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RBI, SEBI & Banking News

Q1. What branch-wide ceiling did SBI aim to reach under MSME Dream by March 2027?

मार्च 2027 तक एसबीआई ने एमएसएमई ड्रीम के तहत सभी शाखाओं में कितनी अधिकतम ऋण सीमा लागू करने का लक्ष्य रखा?

(a) ₹5 crore
(b) ₹10 crore
(c) ₹25 crore
(d) ₹50 crore
(e) None of these

Answer: (d) ₹50 crore

1. State Bank of India's MSME Dream product, introduced in December 2023, offers digitally assessed, collateral-free loans to eligible micro, small and medium enterprises.
2. On the edition date, the existing ceiling was ₹5 crore. SBI planned to raise the branch-wide limit to ₹10 crore by 30 November 2026.
3. A ₹50-crore pilot was to begin alongside that increase. Extending the higher ceiling across the branch network by March 2027 was the next target.
4. Applicants supply business details electronically. SBI said its assessment engine could sanction eligible cases within 45 minutes. A sanction is the decision to lend, while disbursement is the release of funds.
5. Cumulative sanctions had reached ₹2.25 trillion, equivalent to ₹2.25 lakh crore. SBI, headquartered in Mumbai and established on 1 July 1955, was chaired by C. S. Setty.

Q2. How much financing did ADB and commercial lenders together mobilise for Veritas Finance?

एडीबी और वाणिज्यिक ऋणदाताओं ने मिलकर वेरिटास फाइनेंस के लिए कुल कितनी राशि जुटाई?

(a) US$55 million
(b) US$75 million
(c) US$130 million
(d) US$150 million
(e) None of these

Answer: (c) US$130 million

1. On 27 November the Asian Development Bank announced a US$75 million loan to Veritas Finance, an Indian non-banking financial company, to expand credit for small businesses.
2. Commercial lenders supplied another US$55 million, bringing the financing package to US$130 million. Mobilised financing includes the contributions of lenders other than ADB.
3. At least 30% of ADB's loan is for eligible women borrowers. On the US$75 million base, that allocation is at least US$22.5 million. Technical assistance will support a secured term-loan product for women.
4. The financing serves rural and semi-urban markets, where limited access to formal credit constrains small firms. Veritas described it as its first external commercial borrowing and syndicated US-dollar loan.
5. Veritas, founded in 2015 and based in Chennai, lists Raj Vikash Verma as chairman and D. Arulmany as MD and CEO. It on-lends to businesses and is regulated as an NBFC by the Reserve Bank of India.
6. ADB, a multilateral development bank established in 1966, is headquartered in Metro Manila, Philippines. Masato Kanda became its eleventh president in February 2025.

Q3. What was the aggregate net NPA ratio of India's public sector banks at the end of September 2026?
सितंबर 2026 के अंत में भारत के सार्वजनिक क्षेत्र के बैंकों का कुल शुद्ध एनपीए अनुपात कितना था?
(a) 0.33%
(b) 0.62%
(c) 1.69%
(d) 2.35%
(e) None of these

Answer: (a) 0.33%

1. The Ministry of Finance reported that public sector banks had ₹127 lakh crore in gross advances on 30 September, up 18.8% year on year. Deposits grew 12.9% to ₹165.2 lakh crore.
2. The net NPA ratio stood at 0.33%. Net non-performing assets reflect the impaired exposure remaining after relevant provisions and adjustments. The gross NPA ratio was 1.69%.
3. The half-year slippage ratio was 0.62%. Slippages measure loans newly classified as non-performing during a period, whereas the NPA ratio measures the stock of stressed loans on a date.
4. Credit to MSMEs grew 20.4%, ahead of agriculture at 19.5% and retail at 17%. Bank of Maharashtra recorded the fastest credit growth among the public sector banks.
5. Aggregate net profit for April–September 2026 was ₹1,09,540 crore, up 16.9%. The half-year profit figure measures earnings over six months, while deposits and advances are closing balances.

State News

Q4. How many days of paid paternity leave did Tamil Nadu announce for eligible state government employees?
तमिलनाडु ने पात्र राज्य सरकारी कर्मचारियों के लिए कितने दिनों का सवेतन पितृत्व अवकाश घोषित किया?
(a) 7 days
(b) 15 days
(c) 21 days
(d) 30 days
(e) None of these

Answer: (b) 15 days

1. Chief Minister C. Joseph Vijay announced the provision on 26 November. It allows a married male state government employee to support his spouse around childbirth.
2. The provision grants 15 days on full pay. The announced eligibility condition covers employees with fewer than three surviving children.
3. One permitted window begins 15 days before the expected delivery date. This lets an employee arrange leave in anticipation of the birth.
4. Alternatively, the leave may be taken within six months after childbirth to help care for the newborn. The two windows refer to when the same entitlement may be used.
5. Tamil Nadu separately provides 365 days of maternity leave for eligible female state government employees. The announcement concerns the state government's own employees.

