# SANSKRITI IAS DAILY CURRENT AFFAIRS

## 12-11-2026

## INS BETWA: ₹498.58 CRORE REFIT AND RE-POWERING CONTRACT

DD News

Defence Ministry signs Rs 498.58-crore contract with Cochin Shipyard for INS Betwa refit and re-powering

The Ministry of Defence (MoD) on Wednesday signed a contract worth approximately ₹498.58 crore with Cochin Shipyard Limited (CSL) for the...



### Why in News

- The Ministry of Defence signed a **₹498.58 crore contract with Cochin Shipyard Limited (CSL)** on 11 November 2026 for the refit and re-powering of INS Betwa.

### Key Features

- **INS Betwa (F39)** is an indigenously built guided-missile frigate and the second ship of the **Brahmaputra Class (Project 16A)**.
- It was built by **Garden Reach Shipbuilders and Engineers (GRSE), Kolkata**, and commissioned on **7 July 2004**.
- It is named after the **Betwa River**.

**Technical Specifications**

- The warship has a displacement of approximately **3,600 tonnes**, a length of **125 metres** and a speed exceeding **30 knots**.
- Its existing steam-based propulsion system will be replaced with a **diesel-engine-based system**.
- The refit also includes installation of a **modernised weapon suite**.

**Strategic Significance**

- INS Betwa is designed for **anti-air, anti-surface and anti-submarine warfare**.
- It was the first Indian warship equipped with an indigenously designed **Electronic Modular Command and Control Application (EMCCA)** system.
- The project is expected to involve more than **50 MSMEs**, strengthening indigenous ship repair and maintenance capabilities under **Aatmanirbhar Bharat** and **Make in India**.

## SWACHH SURVEKSHAN 2025-26

### Why in News

- **President Droupadi Murmu** felicitated the winners of the **10th Swachh Survekshan Awards** at Vigyan Bhawan, New Delhi.

www.pib.gov.in

Swachh Survekshan 2025-26 Results Announcement

Swachh Survekshan 2025-26 Results Announcement. Dept. of Urban Development, MoHUA Announces Swachh Shehar Jodi Results



## Institutional Framework

- Organised by the **Ministry of Housing and Urban Affairs (MoHUA)** under **Swachh Bharat Mission-Urban (SBM-U)**, the survey was launched in **2016**.
- It is the world's largest urban sanitation survey and assesses cleanliness, sanitation and waste management.
- The 2025-26 edition assessed **4,751 Urban Local Bodies (ULBs)** through **176 sub-indicators across 10 sections**.




## Major Rankings

- **Super Swachh League:** Navi Mumbai, Surat and Vijayawada.
- **Million-plus cities:** Greater Visakhapatnam (Andhra Pradesh), Jabalpur (Madhya Pradesh) and Lucknow (Uttar Pradesh).
- **3–10 lakh population:** Ujjain, Chandigarh and Guntur.
- **50,000–3 lakh population:** Dewas, New Delhi Municipal Council (NDMC) and Sagar.
- **20,000–50,000 population:** Vita, Aska and Panaji.
- **Below 20,000 population:** Bilha, Panchgani and Budhni.
- **Indore**, which had topped the cleanliness rankings for eight consecutive years, due to its long-standing record, the city was moved into a newly introduced **Mentor City** category under the *Swachh Shehar Jodi* initiative.




## New Award Categories

- **Swachh River Front Towns:** Rewa, Bilaspur and Varanasi.
- **Swachh Coastal Towns:** Puri, Alappuzha and Ratnagiri.
- **Clean Himalayan Cities:** Rudrapur, Jammu and Shopian.
- These categories expand the survey's coverage to riverfront, coastal and Himalayan settlements.

## Governance Initiatives

- **Swachh Shehar Jodi (SSJ)** is a city-to-city mentorship and peer-learning initiative under SBM-U.

