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**In English**  
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**Ques: What was the annual credit growth of banks at the end of October 31, 2025?**

- A) 9.7%
- B) 10.5%
- C) 11.3%
- D) 12.0%
- E) 13.5%

**Answer: Option C**

**Explanation:**

- According to Reserve Bank of India data, banks' annual credit growth at the end of October 31, 2025, stood at 11.3%, while deposits grew 9.7%.
- The gap between credit and deposit growth narrowed to 160 basis points from 200 basis points observed on October 17.
- Demand deposits rose 21% year-on-year to Rs 31 lakh crore, reflecting faster growth in low-cost current and savings deposits.
- Time deposits (fixed deposits) grew 8.3% to Rs 211 lakh crore.

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**Ques: Which bank celebrated its 107th foundation day and inaugurated 51 new branches virtually?**

- A) Union Bank of India
- B) Punjab National Bank
- C) State Bank of India
- D) Bank of Baroda
- E) Canara Bank

Answer: Option A

**Explanation:**

- Union Bank of India celebrated its 107th foundation day at the Jio World Convention Centre, BKC, Mumbai, Maharashtra.
- The bank inaugurated 51 new branches virtually across key regions and a Rural Self-Employment Training Institute (RSETI) in Mancherial, Telangana.
- Union Bank employees contributed Rs 21.68 crore to the National Defence Fund (NDF), supporting India's armed forces.
- The bank also launched two new digital products: Union eBiz, a business mobile application for MSMEs and business customers with 20+ journeys and 300+ features, and Union Ease, a retail app to be available soon.

**About Union Bank of India :**

- Established : 1919
- HQ : Mumbai
- MD & CEO : Shri Asheesh Pandey
- Tagline : Good people to bank with





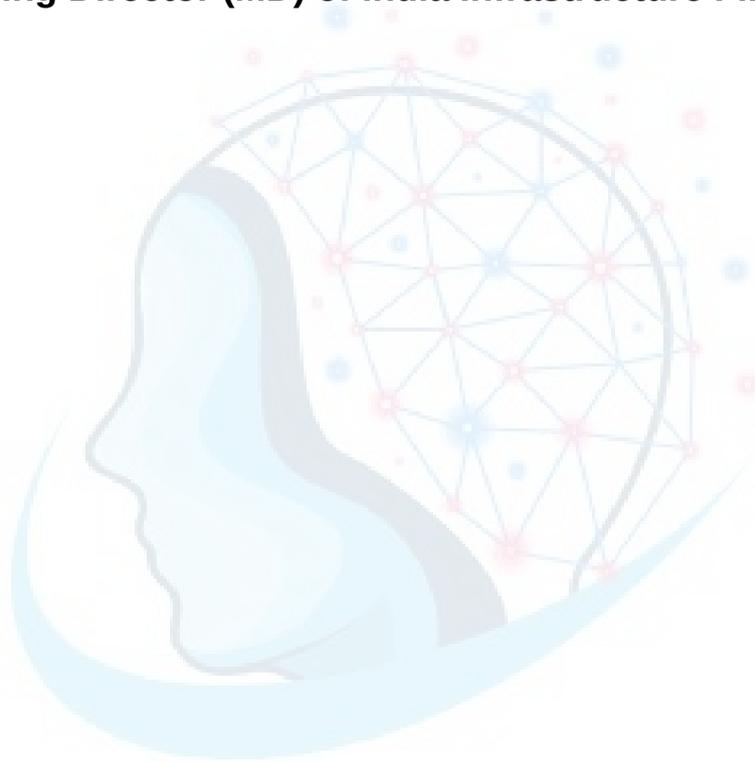
## Recent Appointment in Banking & Insurance Sector

