

December 2021

ACHIEVERS In Focus

KEY FEATURES

- General Studies Round Up
- Banking Power House
- Knowledge Bank
- Important Charts
- Hit on Target
- EconoMix



- RBI's 1st Global Hackathon – HARBINGER 2021
- 2021 Indo-Pacific Regional Dialogue
- 14th Cyber Security Conference 'c0c0n'
- 18th India- ASEAN Summit 2021
- Multidimensional Poverty Index (MPI) 2021
- 16th G20 Summit 2021
- ICC T20 World Cup □ Vienna Open 2021
- AIBA World Boxing Championships 2021
- National Sports Awards 2021
- 52nd International Film Festival of India

Practice Sets

- IBPS Clerk Prelims.
- IBPS PO Prelims.
- SSC GD Constable



GSCE

পড়লেই সরকারি চাকরি

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- সহযোগে পড়াশোনা করার প্রচুর সুযোগ রয়েছে ও সঙ্গে আছে ই-ম্যাগাজিনেরও সুবিধা।
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- ❖ প্রতিযোগিতামূলক পরীক্ষাপোযোগী সাম্প্রতিক তথ্য সরবরাহ করা হয় নিয়মিত।
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- ❖ সাফল্যের হার প্রায় ১ : ১।
- ❖ সর্বোপরি GSCE-তে আছে আধিকারিকবৃন্দের সুদীর্ঘ অভিজ্ঞতাভিত্তিক সুপারামর্শ, গাইডলাইন ও মোটিভেশন।

GSCE-র কেন্দ্রসমূহ

• ডানলপ(CO) : রঙ্গেলী বিল্ডিং, 4th floor, ডানলপ মোড়	☎ 9230056673	• বোলপুর : কাছারি পট্ট, কবি জয়দেব রোড, বোলপুর কোর্টের নিকটে।	☎ 9674012025
• বারাসাত : বারাসাত মেন টিকিট কাউন্টারের নিকট (বিবেক সংঘ ক্লাবের পাশে)।	☎ 9674087467	• শিলিগুড়ি : বাঘাযতীন পার্ক, SBI কোর্ট ব্রাঞ্চের নিকটে BOI-ATM এর বিপরীতে।	☎ 9674087473
• ব্যারাকপুর : পঞ্চম পোর্ট ব্ল্যার লেন, ব্যারাকপুর স্পেনসারের বিপরীতে।	☎ 9230056668	• জলপাইগুড়ি : বেগুনতাড়ি মোড়, সেন্ট্রাল গার্লস স্কুলের নিকটে।	☎ 9674025600
• কৃষ্ণনগর : নেদেরপাড়া মোড়, ব্যাঙ্ক অফ ইন্ডিয়া পাশে।	☎ 9674087470	• কোচবিহার : বাদুরবাগান, চৌপাখি, গ্রিনভিউ হোটেলের বিপরীতে।	☎ 9830277023
• রানাঘাট : সেন্ট্রাল গেট, মানগোবিন্দ প্রাইমারি স্কুলের আগে।	☎ 9674083508	• মালদা : রথবাড়ি, স্টেশন রোড।	☎ 9674087472
• কল্যাণী : কল্যাণী রেল স্টেশনের নিকটে, মিলেনিয়াম নার্সিং হোমের বিপরীতে।	☎ 9674087469	• বহরমপুর : স্টেশন রোড, স্বর্ণময়ী বাজারের নিকটে।	☎ 9674087471
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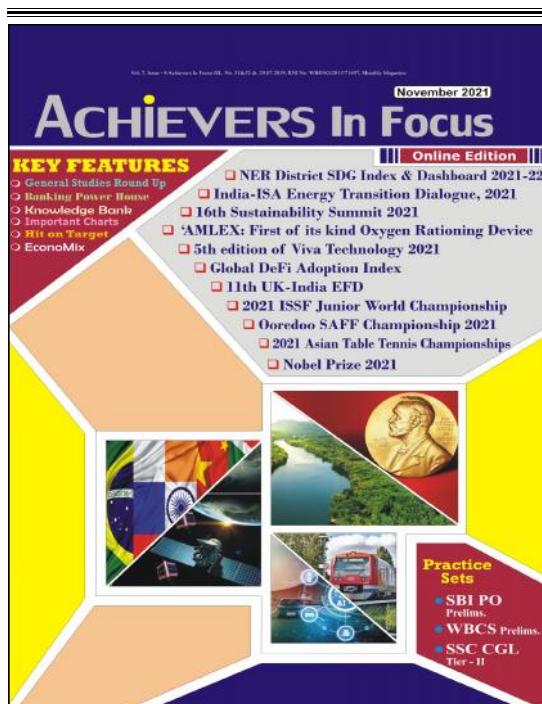
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Message from the Editor's Desk

**Dear Students,**

Festive season is just over, though the Christmas eve is on the cards. We understand that it's now quite difficult for you to concentrate on your studies. Besides, the COVID-19 monster is upsurging again. Certainly, all of you are worried about the uncertainty of your careers while trying to prepare for the examinations with limited resources. It is common for young aspirants to overthink about their prospects and doubt themselves. Nevertheless, you must find ways to keep yourselves motivated to seize the opportunities. Here's the advice goes that set your goals according to your potential and priorities. Having realistic targets keeps you motivated and helps you focus better.