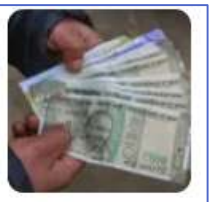
- **70 mentor cities** have been paired with **191 mentee cities**.
- **Ahmedabad-Sanand ranked first, Indore-Depalpur second and Tirupati-Kuppam third.**

## CREDIT GUARANTEE FUND FOR MICRO UNITS (CGFMU)

DD News

**Cabinet extends Credit Guarantee Fund for Micro Units until 2031, approves Rs 5,000-crore corpus**

The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the continuation of the Credit Guarantee Fund for Micro Units...



### Why in News

- The Union Cabinet approved the continuation of **CGFMU for five years, up to 31 March 2031**, with a corpus of **₹5,000 crore**.

### Institutional Framework

- Launched in **January 2016**, CGFMU facilitates institutional credit under **Pradhan Mantri Mudra Yojana (PMMY)**.
- It provides credit guarantee coverage through **National Credit Guarantee Trustee Company Limited (NCGTC)** against default risks faced by lending institutions.

### Financial Coverage

- It covers eligible PMMY loans up to **₹20 lakh**.
- It also covers **PMJDY overdrafts up to ₹10,000** and eligible **SHG loan portfolios of ₹10–20 lakh**.
- The guarantee is linked to actual credit exposure, with working capital coverage based on disbursement and term-loan coverage based on outstanding amounts.

**Recent Changes**

- The guarantee fee has been reduced from **1% to 0.75% per annum**.
- SHG guarantee fees remain at **0.25% in the first year** and **0.50% in subsequent years**.
- The approved corpus is expected to facilitate approximately **₹12.6 lakh crore in PMMY loans** over five years.

### Economic Significance

- The fund reduces lending institutions' exposure to credit defaults and improves collateral-free credit access.
- It supports micro-enterprises, financial inclusion and entrepreneurship.

# STAND-UP INDIA SCHEME

PM India

## Cabinet approves Continuation of Stand-Up India Scheme

To promote entrepreneurship among Women, Scheduled Castes and Scheduled Tribes.

Targets to cover minimum 2.5 lakh beneficiaries.



### Why in News

- The Union Cabinet approved the continuation of the **Stand-Up India Scheme for five years, up to 31 March 2031**, with a **₹4,111 crore credit guarantee corpus**.

### Objectives and Framework

- Launched on **5 April 2016**, the scheme promotes entrepreneurship among **women, Scheduled Castes (SCs) and Scheduled Tribes (STs)**.
- It operates under the **Ministry of Finance** and targets an additional **2.5 lakh beneficiaries** during the extended period.
- It focuses on establishing new or **greenfield enterprises**.

### Eligibility and Financial Assistance

- Eligible borrowers include women and SC/ST entrepreneurs aged **above 18 years**.
- Loans range from **above ₹10 lakh to ₹1 crore**, covering up to **85% of project cost**.
- Assistance is provided through composite loans (term loan plus working capital) or term loans.

### Sectoral Coverage

- Eligible sectors include **manufacturing, services, trading and agriculture-allied activities**.
- The scheme provides **85% credit guarantee coverage**, with a standard guarantee fee of **0.50%**.
- Since its launch, it has facilitated loans to more than **2.75 lakh women and SC/ST entrepreneurs**.

# WANGALA FESTIVAL

News On AIR

## Meghalaya's 100 Drums Wangala Festival begins in West Garo Hills with traditional music and cultural performances

Meghalaya's 100 Drums Wangala Festival commenced on Wednesday at Wangala A•Dam in Chibragre, West Garo Hills. The first day of the festival...



## Why in News

- Meghalaya's **100 Drums Wangala Festival** commenced in the West Garo Hills district.

## Cultural and Religious Significance

- Wangala is a traditional harvest festival of the **Garo tribe of Meghalaya**, popularly known as the **100 Drums Festival**.
- It is celebrated in honour of **Saljong, the Sun God associated with fertility**.
- It marks the end of agricultural toil, celebrates a successful harvest and signifies the onset of winter.

