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Daily Current Affairs
12 Nov 2026 | Banking & Competitive Exams

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Key Highlights of Today's Current Affairs:

- Stand-Up India Scheme Extended Till March 2031
- Swachh Survekshan Awards 2025-26
- Patna Municipal Corporation Municipal Bond
- 31st CII Partnership Summit 2026
- Indigenous AI Models - EKA-1 and Dhīr
- Sunil Chhetri - FIFA Player Impact Programme
- INS Betwa Modernisation Contract
- INS Trishul's Visit to Egypt
- India-Myanmar Naval Exercise IMNEX-26
- Sea Vigil 2026
- National Entrepreneurship Day

Stand-Up India Scheme Extended Till March 2031

1. About the Scheme :-

- Stand-Up India is a bank-credit scheme for women and Scheduled Castes (SCs)/Scheduled Tribes (STs) entrepreneurs.
- It supports entrepreneurs starting new businesses (Greenfield Enterprises).
- A Greenfield Enterprise means a completely new business venture established by an entrepreneur.
- Launched by Prime Minister Narendra Modi in April 2016.
- The scheme lapsed in March 2025.
- Union Cabinet approved its continuation for another 5 years, up to 31 March 2031.

2. Loan Details :-

Particular	Information
Minimum loan	Above ₹10 lakh
Maximum loan	₹1 crore
Beneficiaries	Women and SC/ST entrepreneurs
Loan support	Bank credit
Government support	Credit Guarantee

3. Important Scheme Guidelines :-

Eligibility Criteria

- Every bank branch was expected to finance at least two projects: one for an SC/ST borrower and one for a woman borrower.
- Borrower must be at least 18 years old.
- For non-individual enterprises, at least 51% shareholding and controlling stake must be held by an eligible woman or SC/ST entrepreneur.
- Borrowers must not be defaulters to any bank or financial institution.
- Borrower must contribute at least 10% of project cost from their own resources.

4. Important Organisation :-

National Credit Guarantee Trustee Company Limited (NCGTC)

- Manages the Credit Guarantee Fund for Stand-Up India (CGFSI).
- Manages it on behalf of the Government of India.

MCQ - Q1 Which scheme did the Union Cabinet approve for extension until 31 March 2031 to promote entrepreneurship among women and Scheduled Castes/Scheduled Tribes entrepreneurs?

1. PM Mudra Yojana
2. Stand-Up India
3. PM SVANidhi
4. Startup India
5. PMEGP

Correct Answer :
2. Stand-Up India

Swachh Survekshan Awards 2025-26

1. About Swachh Survekshan :-

- Annual cleanliness survey initiated by the Ministry of Housing and Urban Affairs in 2016.
- Conducted under the Swachh Bharat Mission-Urban (SBM-U).
- President Droupadi Murmu presented the 2025-26 awards.



2. Important Statistics :-

10th	4,751	43	10	→ 60
2026 Edition	Cities Assessed	Assessment Indicators	Assessment Domains	National Awards Announced

Theme: Swachhata Ki Nayi Pehel – Badhayein Haath, Karein Safai Saath.

3. Important Award Categories :-

A. Clean Cities of Super Swachh League

Top 3 :

1. Navi Mumbai
2. Surat
3. Vijayawada

B. Million Plus Population Category

Top 3 Swachh Shehar :

1. GVMC Visakhapatnam
2. Jabalpur
3. Lucknow

C. Swachh Shehar Jodi Category

Mentor City	Mentee City
Ahmedabad	Sanand
Indore	Depalpur
Tirupati	Kuppam

These three pairs ranked among the top three for accelerating urban waste management excellence.

4. First-Time Award Categories :-

Awards were given for the first time to:

- Swachh River Front Town
- Swachh Coastal Town
- Clean Himalayan City



MCQ - Q2 Which city secured 1st rank in India among the Clean Cities of the Super Swachh League in Swachh Survekshan 2025-26?

1. Surat
2. Vijayawada
3. Navi Mumbai
4. Rudrapur
5. Jammu

Correct Answer : 3. Navi Mumbai

Patna Municipal Corporation Lists ₹200-Crore Municipal Bond

1. Important Development :-



- Patna Municipal Corporation (PMC) became the first Urban Local Body (ULB) in Bihar to list municipal bonds on the National Stock Exchange (NSE).
- Bihar Chief Minister Samrat Choudhary attended the listing ceremony.
- PMC raised ₹199.99 crore (approximately ₹200 crore) through its maiden municipal bond issue.