- **Bhuvaneshwari A. : Managing Director and CEO of SBICAP Securities Ltd. (Replaced Vikas Bhargava)**
- **Kaizad Bharucha : Deputy Managing Director (DMD) of HDFC Bank**
- **C S Rajan : re- appointment as the part-time chairman of Kotak Mahindra Bank**
- **Baskar Babu Ramachandran : Managing Director & Chief Executive Officer (MD & CEO) of Suryoday Small Finance Bank from January 23, 2026, to January 22, 2029**
- **Ritu Arora : Country Head for India of Allianz Group, one of the world's leading global insurers and asset managers**
- **Dan Katz : First Deputy Managing Director of the IMF (succeeds Gita Gopinath)**
- **Sanjay Kumar Hansda : Executive Director (ED) of RBI**
- **Sonali Sen Gupta, Regional Director, Bengaluru (Karnataka) under RBI : Executive Director (ED) of RBI**
- **Raghavendra Srinivas Bhat : MD & CEO of Karnataka Bank**
- **Former RBI Executive Director Manoranjan Mishra : Independent Director on the board of the Fintech Association for Consumer Empowerment (FACE)**
- **Asheesh Pandey : MD & CEO of Union Bank of India (UBI) for a three-year tenure (replacing A. Manimekalai)**
- **Shirish Chandhra Murmu : Deputy Governor of RBI for a three-year term effective October 9, 2025 (succeed Rajeshwar Rao)**
- **Anand Piramal : Chairman of Piramal Finance (replacing Ajay Piramal)**





- **Viral Damania** : Chief Financial Officer of IndusInd Bank (Replaced Gobind Jain)
- **Daniel Katz** : First Deputy Managing Director (FDMD) at IMF
- **Rohit Rishi** : Managing Director (MD) of India Infrastructure Finance Company Ltd (IIFCL)



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**Ques: Who has been appointed as the Part-Time Chairman of Jammu & Kashmir (J&K) Bank Limited?**

- A) Amitava Chatterjee
- B) S Krishnan
- C) Rajesh Kumar
- D) Sunil Mehta
- E) P K Gupta

**Answer: Option B**

**Explanation:**

- S Krishnan has been appointed as the Part-Time Chairman of Jammu & Kashmir (J&K) Bank Limited for the tenure November 13, 2025, to March 26, 2028.
- He previously served as Managing Director & CEO of Punjab & Sind Bank (2020–2022) and Tamilnad Mercantile Bank (2022–2024).
- J&K Bank was established in 1938 and is headquartered in Srinagar, Jammu & Kashmir.
- The current MD & CEO of J&K Bank is Amitava Chatterjee.

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**Ques: Marble from which place in Gujarat has received the Geographical Indication (GI) tag for its high-quality white stone?**

- A) Palitana
- B) Dwarka
- C) Ambaji
- D) Somnath
- E) Girnar

**Answer: Option C**

**Explanation:**

- Marble from Ambaji, a famous pilgrimage site and Shaktipeeth in Gujarat, has received the Geographical Indication (GI) tag for its high-quality white stone.
- The GI tag was granted in the name of the Ambaji Marbles Quarry and Factory Association in Banaskantha district.
- Ambaji marble is known for its shine, purity, durability, and spiritual significance, and has long been used in religious structures.
- Ambaji marble mines date back 1,200–1,500 years, around the period when the Dilwara Jain Temple (Mount Abu) was built.
- Because of its high calcium content and exceptional durability, Ambaji marble is also used in temples abroad, including in the U.S., New Zealand, and England.





**Ques: Which Indian company has joined the Taskforce on Nature-related Financial Disclosures (TNFD) as an “Adopter”?**

- A) Reliance Industries
- B) Adani Ports and Special Economic Zone Limited
- C) Tata Steel
- D) Larsen & Toubro
- E) Mahindra & Mahindra

**Answer: Option B**

**Explanation:**

- Adani Ports and Special Economic Zone Limited (APSEZ) has joined the TNFD as an “Adopter”, committing to start nature-related reporting from Financial Year 2025–26 in line with global standards.
- APSEZ is India’s first integrated transport utility to endorse the TNFD framework.
- By adopting TNFD, APSEZ will identify and report its nature-related dependencies, impacts, risks, and opportunities as part of its ESG strategy.
- TNFD is a global science-based initiative launched by organisations including UNEP-FI, UNDP, and WWF to guide companies on nature-related risks, dependencies, and opportunities.

