SATYADHEESH
सत्याधीश

UPSC DAILY DETAILED NOTES

Current Affairs · 6 November 2026

20	0	10	GS2 · 8 GS3 · 12
NOTES	STORIES MERGED	MCQS	PAPER MIX

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Every note, grouped by paper

GS2 Polity · Governance · Social Justice · IR — 8 notes

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Practice — 10 MCQs

HOW EACH NOTE READS

Why in news → facts to remember → a Mains question with keywords. Duplicate stories are merged.

SHORT ON TIME?

The 5-page **Brief** has the stories that matter most, plus a quiz. Same day, same notes.

GS2

Polity · Governance · Social Justice · IR

8 NOTES

Governance

1

ROLE OF CIVIL SERVICES P

6 Nov · NDTV · satyadheesh.in/upsc/note/148283 · Report a mistake

UPSC declares Civil Services (Main) Examination 2026 results

WHY IN NEWS The Union Public Service Commission (UPSC) declared the results of the Civil Services (Main) Examination 2026, qualifying candidates for the personality test.

- BODY — Union Public Service Commission (UPSC) — Body responsible for conducting the Civil Services Examination.
- PLACE — Dholpur House — Venue in New Delhi where the personality test for civil services is conducted.
- CONCEPT — Reservation Verification — Candidates must produce original certificates to verify eligibility and reservation claims.

MAINS Q *Discuss the role of the Union Public Service Commission in ensuring meritocracy and transparency in the recruitment of civil servants in India.*

USE: meritocracy | transparency | civil service recruitment | institutional autonomy | reservation verification

Social Justice

6

HEALTH POLICY & PUBLIC HEALTH P M

6 Nov · The Hindu · satyadheesh.in/upsc/note/148401 · Report a mistake

Cancer care: Long battle for affordable treatment

WHY IN NEWS The National Pharmaceutical Pricing Authority (NPPA) capped trade margins on 137 non-scheduled anti-cancer medicines at 30% of the retail price to reduce patient costs.

- BODY — NPPA: National Pharmaceutical Pricing Authority is the body responsible for capping trade margins on medicines.
- FACT — The trade margin cap for the 137 anti-cancer medicines is set at 30% of the retail price.
- FACT — The estimated annual savings for patients from this measure is ₹2,500 crore.

MAINS Q *Examine the effectiveness of price capping mechanisms in making life-saving drugs affordable while ensuring the sustainability of the pharmaceutical manufacturing sector.*

USE: Price Capping | Affordability | Pharmaceutical Regulation | Healthcare Equity | Market Intervention

VULNERABLE SECTIONS (SC/ST, MINORITIES, DISABLED, ELDERLY, CHILDREN) P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148416 · Report a mistake

Maharashtra announces ₹160 crore package for primitive tribes and Pardhi community

WHY IN NEWS The Maharashtra Government announced a ₹160 crore special package in the 2026-27 Budget for the holistic development of Katkari, Kolam, and Madia tribes and the Pardhi community.

- BODY — Maharashtra Government — issued a Government Resolution on 2 November 2026 for tribal development.
- FIGURE — ₹160 crore — total package for the 2026-27 Budget.
- FIGURE — ₹130 crore — specific allocation for primitive tribes (Katkari, Kolam, and Madia).
- FIGURE — ₹30 crore — specific allocation for the Pardhi community.

MAINS Q *Discuss the significance of targeted fiscal interventions for primitive tribes and marginalized communities in achieving inclusive growth in India.*

USE: holistic development | primitive tribes | fiscal intervention | social inclusion | marginalized communities

EDUCATION POLICY P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148404 · Report a mistake

Bihar Education Department bans social media reels during class hours

WHY IN NEWS The Bihar Education Department issued a directive banning teachers and students from creating social media reels during class hours to ensure discipline and student privacy.

- BODY | Bihar Education Department — issued the directive to ensure discipline and student privacy
- PERSON | Vijay Kumar Pandey — issued the regulation for Bihar government schools
- DATE | November 4, 2026 — date the reel ban was issued

MAINS Q *Discuss the implications of social media usage in educational institutions on student privacy and academic discipline in the Indian context.*

USE: Student Privacy | Academic Discipline | Digital Regulation | Educational Governance | Distraction Mitigation

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EDUCATION POLICY P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148398 · Report a mistake

Bihar Education Department mandates bank accounts for every child by 2026

WHY IN NEWS The Bihar Education Department mandated that government schools maintain birth certificates and open bank accounts for every child by December 31, 2026, to facilitate Direct Benefit Transfer (DBT).