2. Municipal Bond – Important Figures :-

₹199.99 Crore	9.20%	10 Years
Amount Raised	Coupon Rate per annum	Bond Tenure

Stock Exchange : National Stock Exchange (NSE)

First Listing : Bihar's first ULB municipal bond listing

3. What is a Municipal Bond ?

A Municipal Bond is a debt instrument issued by :

- Municipal Corporation, or
- Urban Local Body (ULB).

Purpose : To raise funds for infrastructure development.



MCQ – Q3 Which Urban Local Body became the first in Bihar to list municipal bonds on the NSE?

1. PMC
2. GMC
3. MMC
4. BMC
5. BSMC

Correct Answer : 1. PMC

31st CII Partnership Summit 2026

1. Important Summit Details

- Andhra Pradesh will host the 31st CII Partnership Summit 2026.
- Venue : Visakhapatnam, Andhra Pradesh.
- Theme :

"Navigating the New World Order: Trade, Technology, Trust and Thought Leadership"

CII
Confederation of Indian Industry

2. Organising Organisations

- The summit is organised by:
  - Confederation of Indian Industry (CII).
  - In association with the Department for Promotion of Industry and Internal Trade (DPIIT).
- DPIIT comes under the Ministry of Commerce and Industry.

सत्यमेव जयते
DPIIT

3. Confederation of Indian Industry (CII)

Particular	Information
Formation	1895
Headquarters	New Delhi
President	R Mukundan
Director General	Chandrajit Banerjee



Q4. Which edition of the CII Partnership Summit will be hosted by Andhra Pradesh in 2026?

① 29th ② 30th ③ 32nd ④ 31st ⑤ 33rd

Correct Answer: 4. 31st

IndiaAI Mission Launches Indigenous AI Models

1. Important Development :-

- IndiaAI Mission, under the Ministry of Electronics and Information Technology, released three indigenous Artificial Intelligence foundation models.
- These models were developed by two Indian teams.



2. AI Model Comparison :-

Developed by Soket Labs

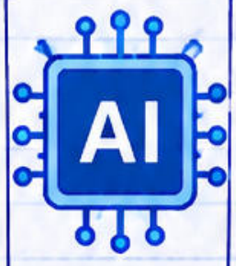
EKA-1



- Indigenous AI foundation model.
- Supports all 22 Scheduled Indian Languages and English.
- Designed for:
  - ✓ Mathematics
  - ✓ Reasoning
  - ✓ Coding
  - ✓ AI-assisted automation

Developed by ZenteiQ AiTech Innovations

Dhīr 2B and Dhīr 5B



- Comparatively smaller AI models.
- Designed for secure and offline-capable applications.
- Support 10 Indian Languages and English.
- Designed particularly for:
  - ✓ Government
  - ✓ Defence
  - ✓ Industry
  - ✓ Education

3. Selection Under IndiaAI Mission :-

Both development teams were selected under:

IndiaAI Innovation Centre (Foundation Models) Pillar

Q5. Under which government initiative were the indigenous AI foundation models EKA-1, Dhīr 2B and Dhīr 5B released?

1. Digital India
2. IndiaAI Mission
3. National AI Strategy
4. BharatNet Mission
5. Make in India

Correct Answer:
2. IndiaAI Mission

Sunil Chhetri Becomes First Male Participant in FIFA Player Impact Programme

1. Important Achievement :-

- Former Indian football captain Sunil Chhetri was selected for the second edition of the FIFA Player Impact Programme (2026).
- He became the **first male** participant in the programme.



2. Programme Details :-

Particular	Information
Programme	FIFA Player Impact Programme
Launch Year	2025
Current Edition	Second Edition (2026)
Participants	13 Footballers
Initial Eligibility	Exclusively Female Footballers

FIFA®
PLAYER IMPACT PROGRAMME

3. Main Objective :-

To help footballers use their :



- ✓ Popularity
- ✓ Influence
- ✓ Resources

→ For promoting positive social change.



Q6. In which edition of the FIFA Player Impact Programme (2026) did Sunil Chhetri become the first male participant?

① First
② Third
③ Second
④ Fourth
⑤ Fifth

Correct Answer: 3. Second

INS Betwa Modernisation & INS Trishul's Visit to Egypt

1. INS Betwa Modernisation :-

- Ministry of Defence signed a contract worth ₹498.58 crore with Cochin Shipyard Limited (CSL).
- Purpose: Normal Refit and Re-powering of INS Betwa.
- The contract was signed in the presence of Defence Secretary Rajesh Kumar Singh.