## Traditional Ceremonies

- The festival generally lasts two days but may extend up to a week.
- **Ragula** is the first-day ceremony, performed at the house of the village chief.
- **Kakkat** is the second-day ceremony, featuring traditional music, dance and drum performances.

## Socio-Cultural Importance

- The festival reflects the agricultural traditions and religious beliefs of the Garo community.
- It helps preserve the indigenous cultural identity and heritage of Meghalaya.

# BHERJAN-BORAJAN-PADUMONI WILDLIFE SANCTUARY

NENow.in

Assam: Centre proposes 1-km ESZ around Tinsukias Bherjan-Borajan Padumoni wildlife sanctuary

Union Environment Ministry proposes a one-kilometre Eco-Sensitive Zone around Bherjan-Borajan-Padumoni Wildlife Sanctuary in Tinsukia,...



## Why in News

- The Ministry of Environment, Forest and Climate Change proposed a uniform **one-kilometre Eco-Sensitive Zone (ESZ)** around Bherjan-Borajan-Padumoni Wildlife Sanctuary in Assam through a draft notification dated **29 October 2026**.

## Geographical Profile

- Located in **Tinsukia district of eastern Assam**, the sanctuary covers approximately **7.21 sq. km**.
- It consists of three separate forest blocks: **Bherjan, Borajan and Padumoni**.
- The blocks are separated by tea gardens and human settlements and lie in the plains of the **Brahmaputra Valley**.
- It is associated with the **Indo-Chinese Tropical Moist Forest Biome**.

## Ecology and Biodiversity

- The sanctuary has a humid subtropical climate and predominantly tropical wet evergreen forest vegetation.
- Important primates include **hoolock gibbons, langurs and macaques**.
- The **hoolock gibbon** is the only ape group naturally found in India.
- Other mammals include leopards, wild pigs and giant flying squirrels.
- The earlier official assessment recorded approximately **83 bird species**, including hornbills, woodpeckers and pond herons.

## Environmental Significance

- The proposed **one-kilometre ESZ** aims to regulate activities around the sanctuary and minimise ecological disturbance.
- The 2026 proposal is a **draft notification**, not a final ESZ notification.
- ESZs act as transition zones around protected areas and regulate environmentally damaging developmental activities.

## Other Important News of the day

**Places in News**

## NORWAY

### Why in News

- India and Norway are exploring joint research and technological solutions to convert **industrial and construction waste into resources for sustainable construction**.
- Separately, Norway's policy recommendations on restricting student access to generative AI in primary education have attracted attention.




### Geographical Location

- Norway is situated in the western part of the **Scandinavian Peninsula** in Northern Europe.
- It shares land borders with **Sweden, Finland and Russia**.
- Its capital is **Oslo**.

### Maritime Boundaries

- **North:** Barents Sea.
- **West:** Norwegian Sea and North Sea.
- **South:** Skagerrak Strait.
- Its deeply indented coastline is characterised by **glacial fjords**.

### Physical Features and Resources

- Nearly **two-thirds of Norway is mountainous**.
- **Galdhøpiggen (2,469 metres)** is its highest peak, while **Lake Mjøsa** is its largest lake.
- Important rivers include **Glomma, Dramselva, Lågen and Tana**.
- Major resources include iron ore, copper, titanium, coal, zinc, nickel, offshore petroleum and natural gas.

**Environment**

## NAVEGAON-NAGZIRA TIGER RESERVE

ThePrint

[Tiger found dead in Maharashtra's Nawegaon reserve; electrocution suspected, 8 held]

Gondia (Maharashtra), Nov 11 (PTI) A tiger has been found dead in Maharashtra's Nawegaon-Nagzira Tiger Reserve (NNTR) in a suspected case of...

### Why in News

- A tiger was recently found dead in Maharashtra's **Navegaon-Nagzira Tiger Reserve**, reportedly in a suspected electrocution incident.