- CONCEPT | Direct Benefit Transfer (DBT) — The primary mechanism for fund transfers through the newly mandated bank accounts.
- DATE | December 31, 2026 — The deadline for every child in government schools to have a bank account and birth certificate.
- BODY | District Education Officers and District Programme Officers — The officials tasked with conducting the special campaign.

MAINS Q *Discuss how the integration of banking infrastructure in primary education can enhance the efficacy of Direct Benefit Transfer (DBT) schemes in rural India.*

USE: Direct Benefit Transfer | Financial Inclusion | Administrative Efficiency | Social Welfare | Digital Governance

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EDUCATION POLICY P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148367 · Report a mistake

Maharashtra government approves one-year age limit relaxation for MPSC Group C

WHY IN NEWS The Maharashtra government approved a one-year upper age limit relaxation for MPSC Group C recruitment following a committee report by V. Radha.

- BODY | MPSC (Maharashtra Public Service Commission) — body responsible for state recruitment
- PERSON | V. Radha — head of the seven-member committee reviewing the recruitment system
- FIGURE | 16,000 — recommended number of Group C vacancies to accommodate 12 lakh applicants
- DATE | January 1, 2026, to December 31, 2027 — period for which the one-year age relaxation applies

MAINS Q *Discuss the measures required to ensure transparency and prevent irregularities in state-level public service recruitment examinations in India.*

USE: Public Service Commission | Transparency | Recruitment Policy | Age Relaxation | Administrative Reform

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POVERTY, HUNGER & NUTRITION P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148321 · Report a mistake

Telangana to launch ₹5 lakh life insurance cover for eligible families

WHY IN NEWS The Telangana government announced a ₹5 lakh life insurance cover for eligible families to be launched on November 19.

- SCHEME | Telangana life insurance cover — provides ₹5 lakh cover for eligible families
- CONCEPT | Indiramma committees — responsible for household-level application collection in Telangana
- DATE | November 20 to November 30, 2026 — period for collecting applications

MAINS Q *Discuss the role of state-sponsored social security schemes in mitigating risks for vulnerable populations in India.*

USE: social security | risk mitigation | welfare state | fiscal federalism | last-mile delivery

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International Relations

1

INDIA & NEIGHBOURHOOD P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148311 · Report a mistake

India and Nepal discuss hydropower, connectivity and AI cooperation

WHY IN NEWS India's Foreign Secretary Vikram Misri and Nepal PM Balendra Shah met in Kathmandu to discuss bilateral cooperation on hydropower, connectivity, and AI.

- PERSON | Vikram Misri — Foreign Secretary of India
- CONCEPT | Key cooperation areas — Hydropower, connectivity, border management, and AI
- EVENT | Bhotekoshi floods — Floods in Nepal for which India provided humanitarian assistance

MAINS Q *Discuss the significance of India-Nepal cooperation in the fields of hydropower and digital infrastructure for regional connectivity.*

USE: bilateral cooperation | hydropower | digital connectivity | humanitarian assistance | regional integration

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GS3

Economy · S&T · Environment · Security

12 NOTES

Economy

3

MONETARY POLICY, RBI & BANKING P

6 Nov · Economic Times · satyadheesh.in/upsc/note/148397 · Report a mistake

India's gold loan market expands to Rs 22.5 lakh crore

WHY IN NEWS A report by a credit information company revealed that India's gold loan market expanded nearly three times to Rs 22.5 lakh crore by August 2026, becoming the second largest segment in personal loans.

- FIGURE | Rs 22.5 lakh crore — Total size of the gold loan market as of August 2026
- FIGURE | Rs 7.5 lakh crore — Outstanding volume of gold loans as of August 31, 2023
- CONCEPT | NPA ratio — Rose to 0.3% in August 2026 from 0.16% in March 2026
- FIGURE | 5.5 crore — Number of active gold loan borrowers, representing 21% of credit-active consumers
- CONCEPT | Gen-Z demographic — 1 in 5 gold loan borrowers belong to this generation

MAINS Q *Discuss the implications of the rapid expansion of the gold loan market on the personal credit landscape and the risks associated with high repeat borrowing.*

USE: Non-Performing Assets | Personal Loans | Credit Behavior | Collateralized Lending | Financial Inclusion

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CAPITAL MARKETS & SEBI P

6 Nov · Economic Times · satyadheesh.in/upsc/note/148385 · Report a mistake

NSDL and CDSL record 3.36 million new demat accounts in October

WHY IN NEWS NSDL and CDSL reported a record monthly surge of 3.36 million demat accounts in October, driven by high IPO activity and interest in gold and silver ETFs.