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**Ques: How many AMRIT pharmacies are currently operational across India as the initiative completes 10 years?**

- A) 150
- B) 200
- C) 255
- D) 350
- E) 500

**Answer: Option C**

**Explanation:**

- The Affordable Medicines and Reliable Implants for Treatment (AMRIT) initiative has completed 10 years since its launch in 2015.
- AMRIT pharmacies provide essential and life-saving medicines at 50% to 90% discount, reducing treatment costs significantly.
- Currently, 255 AMRIT pharmacies are operational across India, with a target to expand to 500 outlets.
- Union Health Minister Shri J. P. Nadda inaugurated 10 new AMRIT outlets across India.
- He also launched AMRIT ITes – Eco Green Version 2.0, a modern digital platform to enhance transparency, efficiency, and sustainability.
- The initiative continues to expand, with plans to increase the network to 500 pharmacies nationwide.

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## Recent News Headlines Related to Awards & Winners :

- **2025 Booker Prize for Fiction** : Hungarian-British author David Szalay for his sixth novel “Flesh”
- **Ambassador Richard C. Holbrooke Distinguished Achievement Award (Lifetime Achievement Award)** : Salman Rushdie
- **2025 World Leader for Peace and Security Award** : Gurudev Sri Sri Ravi Shankar, founder of the Art of Living Foundation
- **INTERPOL Medal of the Highest Order** : General Shaikh Rashid bin Abdullah Al Khalifa, Minister of Interior of the Kingdom of Bahrain
- **Chevalier de l'Ordre national du Mérite (Knight of the National Order of Merit)** : Sunil Kant Munjal
- **People First Integration Award at the National Workshop and Conference on DigiLocker 2025** : Government of Himachal Pradesh
- **Manohar Parrikar Yuva Scientist Award 2025** : Dr. Sai Gautam Gopalakrishnan
- **Bharat Ratna Dr. Bhupen Hazarika National Awards** : Jyotiraditya Scindia
- **Knighthood Award** : Former England fast bowler Sir James Michael Anderson
- **Grand Order of Mugunghwa, South Korea's highest civilian honour** : Donald Trump, President of the United States
- **Rajyotsava Award 2025** : Renowned archaeologist Prof. Ravindra Korisettar from Dharwad, Karnataka
- **'Creative City of Gastronomy' title under the UNESCO Creative Cities Network (UCCN)** : Lucknow, the city of nawabs in Uttar Pradesh
- **“Top Agri-Food Pioneers” by the World Food Prize Foundation** : Chef Sanjeev Kapoor





- **2025 Sakharov Prize for Freedom of Thought : Andrzej Poczobut of Belarus and Mzia Amaghloebli of Georgia**
- **2025 British Academy Book Prize : Sunil Amrith for the book “The Burning Earth: An Environmental History of the Last 500 Years”.**



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**Ques: Exercise Garuda 25 is being conducted between the Indian Air Force and which country's Air and Space Force?**

- A) USA
- B) Russia
- C) Australia
- D) Japan
- E) France

**Answer: Option E**

**Explanation:**

- Exercise Garuda 25 is a bilateral air exercise between the Indian Air Force (IAF) and the French Air and Space Force (FASF), held at Mont-de-Marsan, France, from 16–27 November 2025.
- The IAF contingent arrived in France on 10 November 2025 with Su-30MKI fighter aircraft.
- Airlift support for induction/de-induction is being provided by C-17 Globemaster III, and IL-78 tankers are being used for air-to-air refuelling.
- The Su-30MKI will operate alongside French multirole fighters in simulated air combat, air defence, and joint strike operations.
- The aim is to refine tactics and improve interoperability between the IAF and FASF.