National News

Q5. What was India's final foodgrain production estimate for the 2025–26 agricultural year?
कृषि वर्ष 2025–26 के लिए भारत के खाद्यान्न उत्पादन का अंतिम अनुमान कितना था?
(a) 1,671.43 lakh tonnes
(b) 1,551.54 lakh tonnes
(c) 3,577.32 lakh tonnes
(d) 3,785.38 lakh tonnes
(e) None of these

Answer: (d) 3,785.38 lakh tonnes

1. Agriculture and Farmers Welfare Minister Shivraj Singh Chouhan released

2. The increase over the previous year was 208.06 lakh tonnes. This implies a previous-year total of 3,577.32 lakh tonnes. Ten lakh tonnes equal one million tonnes.
3. Rice production reached 1,551.54 lakh tonnes. Foodgrains include cereals and pulses. Oilseeds are reported separately and reached 432.55 lakh tonnes.
4. The minister identified India as the leading producer of rice, pulses, jute, millets and spices. That list covers several commodity groups, including jute, a fibre crop.
5. The ministry also issued a first advance estimate of 1,671.43 lakh tonnes for kharif foodgrains in 2026–27, 97.67 lakh tonnes above the five-year average. It covers one season of a different agricultural year.

Q6. Which institution houses the museum on India's Chief Justices called Guardians of the Republic?

भारत के मुख्य न्यायाधीशों पर केंद्रित 'गार्डियंस ऑफ द रिपब्लिक' संग्रहालय किस संस्थान में है?

(a) O. P. Jindal Global University
(b) National Law School of India University
(c) University of Delhi
(d) National Judicial Academy
(e) None of these

Answer: (a) O. P. Jindal Global University

1. The museum opened on the eve of Constitution Day, 25 November, at O. P. Jindal Global University in Sonipat, Haryana. Ten former Chief Justices participated in person or online.
2. Its five galleries trace the history of the Supreme Court through the lives and work of Chief Justices of India. The collection includes more than 280 busts of judges.
3. Models represent India's 25 High Courts. The exhibits also include 22 language
4. Displays on 20 landmark judgments and a holographic courtroom let visitors connect judicial biographies to cases and courtroom practice.
5. The Supreme Court of India was inaugurated on 28 January 1950, two days after the Constitution came into force. H. J. Kania was India's first Chief Justice.

Q7. Why could the Lok Sabha resume its existing session on 30 November 2026?

लोकसभा 30 नवंबर 2026 को अपने मौजूदा सत्र की बैठक फिर से क्यों शुरू कर सकती थी?

(a) Its term had been extended
(b) A joint sitting had been called
(c) The session had not been prorogued
(d) The House had been dissolved
(e) None of these

Answer: (c) The session had not been prorogued

1. Parliamentary Affairs Minister Kiren Rijiju announced the proposed sittings on 26 November. The provisional calendar placed the second part of the eighteenth Lok Sabha's eighth session between 30 November and 3 December.
2. The Rajya Sabha was scheduled to meet from 2 December. The two Houses can meet on different dates during the same period of parliamentary business.
3. An adjournment sine die ends a sitting without setting a date for the next one. Because the session had remained open, the House could be called back to continue its business.
4. Prorogation, by the President under Article 85, ends a session. Dissolution ends the life of the Lok Sabha. The Rajya Sabha is a continuing chamber.
5. Reports discussed a possible proposal linking seat expansion and women's reservation. Its legislative content was unconfirmed on 27 November. The

International News

Q8. Which Indian city is scheduled to host the first overseas regular-season Big Bash League match?

बिग बैश लीग के नियमित सत्र का पहला विदेशी मैच भारत के किस शहर में प्रस्तावित है?