### Geographical Profile

- Located in **Gondia and Bhandara districts of Maharashtra**, it was notified on **12 December 2013** as India's **44th Tiger Reserve**.
- It covers approximately **1,894.94 sq. km**, comprising a core area of **653.67 sq. km** and a buffer area of **1,241.27 sq. km**.
- It comprises five protected areas: Navegaon National Park, Navegaon Wildlife Sanctuary, Nagzira Wildlife Sanctuary, New Nagzira Wildlife Sanctuary and Koka Wildlife Sanctuary.
- Its highest point is **Zenda Pahad**, at approximately 702 metres.

### Ecology and Biodiversity

- Its predominant vegetation is **Southern Tropical Dry Deciduous Forest**.
- Important tree species include Teak (*Tectona grandis*), Ain (*Terminalia tomentosa*), Haldu (*Adina cordifolia*) and Bamboo (*Dendrocalamus strictus*).
- Major fauna include tiger, leopard, dhole, gaur, sambar, chital and nilgai.
- Notable birds include Red-collared Dove, Spotted Dove and Black-winged Kite.

### River Systems and Connectivity

- It forms an important catchment for the **Wainganga, Chulbandh and Gadvi rivers**.
- It has ecological linkages with **Kanha, Pench and Tadoba Tiger Reserves**.
- Its location within the Central Indian Tiger Landscape supports wildlife movement and habitat connectivity.

Defence

## EXERCISE SEA VIGIL-26

www.pib.gov.in

INDIAN NAVY TO COORDINATE FIFTH EDITION OF PAN-INDIA COASTAL DEFENCE EXERCISE 'SEA VIGIL-26'



The fifth edition of the Pan-India Coastal Defence Exercise 'Sea Vigil-26' is being held from 11 to 19 Nov 2026, coordinated by the Indian...

### Why in News

- The Indian Navy commenced the fifth edition of **Exercise Sea Vigil-26**, India's pan-India coastal defence exercise, from **11–19 November 2026**.

### Objectives and Background

- Coordinated by the **Indian Navy**, the exercise was conceptualised in **2018** following the **26/11 Mumbai terrorist attacks**.
- It aims to assess and strengthen India's coastal defence and maritime security preparedness.
- It covers the entire Indian coastline and **Exclusive Economic Zone (EEZ)**.

### Operational Features

- The exercise is conducted in two phases:
  - **Coastal Defence and Security Readiness Evaluation (CDSRE):** 11–17 November 2026.
  - **Sea Phase:** 18–19 November 2026.
- Participants include the Indian Navy, Indian Coast Guard, Coastal Security Police, Customs and other maritime agencies.
- All coastal States and Union Territories, along with fishing and coastal communities, are involved.

### Strategic Significance

- The exercise is facilitated by multiple ministries, including Defence, Home Affairs, Ports, Shipping and Waterways, and Fisheries, Animal Husbandry and Dairying.
- It acts as a precursor to the Indian Navy's biennial **Theatre Level Readiness Operational Exercise (TROPEX)**.
- Together, Sea Vigil and TROPEX address maritime security challenges ranging from coastal defence to high-seas operations.

**Science and Technology**

## COAL GASIFICATION

Business Standard

Hydrogen, SNG should lead ₹37,500 crore coal gasification push: Study



A C-DEP study ranks hydrogen, synthetic natural gas, methanol and ammonia as priority products for India's coal gasification programme to...