- FIGURE | 3.36 million — Number of new demat accounts added in October
- FIGURE | 244 million — Total demat accounts in India as of October
- FIGURE | ₹44,507 crore — Record IPO activity during the period
- CONCEPT | Gold and silver ETFs — Key drivers of investor interest during the surge

MAINS Q *Analyze the factors contributing to the rapid expansion of retail participation in Indian capital markets and its implications for market stability.*

USE: Capital Market Participation | Dematerialization | Retail Investor Sentiment | IPO Activity | Financial Inclusion

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INDUSTRY, INVESTMENT & MSMES P M

6 Nov · NDTV · satyadheesh.in/upsc/note/148292 · Report a mistake

West Bengal launches new industrial promotion policy to attract large investments

WHY IN NEWS The West Bengal government launched a new industrial promotion policy to attract large investments and revive the state's industrial sector.

- CONCEPT | Fixed Capital Investment — eligible for up to 120% financial assistance under the new policy
- FIGURE | Rs 30,000 crore — amount saved by the state to implement the new industrial promotion measures
- SCHEME | Employer EPF contribution reimbursements — provided specifically for women and transgender employees

MAINS Q *Discuss how state-led industrial promotion policies can foster inclusive economic growth and industrial revival in lagging regions of India.*

USE: Industrial Promotion | Fixed Capital Investment | Inclusive Growth | Fiscal Incentives | Labor Welfare

Agriculture 2

ANIMAL HUSBANDRY, FISHERIES & ALLIED P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148291 · Report a mistake

Tamil Nadu to procure 1.87 crore dhotis and sarees for PDS cardholders

WHY IN NEWS Tamil Nadu Minister M. Vijay Balaji announced the procurement of 1.87 crore dhotis and sarees from Cooperative Societies for PDS cardholders during Pongal to support the weaving sector.

- FIGURE | 1.87 crore — total number of dhotis and sarees to be procured for PDS cardholders
- FIGURE | 60,000 — approximate number of weavers expected to benefit from the initiative

MAINS Q *Discuss the significance of state-led procurement policies in sustaining traditional artisanal clusters and ensuring livelihood security for weavers in India.*

USE: livelihood security | artisanal clusters | market intervention | fiscal federalism | state-led procurement

CROPPING PATTERNS & IRRIGATION P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148285 · Report a mistake

Revenue Minister orders war-footing damage assessment after Cyclone Murasu

WHY IN NEWS Revenue Minister Ponguleti Srinivas Reddy ordered a war-footing damage assessment for crop and infrastructure losses caused by Cyclone Murasu in Khammam district.

- BODY | State Disaster Response Force (SDRF) — strengthened with 1,900 trained personnel and equipment.
- FIGURE | ₹260 crore - ₹270 crore — investment in SDRF equipment.
- PLACE | Khammam district — area impacted by Cyclone Murasu.

MAINS Q *Discuss the importance of strengthening State Disaster Response Forces (SDRF) in mitigating the socio-economic impact of frequent cyclonic events on rural agricultural infrastructure.*

USE: Disaster Management | SDRF | Climate Resilience | Agricultural Infrastructure | Damage Assessment

Science & Technology 3

SPACE TECHNOLOGY (ISRO, MISSIONS) P M

6 Nov · NDTV · satyadheesh.in/upsc/note/148388 · Report a mistake

India unveils Swachh Space vision to make space activities debris-free by 2030

WHY IN NEWS Union Minister of State for Science Jitendra Singh unveiled the 'Swachh Space' vision to make India's space activities debris-free by 2030.