(a) Mumbai
(b) Chennai
(c) Kolkata
(d) Bengaluru
(e) None of these

Answer: (b) Chennai

1. Australia's G'Day Namaste festival was scheduled for 7–12 December across New Delhi, Mumbai, Chennai, Bengaluru, Kolkata and Kohima.
2. The planned cricket finale on 12 December pairs Melbourne Renegades with Perth Scorchers at Chennai's M. A. Chidambaram Stadium, also known as Chepauk.
3. The Big Bash League is Australia's men's domestic Twenty20 competition. The Chennai fixture was announced as its first regular-season match outside Australia.
4. The festival also covers education, technology and commercial links. Business and investment meetings give firms and institutions an opportunity to develop partnerships alongside the cultural programme.
5. Australia's participation in Nagaland's Hornbill Festival connects the Kohima leg to an existing regional cultural event. Prime Minister Anthony Albanese had announced G'Day Namaste during Narendra Modi's July visit to Australia.

Appointments

Q9. Whom did euro-area states recommend to succeed Christine Lagarde as ECB President?

यूरो क्षेत्र के देशों ने क्रिस्टीन लगार्ड के बाद ईसीबी अध्यक्ष पद के लिए किसकी सिफारिश की?

(a) Klaas Knot
(b) Laurence Boone
(c) Markus Brunnermeier
(d) Pablo Hernández de Cos
(e) None of these

Answer: (d) Pablo Hernández de Cos

1. On 26 November, European Council President António Costa announced the recommendation of Pablo Hernández de Cos. Christine Lagarde remained the serving president on the edition date.
2. The Spaniard governed the Bank of Spain from 2018 to 2024 and chaired the Basel Committee on Banking Supervision from 2019 to 2024. He was selected ahead of former Dutch central bank governor Klaas Knot.
3. He became general manager of the Bank for International Settlements on 1 July 2025. Founded in 1930 and based in Basel, Switzerland, the BIS supports international central bank cooperation.
4. Laurence Boone of France and Markus Brunnermeier of Germany were recommended for other Executive Board seats. Consultation with the European Parliament and ECB Governing Council precedes formal European Council appointment, expected in December.
5. The European Central Bank was established on 1 June 1998 in Frankfurt am Main, Germany. It conducts monetary policy for the euro area with price stability as its primary objective. Its president serves one non-renewable eight-year term.
6. If formally appointed, Hernández de Cos

Q10. Who took charge as Chairperson of the Insolvency and Bankruptcy Board of India on 25 November 2026?
25 नवंबर 2026 को भारतीय दिवाला और शोधन अक्षमता बोर्ड के अध्यक्ष का कार्यभार किसने संभाला?
(a) Rahul Madan
(b) Ravi Mital
(c) M. S. Sahoo
(d) Tuhin Kanta Pandey
(e) None of these

Answer: (a) Rahul Madan

1. Rahul Madan assumed charge in New Delhi on 25 November. The Ministry of Corporate Affairs issued its notification the following day. He succeeded Ravi Mital, who retired in September.
2. The appointment under Section 189 of the Insolvency and Bankruptcy Code is for five years from assumption of charge or until further orders, whichever is earlier.
3. Madan is a Chartered Accountant and a Cost and Management Accountant with more than 24 years of experience in financial services, banking and insolvency.
4. He previously headed the Indian Institute of Insolvency Professionals of ICAI as managing director for over six years. It is an insolvency professional agency.
5. The IBBI was established on 1 October 2016 and is headquartered in New Delhi. It regulates insolvency professionals, professional agencies and information utilities. The Ministry of Corporate Affairs is headed by Nirmala Sitharaman.

Q11. Who was named Uber's President for India and South Asia with effect from January 2027?
जनवरी 2027 से उबर के भारत और दक्षिण एशिया के अध्यक्ष पद के लिए किसे नामित किया गया?
(a) Dom Taylor
(b) Dara Khosrowshahi
(c) Rakesh Ranjan
(d) Prabhjeet Singh
(e) None of these

Answer: (c) Rakesh Ranjan

1. Uber announced Rakesh Ranjan as its regional president on 26 November. His appointment was to take effect on 4 January 2027.
2. He succeeds Prabhjeet Singh, who had left Uber to become OpenAI's managing director for India. The announcement preceded Ranjan's first day in office.
3. Ranjan had spent nearly 15 months as chief executive of Allen Online, the digital business of Allen Career Institute.
4. During eight years at Zomato, he worked on Hyperpure, the restaurant supplies business, and later ran the food delivery business as CEO.
5. At Uber he will report to Dom Taylor, regional general manager for Asia Pacific. The ride-hailing company reported operations in more than 225 Indian cities. Uber was founded in 2009 and is headquartered in San Francisco.