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## Recent News Headlines Related to Defence Exercise :

- Indian Army conducted 'Exercise Brahmashira' in the Rann and Creek Sector of Kachchh, Gujarat, as part of the larger TriServices Exercise Trishul
- The 6th edition of the Vietnam-India Bilateral Army Exercise (VINBAX) was held at National Military Training Centre 4 in Hanoi, Vietnam, involving troops from an Engineer Regiment and a Medical Corps detachment under India's Southwestern Command.
- Exercise MITRA SHAKTI-2025, the 11th edition, was held at the Foreign Training Node, Belagavi, Karnataka, between India and Sri Lanka (Army).
- The 29th edition of the multilateral Exercise Malabar (2025) began at Guam in the Northern Pacific Ocean, hosted by the United States of America.

Trishul 2025 is a tri-Service combat exercise involving the Indian Army, Navy, and Air Force, held at India's western border with Pakistan.

- The Indian Air Force is participating in 'Ocean Sky 2025', a multinational air combat exercise which is being hosted by the Spanish Air Force at Gando Air Base in the Canary Islands in Spain.
- The Indian Naval Ship INS Sahyadri, a Shivalik-class guided missile stealth frigate, participated in JAIMEX-25 held from October 16–18, 2025, with Japan Maritime Self-Defense Force (JMSDF) ships.
- India and the European Union conducted a first-of-its-kind counterterrorism training at the National Security Guard campus in Manesar, Haryana
- Samudra Shakti 2025 is the 5th edition of a bilateral naval exercise held between the Indian Navy (IN) and the Indonesian Navy at Visakhapatnam, Andhra Pradesh.





**Ques: What is the name of the Border Security Force's first all-women drone operations unit?**

- A) Shakti Drone Squadron
- B) Durga Drone Squadron
- C) Saraswati Drone Squadron
- D) Bhavani Drone Squadron
- E) Kali Drone Squadron

**Answer: Option B**

**Explanation:**

- The Border Security Force has commissioned its first all-women drone operations unit named 'Durga Drone Squadron' at the School of Drone Warfare in the BSF Academy, Gwalior.
- Named after goddess Durga, the unit symbolizes the power, precision, and resilience of BSF's women personnel.
- The initiative aims to integrate women personnel into drone-based surveillance and reconnaissance roles along India's western and eastern borders.
- The specialized training programme is conducted under the leadership of Daljit Singh Chaudhary, Director General of BSF.

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**Ques: Which company is building a 55-storey tower in Dubai named after Shah Rukh Khan?**

- A) Emaar Properties
- B) Aldar Properties
- C) Danube Properties
- D) Nakheel
- E) Dubai Holding

**Answer: Option C**

**Explanation:**

- Danube Properties will develop a 55-storey premium commercial tower in Dubai named 'SHAHRUKHZ by Danube'.
- The tower covers 1 million sq ft of built-up area, with prices starting at \$460,000, scheduled for completion in Q2 2029.
- It will feature 40+ luxury amenities, including an infinity pool on the 33rd floor, helipad, king clubhouse, and an outdoor lounge on the 55th floor.
- The design includes a "hanging tower concept" with four floors of amenities from the 32nd to the 36th floor.
- The tower will also feature a statue of Shah Rukh Khan and a 'Shah Rukh's Boulevard' at the podium level.
- Danube will offer a 1% monthly payment plan; around 30% of Dubai property buyers are Indians.