- CONCEPT | Swachh Space: India's vision to make space activities debris-free by 2030
- PLACE | Cosmoserve Space: A Hyderabad-based startup developing orbital cleaning technologies
- CONCEPT | Orbital Service Station: Technology intended to reduce servicing costs and clean crowded orbits

MAINS Q *Discuss the importance of space debris management in ensuring the long-term sustainability of orbital assets and India's role in global space governance.*

USE: Space Sustainability | Orbital Debris | Kessler Syndrome | Space Governance | Active Debris Removal

SPACE TECHNOLOGY (ISRO, MISSIONS) P M

6 Nov · The Hindu · satyadheesh.in/upsc/note/148293 · Report a mistake

Cosmoserve Space unveils Hyderabad facility to cut satellite servicing costs

WHY IN NEWS Cosmoserve Space unveiled 'Base 1' in Hyderabad, India's first private facility with space-vision systems and microgravity simulation to provide satellite repair and refuelling services.

- CONCEPT | Base 1: India's first private facility with space-vision systems and microgravity simulation
- PLACE | Hyderabad: Location of the Cosmoserve Space facility
- FIGURE | Cost reduction: Aiming to lower satellite servicing costs from $10 million to less than $1 million

MAINS Q *Discuss the significance of private sector participation in space debris management and satellite servicing for India's space economy.*

USE: Space Debris | Orbital Sustainability | Space Economy | Microgravity Simulation | Satellite Servicing

IT, AI, SEMICONDUCTORS & COMPUTING P

6 Nov · TechCrunch · satyadheesh.in/upsc/note/148271 · Report a mistake

Charge Robotics co-founder uses OpenAI model to find Ubuntu vulnerability

WHY IN NEWS Max Justicz, co-founder of Charge Robotics, used an OpenAI model to identify a severe Ubuntu operating system vulnerability, leading to a patch by the Debian Project.

- CONCEPT | ChatGPT Cyber: A tool launched by OpenAI for researchers to identify and fix vulnerabilities in open-source codebases.
- FIGURE | $1 billion: The amount OpenAI announced for an initiative to support cybersecurity professionals.
- BODY | Debian Project: The entity that issued a patch for the Ubuntu OS vulnerability.

MAINS Q *Discuss the implications of using Generative AI in identifying and patching software vulnerabilities, balancing the benefits of rapid discovery against the risks of automated cyber-attacks.*

USE: Generative AI | Cybersecurity | Open-source software | Vulnerability management | Automated patching

Environment & Ecology

2

SPECIES, PROTECTED AREAS & WETLANDS P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148317 · Report a mistake

Goa accounts for 113 of 161 marine mammal strandings along Indian coast

WHY IN NEWS The Central Marine Fisheries Research Institute (CMFRI) reported that Goa accounted for the majority (113) of 161 marine mammal strandings along the Indian coast during 2024-25.

- BODY | CMFRI — Central Marine Fisheries Research Institute
- CONCEPT | GIS-based mapping — Developed by CMFRI to strengthen marine mammal conservation efforts
- FIGURE | 113 out of 161 — Marine mammal strandings in Goa during 2024-25
- FIGURE | 82 cases — Highest number of Humpback dolphin strandings recorded

MAINS Q *Discuss the ecological threats to marine mammals along the Indian coastline and evaluate the role of spatial mapping in biodiversity conservation.*

USE: Marine Biodiversity | GIS Mapping | Coastal Ecology | Species Conservation | Stranding Analysis

POLLUTION (AIR, WATER, PLASTIC) P

6 Nov · The Hindu · satyadheesh.in/upsc/note/148301 · Report a mistake

APPCB enforces pollution limits in Visakhapatnam as PM10 levels spike

WHY IN NEWS The Andhra Pradesh Pollution Control Board (APPCB) ordered the enforcement of pollution limits and noise regulations in Visakhapatnam as PM10 levels reached 238 micrograms per cubic metre during Deepavali.

- PLACE | Visakhapatnam — city where PM10 levels reached 238 micrograms per cubic metre
- CONCEPT | PM10 — particulate matter levels monitored during Deepavali
- BODY | CSIR-NEERI — body responsible for approving green crackers
- CONCEPT | Hospital buffer — firecrackers are prohibited within 300 metres of hospitals

MAINS Q *Discuss the challenges in enforcing air quality standards during festive seasons and suggest measures to balance cultural traditions with public health requirements.*

USE: Air Quality Index | Particulate Matter | Environmental Governance | Public Health | Regulatory Compliance

BORDER MANAGEMENT P M

6 Nov · The Hindu · satyadheesh.in/upsc/note/148296 · Report a mistake

MHA amends order requiring six non-Muslim communities from Afghanistan, Bangladesh, Pakistan to obtain visas

WHY IN NEWS The Ministry of Home Affairs (MHA) amended the Immigration and Foreigners (Exemption) Order, 2025, to mandate visas for six non-Muslim communities from Afghanistan, Bangladesh, and Pakistan.

