway for social justice schemes

[POLITY] COMMON: Prelims + Mains GS2

Syllabus Linkage	GS2 — E-governance, welfare schemes for vulnerable sections; Prelims — BHASHINI, SMILE, SHRESHTA
Context	Union Minister **Dr Virendra Kumar** launches **SAMAVESH**, a unified digital gateway of the **Department of Social Justice & Empowerment**, and a revamped **e-Anudaan** portal today, **25 Nov 2026**, at Dr Ambedkar International Centre, New Delhi.
Key Facts	■ Integrates **20+ portals** (9 with end-to-end digital workflows) behind a **common login**. ■ **'Samajik Sahayak'** AI chatbot in **22+ languages** via **BHASHINI**; linked with **DigiLocker** and **PFMS**. ■ **e-Anudaan** covers grant-in-aid under **NAPDDR, SMILE, AVYAY and SHRESHTA**, with video e-inspection and geo-tagged evidence. ■ MoUs with **BHASHINI** and **NSDC** (skilling under **PM-AJAY**).
Way Fwd	Keep **assisted access** (CSCs, helplines) for beneficiaries with low digital literacy and protect beneficiary **data privacy**.
Concept	**Article 46** (DPSP) directs the State to promote the educational and economic interests of **SCs, STs and weaker sections**. **SMILE** supports transgender persons and those engaged in begging; **AVYAY** is for senior citizens; **SHRESHTA** funds residential schooling for SC students.

Nayi Chetna 5.0 launched on Day for Elimination of Violence against Women

[SOCIETY] COMMON: Prelims + Mains GS1/GS2

Syllabus Linkage	GS1 — Women's issues; GS2 — Rural development schemes; Prelims — DAY-NRLM, NALSA
Context	Union Minister **Shivraj Singh Chouhan** launches the 5th edition of the **Nayi Chetna** gender campaign under **DAY-NRLM** today, **25 Nov 2026**, at NASC Complex, New Delhi; it runs till **23 Dec 2026**.
Key Facts	■ Theme: **'From Access to Agency: Empowering Women through Livelihoods and Equal Opportunities for a Viksit Bharat'**. ■ 4 focus areas: women as **economic contributors**, **access to and control over assets**, **safe mobility**, sharing **unpaid care work**. ■ **Quadripartite MoU** for a **Violence-Free Village Initiative** — MoRD, MoWCD, Department of Justice and **NALSA**. ■ Joint advisory of **15 ministries/departments**; campaign began in **2022**.
Way Fwd	Link the campaign with **SHG credit, land titling in women's names** and Gender Resource Centres so that awareness turns into measurable agency.
Concept	**DAY-NRLM** began in **2011** as **Aajeevika** and was later renamed. The UN General Assembly designated **25 Nov** as the International Day for the Elimination of Violence against Women in **1999**; the **16 Days of Activism** end on **10 Dec** (Human Rights Day).

SECTION D — PRELIMS RAPID-FIRE

Guru Tegh Bahadur Shaheedi Diwas (24 Nov)	9th Sikh Guru, martyred at **Chandni Chowk, Delhi** in **1675** on Aurangzeb's orders; revered as '**Hind di Chadar**'.
Guru Nanak Jayanti (24 Nov, Kartik Purnima)	**557th Parkash Purab**; born **1469** at Talwandi (now **Nankana Sahib**, Pakistan).
Lachit Divas (24 Nov, Assam)	Ahom general **Lachit Borphukan** (b. **1622**) defeated the Mughals at **Saraighat (1671)**.
Constitution Day (26 Nov)	Observed since **2015**; the Constitution was **adopted on 26 Nov 1949**.
National Milk Day (26 Nov)	Birth anniversary of **Dr Verghese Kurien**, architect of **Operation Flood** (White Revolution).
Swayamsiddha National Conference 2026	VP **C.P. Radhakrishnan** inaugurates it at **RTM Nagpur University** on **25 Nov**; theme '**VIJAYA**'.

SECTION E — PRACTICE CORNER

PRELIMS MCQs

Q1. With reference to Domestic Systemically Important Banks (D-SIBs) in India, consider the following statements:
1. The RBI issued the D-SIB framework in 2014.
2. In the 2026 list, SBI is in Bucket 4 with an additional CET1 requirement of 0.80% of RWAs.
3. HDFC Bank is also designated a Global Systemically Important Bank (G-SIB).
Which of the statements given above is/are correct?

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

Answer: (b) — The framework dates to **22 July 2014** and SBI is in **Bucket 4 (0.80%)**. G-SIBs are identified by the **FSB** and **no Indian bank is a G-SIB**, so statement 3 is wrong.

Q2. With reference to changing the name of a State in India, consider the following statements:
1. A Bill for this purpose can be introduced in Parliament only on the recommendation of the President.
2. The views of the concerned State legislature are binding on Parliament.
3. Such a law is not deemed to be an amendment of the Constitution under Article 368.
Which of the statements given above are correct?

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

Answer: (b) — Under **Article 3**, the Bill needs the **President's recommendation** and the State's views are **not binding**; **Article 4** says such laws are not amendments under **Article 368**.

MAINS PRACTICE (GS-III): The RBI's proposed 'Stop Switch' and Trusted Person Mechanism shift digital-fraud prevention towards customer control. Discuss their potential and limitations in the context of rising digital payment frauds in India. (15 marks, 250 words)

Hint: Intro: growth of UPI/digital payments and fraud. Body: features (Stop Switch, TPM with 1-hour window, default-off channels, limits); benefits (instant control, protection of elderly); limits (digital literacy, convenience trade-off, bank-side negligence, mule accounts). Conclude: customer controls + bank accountability + awareness.

ONE-LINE REVISION: Stop Switch + 1-hour Trusted Person (RBI) • D-SIB buckets 4-2-1 = SBI 0.80, HDFC 0.40, ICICI 0.20 • Nepal ₹15,000 cr = 3,500 grant + 11,500 LoC • State rename = Article 3.

Compiled & simplified by the StudyForGS.com Research Team
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