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**Ques: Which traditional musical instruments of Sikkim received Geographical Indication (GI) registration?**

- A) Tungbuk and Pumtong Pulit
- B) Ektara and Sitar
- C) Tabla and Harmonium
- D) Flute and Veena
- E) Mridangam and Dhol

**Answer:** Option A

**Explanation:**

- The Government of India granted GI registration for Sikkim's traditional Lepcha instruments, Tungbuk and Pumtong Pulit, under the "Musical Instrument" category.
- GI certificates were presented during the 1st Tribal Business Conclave in New Delhi.
- NABARD, Gangtok supported the application process for nearly two years with financial and technical assistance.
- Tungbuk is a three-string instrument made of softwood and parchment, 36 inches long.
- Pumtong Pulit is a four-hole bamboo flute used to replicate natural sounds; "Pulit" refers to a traditional Lepcha wind instrument.
- GI registration in India is valid for 10 years and can be renewed for another 10-year period.





**Ques: Where was the 3rd edition of the International Conference on Green Hydrogen (ICGH 2025) held?**

- A) India Expo Centre, Greater Noida
- B) Vigyan Bhawan, New Delhi
- C) Bharat Mandapam, New Delhi
- D) Hyderabad International Convention Centre
- E) Kolkata International Exhibition Centre

**Answer:** Option C

**Explanation:**

- The 3rd edition of the International Conference on Green Hydrogen (ICGH 2025) was held at Bharat Mandapam, New Delhi, hosted by the Ministry of New and Renewable Energy (MNRE).
- It was organized in collaboration with the Principal Scientific Advisor (PSA), Ministry of Petroleum and Natural Gas (MoPNG), Department of Science and Technology (DST), Ministry of Science and Technology (MoS&T), and the Department of Scientific and Industrial Research (DSIR).
- Key announcements included the establishment of four hydrogen valleys with a total investment of ₹485 crore to demonstrate the full hydrogen value chain.
- Out of this, the Government of India allocated ₹169.89 crore under the National Green Hydrogen Mission (NGHM), while ₹315.43 crore will come from industry and consortium partners.
- The hydrogen valleys will be set up in Pune (Maharashtra), Jodhpur (Rajasthan), Bhubaneswar (Odisha), and Kerala, aiming to capture about 10% of global green hydrogen demand by 2030.





**Ques: Which ministry withdrew Quality Control Orders on 14 petrochemical raw materials?**

- A) Ministry of Commerce & Industry
- B) Ministry of Chemicals and Fertilizers
- C) Ministry of Textiles
- D) Ministry of Heavy Industries
- E) Ministry of Environment, Forest and Climate Change

Answer: Option B

**Explanation:**

- The Ministry of Chemicals and Fertilizers withdrew the Quality Control Orders (QCOs) issued under the Bureau of Indian Standards (BIS) on 14 petrochemical products with immediate effect.
- Earlier, these QCOs had made BIS certification mandatory for major raw materials such as chemicals, polymers, plastic resins, and fibres.
- The 14 affected materials include Terephthalic Acid (PTA), Ethylene Glycol (EG), various Polyester Yarn types, Polyethylene, Acrylonitrile-Butadiene-Styrene (ABS), Polypropylene, Polyvinyl Chloride (PVC) Homopolymers, Ethylene-Vinyl Acetate (EVA) Copolymers, Polyurethanes, and Polycarbonate (PC).
- These raw materials are used widely across textile and apparel, packaging and plastics, chemical processing, automotive components, home appliances, and electronics manufacturing.

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**Ques: Under which scheme is the Integrated Development of the Sohra (Cherrapunji) Tourism Circuit being funded?**

- A) PM Gati Shakti
- B) NEC Special Development Scheme
- C) PRASAD Scheme
- D) Swadesh Darshan 2.0
- E) PM-DevINE Scheme

**Answer: Option E**

**Explanation:**

- The project for the Integrated Development of the Sohra (Cherrapunji) Tourism Circuit in Meghalaya is being funded under the Prime Minister's Development Initiative for North East Region (PM-DevINE) scheme.
- Total investment exceeds Rs. 650 crore, including Rs. 221 crore contributed by the Ministry of DoNER.
- PM-DevINE is a Central Sector Scheme launched in the Union Budget 2022–23 to support infrastructure and social development in the Northeastern region.
- Total scheme outlay: Rs. 6,600 crore for 2022–23 to 2025–26.