FACT Immigration and Foreigners (Exemption) Order, 2025: The specific order amended by the MHA in November 2026.

FACT December 31, 2024: The cutoff date for individuals who entered India due to religious persecution under the previous exemption.

BODY Ministry of Home Affairs (MHA): The central ministry responsible for issuing the amendment and managing immigration.

MAINS Q *Discuss the challenges involved in balancing humanitarian obligations toward refugees with national security concerns regarding illegal migration and border management.*

USE: Refugee Policy | Border Management | National Security | Immigration Law | Religious Persecution

CYBER SECURITY P M

6 Nov · NDTV · satyadheesh.in/upsc/note/148275 · Report a mistake

High Court orders report on alleged cyber terrorism at Lovely Professional University

WHY IN NEWS The Punjab and Haryana High Court directed the Punjab government to report to the Centre within 72 hours on whether cyber terrorism provisions apply to Lovely Professional University.

ACT Section 66F of the Information Technology Act, 2000: Relates to punishment for cyber terrorism.

BODY National Investigation Agency (NIA): Central agency for investigating national security threats.

EVENT Punjab and Haryana High Court mandated a report submission within 72 hours.

MAINS Q *Discuss the legal and institutional challenges in addressing cyber terrorism in India, specifically regarding the jurisdictional overlap between state police and central agencies.*

USE: Cyber Terrorism | Jurisdictional Overlap | National Security | Information Technology Act | Judicial Oversight

PRACTICE

10 questions, 10 minutes

Answers at the bottom, upside down

1 With reference to India's Swachh Space vision, consider the following statements:

1. The Orbital Service Station is intended to reduce servicing costs in space.
2. Cosmoserve Space is a startup based in Mumbai developing orbital cleaning technologies.
3. The vision aims to eliminate new orbital debris by 2030.

Which of the statements given above is/are correct?

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

2 With reference to the Maharashtra Government's tribal development package for the 2026-27 Budget, consider the following statements:

1. The package is intended for the holistic development of Katkari, Kolam, and Madia tribes.
2. The total package amount allocated is ₹160 crore.
3. The allocation for the Pardhi community is ₹130 crore.

Which of the statements given above is/are correct?

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

3 With reference to the Bihar Education Department's directive on social media reels, consider the following statements:

1. The ban applies to both teachers and students making reels during class hours.
2. The regulation prohibits unauthorized visitors from entering school campuses during teaching hours.
3. The directive was issued specifically for private schools only.

Which of the statements given above is/are correct?

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

4 With reference to the Bihar Education Department's new mandate, consider the following statements:

1. The primary mechanism for fund transfers through these accounts is Direct Benefit Transfer (DBT).
2. The mandate requires all children to have bank accounts by December 31, 2025.
3. Every child in government schools must have a bank account and birth certificate by December 31, 2026.

Which of the statements given above is/are correct?

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

5 What is the reported NPA ratio for the gold loan market as of August 2026?

(a) 0.16%
(b) 1.2%
(c) 0.3%
(d) 0.5%

6 What was the total number of demat accounts in India as of October?

(a) 500 million
(b) 150 million
(c) 300 million
(d) 244 million

7 Which committee head's report led to the approval of the age relaxation and vacancy increase for MPSC Group C recruitment?

(a) A. Banerjee
(b) V. Radha
(c) R. K. Sharma
(d) S. K. Singh

8 Which body is responsible for household-level application collection for the new life insurance scheme in Telangana?

(a) Indiramma committees
(b) Gram Panchayat bodies
(c) Zilla Parishad units
(d) District Welfare Boards

9 Which institution developed a GIS-based map to strengthen marine mammal conservation efforts?

(a) National Institute of Oceanography
(b) Indian Council of Marine Research
(c) Wildlife Institute of India
(d) Central Marine Fisheries Research Institute

10 Which of the following areas was identified as a key area of cooperation between India and Nepal during the recent discussions?

(a) AI
(b) Maritime security
(c) Space exploration
(d) Nuclear energy

ANSWERS · 1 (d) 2 (b) 3 (b) 4 (d) 5 (c) 6 (d) 7 (b) 8 (a) 9 (d) 10 (a)

TELEGRAM WEBSITE

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