Reports & Rankings

Q12. Which framework is being used for the independent assessment of India's aquatic animal health services?
भारत की जलीय पशु स्वास्थ्य सेवाओं का स्वतंत्र मूल्यांकन किस ढाँचे के अंतर्गत हो रहा है?
(a) One Health Joint Plan of Action
(b) Performance of Veterinary Services
(c) Blue Flag Certification
(d) Global Hunger Index
(e) None of these

Answer: (b) Performance of Veterinary Services

1. The World Organisation for Animal Health opened its evaluation with an orientation meeting in New Delhi on 26

2. The Performance of Veterinary Services framework provides a voluntary external assessment. Its scope includes staff and funding, technical capability, stakeholder interaction and access to markets.
3. Field visits were scheduled for 27 November–9 December. The team was to examine how institutions and services work in practice before identifying strengths and gaps.
4. Stronger aquatic animal health surveillance helps authorities detect disease, protect production and support confidence in seafood trade. The exercise evaluates the national service system.
5. Founded in 1924, WOAH is headquartered in Paris and headed by Director General Dr Emmanuelle Soubeyran. India's Department of Fisheries is part of the Ministry of Fisheries, Animal Husbandry and Dairying, headed by Rajiv Ranjan Singh.

Summits & Conferences

Q13. Which country hosted the eighth national security adviser-level meeting of the Colombo Security Conclave?

कोलंबो सुरक्षा कॉन्क्लेव की राष्ट्रीय सुरक्षा सलाहकार स्तर की आठवीं बैठक किस देश में हुई?

(a) Sri Lanka
(b) Mauritius
(c) Bangladesh
(d) Maldives
(e) None of these

Answer: (d) Maldives

1. The Maldives hosted the meeting on 25 November at Villa Nautica Paradise Island. Delegations adopted a cooperation roadmap for 2026–27 and reviewed earlier work.
2. India's National Security Adviser Ajit Doval represented India. Maldives, India, Sri Lanka and Bangladesh sent
3. The six members are India, Maldives, Mauritius, Sri Lanka, Bangladesh and Seychelles. The guest countries at this meeting are distinct from that membership list.
4. Three areas of cooperation are maritime safety and security, countering terrorism and radicalisation, and combating trafficking and transnational organised crime.
5. The remaining pillars cover cybersecurity and protection of critical infrastructure, and humanitarian assistance and disaster relief. They provide a common agenda for cooperation among Indian Ocean countries.

Q14. Which country chaired the 25th Indian Ocean Rim Association Council of Ministers in New Delhi?

नई दिल्ली में हिंद महासागर रिम संघ की 25वीं मंत्रिपरिषद की बैठक की अध्यक्षता किस देश ने की?

(a) India
(b) Sri Lanka
(c) Mauritius
(d) Seychelles
(e) None of these

Answer: (a) India

1. India hosted the 25th Council of Ministers on 27 November. External Affairs Minister S. Jaishankar led India's engagement, and Prime Minister Modi met heads of delegation from the member states.
2. The Indian Ocean Rim Association brings together 23 member states. Dialogue partners also take part in its work. Delegations in New Delhi included those of Seychelles, Mauritius and Sri Lanka.
3. The initials of Innovation, Openness, Resilience and Adaptability spell IORA and form the core of India's 2025–27 chairship theme for the Indian Ocean

4. The association was founded on 7 March 1997. Its secretariat is in Ebène, Mauritius, and Ambassador Sanjiv Ranjan serves as Secretary-General.
5. Maritime safety, trade, fisheries, disaster risk management and the blue economy are areas of cooperation. India linked its approach to MAHASAGAR, or Mutual and Holistic Advancement for Security and Growth Across Regions.

Science & Technology

Q15. Under X's new parental controls, how many teen accounts can one parent supervise?

एक अभिभावक X की नई अभिभावकीय नियंत्रण सुविधा में अधिकतम कितने किशोर खातों की निगरानी कर सकता है?

(a) One
(b) Three
(c) Five
(d) Ten
(e) None of these

Answer: (c) Five

1. On 25 November, X introduced controls that let a parent or guardian help manage a teenager's experience on the platform.
2. The feature covers users aged 13–17. An adult initiates a link and the teenager agrees to it, so both accounts participate in activation.
3. One adult may supervise five teen accounts. Each teen account can be linked to one parent or guardian at a time.
4. Controls include daily screen-time limits, follower approvals, recommendation restrictions and muted words. Adults can also manage who is permitted to send direct messages.
5. The supervisor can see which accounts exchanged messages with the teen. The content of those private conversations

Obituaries

Q16. Which Indian leader held the post-Pokhran diplomatic talks with Strobe Talbott?