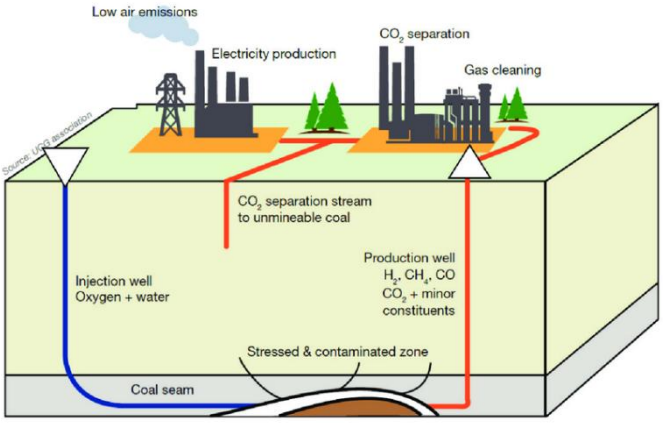
### Why in News

- The **₹37,500 crore Scheme for Promotion of Surface Coal/Lignite Gasification Projects** received only two applications in its second round, both from **NTPC Limited**.
- The third round of applications opened in November 2026.

### Process and Composition

- Coal gasification is a **thermo-chemical process** that converts coal into **synthesis gas (syngas)**.
- Crushed coal is heated with limited oxygen and steam at high temperatures, generally around **800–1,600°C**.
- Syngas primarily contains **carbon monoxide (CO) and hydrogen ($H_2$)**, along with methane, carbon dioxide and water vapour.

### Major Stages




- **Preparation and drying:** Coal is crushed and its moisture is removed.
- **Pyrolysis:** Heating in the absence of oxygen releases volatile gases.
- **Oxidation:** Controlled oxygen generates heat through partial combustion.
- **Reduction:** Steam reacts with hot carbon to produce syngas.

### Applications

- Syngas is used to manufacture **methanol, ammonia, urea, synthetic natural gas (SNG), hydrogen and liquid fuels**.
- It can generate electricity through **Integrated Gasification Combined Cycle (IGCC)** technology.

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| | ➢ It also provides feedstock for the chemical and fertiliser industries.<br>**Advantages and Challenges**<br>➢ Gasification enables the utilisation of **low-grade coal and waste coal** and allows impurities to be removed before syngas use.<br>➢ It can reduce sulphur oxides, nitrogen oxides and particulate emissions compared with direct coal combustion, depending on technology and pollution-control systems.<br>➢ **Carbon Capture and Storage (CCS)** can reduce emissions from coal-based hydrogen production.<br>➢ High capital costs, logistics and uncertain market demand remain major challenges. |

## Uttar Pradesh in News

### Aqua Line Metro Extension: Noida–Greater Noida

DD News

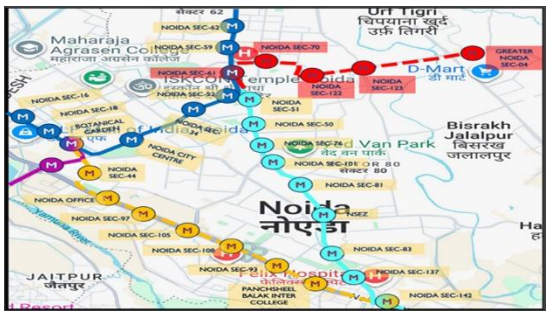
Cabinet approves 8.45-km Aqua Line Metro Extension from Noida Sector 51 to Greater Noida Sector 4

The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the extension of the Aqua Line Metro corridor from Noida Sector 51...



**Why in News?**

➢ The Union Cabinet approved an **8.449-km extension of the Aqua Line** from Noida Sector 51 to Greater Noida Sector 4.




**Project Details**

➢ The corridor will have **five elevated stations**.

➢ The operational Metro network in Noida and Greater Noida is expected to reach **71.878 km** after completion.

➢ An interchange at **Noida Sector 61** will improve connectivity with the Delhi Metro Blue Line.

**Connectivity Benefits**

➢ It will improve access to commercial centres, including Gaur City Mall, IKEA and Blue Sapphire Mall.

➢ Residential clusters, corporate offices, educational institutions and hospitals will benefit.

## Urban Mobility Significance

- The project will reduce road congestion and dependence on private vehicles.
- It will promote public transport and help reduce transport-related carbon emissions.
- Improved connectivity is expected to encourage investment around Metro stations.