**About PM-DevINE Scheme :**

- Launched : 2022
- Outlay : Rs. 6,600 crore (for 2022–23 to 2025–26)
- Implementing Ministry : Ministry of Development of North Eastern Region (MDoNER)
- Coverage Area : All eight North Eastern States — Arunachal Pradesh (AP), Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura
- Aim : To fund infrastructure and social development projects in the North Eastern Region (NER) of India





**Ques: Vrindavani Vastra was originally woven under the guidance of which saint-reformer?**

- A) Sankardev
- B) Madhavdev
- C) Chaitanya Mahaprabhu
- D) Ramanujacharya
- E) Vallabhacharya

**Answer: Option A**

**Explanation:**

- The Vrindavani Vastra is a historic silk textile woven under Srimanta Sankaradeva in the 15th–16th century.
- Assam CM Himanta Biswa Sarma travelled to London to initiate the process of bringing back the revered Vrindavani Vastra from the British Museum.
- He is expected to sign an agreement for the “homecoming” of the silk textile.
- Pieces of Vrindavani Vastra likely reached Tibet in the 17th–18th century and were later collected by British explorers.
- The Assam government states that the Vastra is an important part of Assam’s cultural and civilizational heritage.
- The British Museum has agreed to lend the artifact for 18 months, provided Assam builds a museum that meets international standards.

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**Ques: Where will the Global Energy Leaders' Summit (GELS) 2025 be held?**

- A) New Delhi
- B) Mumbai
- C) Hyderabad
- D) Bengaluru
- E) Puri, Odisha

**Answer:** Option E

**Explanation:**

- Union Minister of State Shripad Yesso Naik launched the logo and official website of the Global Energy Leaders' Summit (GELS) 2025 in New Delhi.
- GELS 2025 will be held in Puri, Odisha, focusing on the theme "Powering India: Sufficiency, Balance, Innovation."
- The theme aligns with the Prime Minister's vision built on four pillars: Energy Access, Efficiency, Sustainability, and Security.
- The summit will bring together Union and State Energy Ministers, global energy leaders, policymakers, innovators, researchers, and industry experts.

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**Ques: Which battalion's valour was honoured with a special commemorative "My Stamp" unveiled by Union Minister Rajnath Singh?**

- A) 11th Gorkha Rifles
- B) 12th Maratha Light Infantry
- C) 13th Kumaon Regiment
- D) 14th Sikh Regiment
- E) 15th Rajput Regiment

**Answer: Option C**

**Explanation:**

- Union Minister Rajnath Singh unveiled a special commemorative "My Stamp" to honour the valour of the 13th Battalion of the Kumaon Regiment, which fought under Major Shaitan Singh Bhati (PVC) during the 1962 India–China War at Rezang La, Ladakh.
- The stamp is based on the Rezang La War Memorial in Ladakh and was issued by the Department of Posts, Ministry of Communication.
- The initiative celebrates the bravery and sacrifice of the soldiers who fought at Rezang La ahead of the 63rd anniversary of the historic battle.

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**Ques: Which company has received the licence to explore and mine tungsten in Andhra Pradesh?**

- A) NMDC
- B) Hindustan Zinc Ltd
- C) Vedanta Aluminium
- D) Coal India
- E) NALCO

**Answer: Option B**

**Explanation:**

- Hindustan Zinc Ltd (HZL) has received a composite licence from the Andhra Pradesh government to explore and mine a tungsten block.
- This milestone allows HZL, part of the Vedanta Group, to expand beyond zinc, lead, and silver into high-value critical minerals.
- The licence permits both exploration and, if successful, mining of tungsten.
- Tungsten is considered a strategic mineral due to its industrial and defence applications.