INS Betwa

About INS Betwa :-

- Brahmaputra-class guided-missile frigate. Belongs to the Indian Navy.

Contract Quick Facts

₹498.58 Crore

Contract Value

Ministry :	Ministry of Defence
Shipyard :	Cochin Shipyard Limited
Work :	Normal Refit and Re-powering
Warship :	INS Betwa

3. INS Trishul – Egypt Visit :-

- Indian Naval Ship (INS) Trishul concluded its port visit to Safaga Naval Base, Egypt.
- INS Trishul is a Talwar-class guided-missile frigate.
- It is designed for multiple maritime combat operations.

शं नो वरुणः



INS Trishul

Q7. What was the total value of the contract signed between the Ministry of Defence and Cochin Shipyard Limited for the refit and re-powering of INS Betwa?

① ₹398.58 crore ② ₹448.58 crore
③ ₹548.58 crore ④ ₹598.58 crore
⑤ ₹498.58 crore

Correct Answer: 5. ₹498.58 crore

Q8. Which Indian Navy warship recently concluded its port visit to Safaga Naval Base in Egypt?

① INS Shivalik ② INS Trishul
③ INS Talwar ④ INS Brahmaputra
⑤ INS Satpura

Correct Answer: 2. INS Trishul

India-Myanmar Naval Exercise IMNEX-26 & Sea Vigil 2026

1. India-Myanmar Naval Exercise IMNEX-26 :-

- The 8th edition of India-Myanmar Naval Exercise (IMNEX-26) commenced at Visakhapatnam, Andhra Pradesh.
- Indian Navy Ships participating:
  - INS Rana
  - INS Sumedha



2. Coastal Defence Exercise - Sea Vigil 2026 :-



- Indian Navy commenced the 5th edition of the Pan-India Coastal Defence Exercise Sea Vigil 2026.
- Sea Vigil was conceptualised in 2018.
- It followed the 26/11 Mumbai terrorist attacks of 2008.
- During the attacks, terrorists entered Mumbai through the sea route.

3. Quick Comparison :-

Particular	IMNEX-26	Sea Vigil 2026
Exercise	India-Myanmar Naval Exercise	Coastal Defence Exercise
Edition	8th	5th
Location	Visakhapatnam	Pan-India
Important Fact	INS Rana, INS Sumedha	Conceptualised in 2018

Q9. In which Indian state did the 8th edition of the India-Myanmar Naval Exercise (IMNEX-26) commence?

1. Kerala
2. Tamil Nadu
3. Andhra Pradesh
4. Odisha
5. Goa

Correct Answer: 3. Andhra Pradesh

Q10. What is the name of the Pan-India Coastal Defence Exercise whose 5th edition was commenced by the Indian Navy in 2026?

1. Sea Vigil 2026
2. Varuna 2026
3. Sagar Kavach
4. Samudra Shakti
5. Coastal Shield

Correct Answer: 1. Sea Vigil 2026

National Entrepreneurship Day – 9 November

1. About the Day :-

- India observed National Entrepreneurship Day on 9 November 2026.
- The day highlights the contribution of startups and entrepreneurs towards:
  - Employment Generation
  - Innovation
  - Viksit Bharat 2047
- The day also marks the establishment of the Ministry of Skill Development and Entrepreneurship (MSDE).
- Establishment Date: 9 November 2014.

2. India's Startup Ecosystem :-

2014	November 2026
<500 Startups in India	2.62 LAKH+ DPIIT-recognised startups

India – 3rd Largest Startup Ecosystem in the World

3. Important Timeline :-

9 November 2014	9 November 2026
Ministry of Skill Development and Entrepreneurship (MSDE) established	National Entrepreneurship Day observed

4. Important Regional Facts :-

- Top States/Regions in recognised startups and direct employment generation (as on 31 March 2026):

1. Maharashtra
2. Karnataka
3. Uttar Pradesh
4. Delhi
5. Gujarat

MCQ - Q1 On which date was National Entrepreneurship Day observed in India in 2026?

1. 7 November 2026
2. 8 November 2026
3. 10 November 2026
4. 9 November 2026
5. 11 November 2026

Correct Answer :
4. 9 November 2026

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