पोखरण परीक्षणों के बाद स्ट्रोब टालबॉट के साथ कूटनीतिक वार्ताएँ किस भारतीय नेता ने कीं?

(a) I. K. Gujral
(b) Jaswant Singh
(c) Yashwant Sinha
(d) Pranab Mukherjee
(e) None of these

Answer: (b) Jaswant Singh

1. Former US Deputy Secretary of State Strobe Talbott died on 26 November at age 80 in East Hampton, New York. A journalist before entering government, he served in President Bill Clinton's administration.
2. Following India's Pokhran-II tests in May 1998, Talbott and Jaswant Singh became the principal interlocutors in a sustained India–US diplomatic dialogue.
3. They held 14 rounds of talks between June 1998 and September 2000, meeting in seven countries across three continents.
4. The discussions addressed nuclear policy and bilateral relations and helped reopen political engagement. Talbott later recounted the negotiations in Engaging India: Diplomacy, Democracy, and the Bomb.
5. He became the sixth president of the Brookings Institution in 2002 and led the Washington, DC, policy research institution until 2017.

Defence

Q17. Which company developed Bhargavastra, the indigenous counter-drone system tested in November?

नवंबर में परीक्षण किए गए स्वदेशी ड्रोन-रोधी तंत्र 'भार्गवास्त्र' का विकास किस कंपनी ने किया?

(a) Bharat Electronics Limited
(b) Hindustan Aeronautics Limited
(c) Bharat Dynamics Limited
(d) Solar Defence and Aerospace Limited
(e) None of these

Answer: (d) Solar Defence and Aerospace Limited

1. Bhargavastra underwent trials in Rajasthan from 20 to 24 November. The announcement concerned a trial stage in development.
2. Solar Defence and Aerospace Limited developed the system for the counter-drone role. The company is part of the Nagpur-based Solar group.
3. The trials took place at Pokhran in Rajasthan. Their stated purpose was to evaluate an indigenous response to groups of uncrewed aircraft.
4. Development was undertaken through the Indian Army's Make-II route. This defence procurement category provides for industry-funded development of prototypes.
5. For procurement purposes, trials establish evidence for evaluation. The November report did not announce a production contract or entry into operational service.

Sports & Games

Q18. How many gold medals did India win in the final tally of the inaugural BIMSTEC Under-23 Athletics Meet?
प्रथम बिम्सटेक अंडर-23 एथलेटिक्स प्रतियोगिता की अंतिम पदक तालिका में भारत ने कितने स्वर्ण पदक जीते?

(a) 22
(b) 14
(c) 30
(d) 47
(e) None of these

Answer: (a) 22

1. India finished first with 47 medals, including 22 gold, when the three-day
2. The earlier figure of 30 medals was India's second-day tally: 14 gold, 12 silver and four bronze. India won eight more golds on the final day.
3. Odisha's Sabita Toppo won the women's 100 m hurdles in 13.86 seconds. Shiny Gladssia finished second. Roshan Shaikh won the men's 110 m hurdles.
4. Other Indian winners included Vaibhav in men's discus and Sadhana Ravi in women's triple jump. The Athletics Federation of India organised the meet, which featured more than 200 competitors from six nations.
5. BIMSTEC, founded in 1997, stands for Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation. Its secretariat is in Dhaka. Six teams contested the event although the grouping has seven members.

Awards & Honours

Q19. Which book won Sam Dalrymple the 2026 Kamaladevi Chattopadhyay NIF Book Prize?
सैम डैलरिम्पल को किस पुस्तक के लिए 2026 का कमलादेवी चट्टोपाध्याय एनआईएफ पुस्तक पुरस्कार मिला?

(a) The Anarchy
(b) India After Gandhi
(c) Shattered Lands: Five Partitions and the Making of Modern Asia
(d) The Great Partition
(e) None of these

Answer: (c) Shattered Lands: Five Partitions and the Making of Modern Asia

1. The New India Foundation named historian Sam Dalrymple the 2026 winner for his debut nonfiction work, published by Fourth Estate, an imprint of HarperCollins.
2. Shattered Lands examines five partitions associated with the dissolution of the

3. The Kamaladevi Chattopadhyay NIF Book Prize, established in 2018, recognises nonfiction on modern and contemporary India. It is named after the freedom fighter and advocate for Indian crafts and cultural institutions.
4. The prize includes ₹15 lakh, a trophy and a citation. The award recognises a published book, distinct from the foundation's fellowships for work in progress.
5. The presentation was scheduled for 12 December 2026 at the 15th Bangalore Literature Festival. The winner had been announced by the edition date.