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**Ques: National Press Day is observed every year on which date?**

- A) 10 November
- B) 12 November
- C) 14 November
- D) 16 November
- E) 18 November

**Answer: Option D**

**Explanation:**

- National Press Day is observed every year on 16 November in India.
- The day marks the establishment of the Press Council of India, which started functioning on 16 November 1966.
- The Press Council acts as an independent moral watchdog to protect press freedom and maintain journalistic standards.
- This year's theme highlights the importance of press credibility and ethical reporting amid rising misinformation.
- The day reminds us of the press's role in strengthening democracy.

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**Ques: How many Tribal Freedom Fighters Museums are being established by the Government of India under the Janjatiya Gaurav Varsh initiative?**

- A) 5
- B) 8
- C) 11
- D) 15
- E) 20

**Answer: Option C**

**Explanation:**

- The Government of India is establishing 11 Tribal Freedom Fighters Museums across the country to honour the contributions of tribal freedom fighters.
- India celebrates Janjatiya Gaurav Divas every year on November 15 to commemorate the birth anniversary of tribal freedom fighter Birsa Munda (born 1874).
- The year 2024-25 is being observed as Janjatiya Gaurav Varsh to mark 150 years of his birth.
- The Ministry of Tribal Affairs runs various schemes promoting tribal history, culture, art, and traditions.
- Out of the 11 museums, four have already been inaugurated in Chhattisgarh, Jharkhand, and Madhya Pradesh.
- The Shaheed Veer Narayan Singh Memorial & Tribal Freedom Fighters Museum, Raipur (Chhattisgarh), was inaugurated on 1st November 2025 by PM Narendra Modi.





## Important days :

- 21 October : World Iodine Deficiency Day 2025
- 21 October : Police Commemoration Day
- 22–30 October : Police Commemoration Week
- October : National Cybersecurity Awareness Month (NCSAM) (theme for India in 2025 is “Cyber Jagrit Bharat,”), (global theme for NCSAM 2025 is “Stay Safe Online,”)
- October : Dyslexia Awareness Month
- 23 October : World Snow Leopard Day (theme for 2025 is “Protecting the Mountain Guardian,”)
- 24 October : World Polio Day 2025 (Theme 2025 End Polio: Every Child, Every Vaccine, everywhere)
- 24 October : United Nations (UN) Day (theme “Education Shapes the Future.”)
- 27th October to 2nd November 2025 : Vigilance Awareness Week 2025 (theme “Vigilance: Our Shared Responsibility.”)
- 27 October : Infantry Day (theme “Saluting Op Sindoor.”)
- 29 October : World Stroke Day 2025 (Theme 2025 Every Minute Counts)
- 29th October : International Day of Care and Support 2025 (Theme - Care and Support for All – Addressing all rights-holders, including those providing and receiving care and support)
- 27th October to 2nd November : Vigilance Awareness Week (VAW) 2025 (theme 2025 “Vigilance: Our Shared Responsibility.”)
- 31st October : World Savings Day 2025 or World Thrift Day
- 1 November : World Vegan Day 2025
- 2 November : The International Day to End Impunity for Crimes against Journalists (2025 theme is “Chat GBV: Raising Awareness on AI-facilitated Gender-Based Violence against Women Journalists.”)
- 3 November : World Jellyfish Day 2025
- 3 November : 4th International Day for Biosphere Reserves





- 5 November : World Tsunami Awareness Day (Theme 2025 Be Tsunami Ready: Invest in Tsunami Preparedness.)
- 6 November : International Day for Preventing the Exploitation of the Environment in War and Armed Conflict 2025
- 7 November : National Cancer Awareness Day in India
- 8 November : 14th International Day of Radiology 2025
- 9 November : National Legal Services Day
- 10 November : 24th World Science Day for Peace and Development 2025 (Theme 2025 Trust, Transformation, and Tomorrow: The Science We Need for 2050)
- 10 November : World Immunization Day 2025
- 11 November : National Education Day
- 12 November : World Pneumonia Day 2025 (Theme 2025 Child Survival)

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