Always, remember that we're here for you to give unconditional support and positive reinforcement for battling against this pandemic in a bid to fulfil your career dreams.

With this view in mind, our December issue has been compiled in a manner to give you the proper guidance. Hence, buckle up and get ready to go along again with more vigour and zeal.

For your convenience, here, we have wrapped up a month's current affairs and published this online edition with utter sincerity. So, don't panic; instead revise and organise accordingly.

Always believe that there's something inside you which is greater than any obstacle. So, ignite your spirit and march ahead confidently. Your success signifies our achievement.

Feel free to give your feedback and suggestions in the mentioned email id – achieversinfocus@gmail.com

**December - 2021
Kolkata**

Given the current pandemic and the uncertainties associated with it, we're compelled to adapt to the 'new normal' as well as resort to the online resources. Hence, from now on, we've decided to present our regular issues online in colour format. We're optimistic that this new arrangement will surely serve your purpose better.

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'Twin Deficits' problem in Indian Banking System : How severe is this?



A pair of deficits are having a significant effect on the Indian economy. The massive and prolonged budget deficit has discouraged the government to spend enough to develop adequate infrastructure, making the country's supply side of the economy so fragile. This has dissuaded foreign manufacturers from expanding into the country.

The deficit is significant because its proportion to the country's gross domestic product is much higher than that for other Southeast Asian economies, such as Thailand and Indonesia.

The huge budget deficit can also increase the pressures both for inflation and expansion of the current account deficit, which are obstacles to keeping the country's macroeconomic management healthy. Deficits in municipalities are largely due to losses incurred at utilities. For those in poverty, local governments typically set electricity rates extremely low while charging businesses very high rates. As a result, however, companies are making attempts to use less electricity, and power companies have suffered losses.

To obtain enough money to supplement these deficits, the central government issues bonds, for which state-owned banks are major buyers. This

has resulted in a state of crowding out, in which an overwhelming amount of government bonds can generally raise interest rates in the market, but it discourages private enterprises from raising funds.

Another major concern is the country's current account deficit. A couple of years ago, a global financial institution coined the expression "Fragile Five," indicating economies that are heavily dependent on foreign investment to finance growth. India was named, along with Turkey, Brazil, South Africa and Indonesia.

India's current account balance has been in the red for years. Expanding inflows of foreign direct investment boosted India's capital goods imports and domestic consumption. The rise of crude oil prices also contributed to an increase of the trade deficit.

With a negative current account balance, India needs to retain net capital inflows for keeping the total balance of payments in the black. In that sense, the country should seek more foreign direct investment, rather than foreign portfolio investment, as a stable source of money.

To do that, India will have to provide a better environment for attracting foreign direct investment by relaxing regulations and building the necessary infrastructure, among other efforts.

What is Fiscal Deficit?

The fiscal deficit is the difference between the government's total expenditure and its total receipts (excluding borrowing). Fiscal deficit in layman's terms corresponds to the borrowings and liabilities of the government. As per the technical definition, Fiscal Deficit = Budgetary Deficit + Borrowings and Other Liabilities of the government.

Notably, the budgetary deficit represents a

significant portion of federal spending that must be financed through the issuance of debt. This is generally not viewed as favourable as such debt increases the amount of high quality debt available for investors and negatively impacts the supply of funds for private borrowers, thereby raising the real interest rate for private loans. In addition, the future generations who will have to pay for such borrowings through increased tax collections will not enjoy the full benefit of the additional government spending today.

- **Deficit** differs from **debt**, which is an accumulation of yearly deficits. The elements of the fiscal deficit are revenue deficit and capital expenditure.
- Revenue deficit is the difference between the government's **revenue expenditure** and total **revenue receipts**.

If there is gap between income and expenditure –then how to fill the gap?

The fiscal deficit can be financed by **borrowing** from the Reserve Bank of India (which is also called deficit financing or money creation) and market borrowing (from the money market, that is mainly from banks). But uncontrolled borrowing is not good for the economy, as a greater portion of the government's revenue will in future be used to pay back the interest of loans and the money available for social sector initiatives will reduce. Besides the fiscal deficits accumulate over years resulting in a big debts and debt traps.

While steps taken by the government to bring the 2012/13 fiscal deficit within a targeted 5.3 percent of GDP have reduced near term risks, **cuts in politically sensitive subsidies** were needed for sustainable fiscal consolidation. RBI expects government to control its unproductive expenditure to bridge the gap.

What is Current Account Deficit (CAD)?

The current account is an account on the balance of payments. The current account records a nation's net imports and exports. If imports exceed exports, then that nation has a current account deficit. If exports exceed imports, then that nation has a current account surplus.

Current Account is the sum of the **balance of trade** (exports minus imports of goods and services), **net**

factor income (such as interest and dividends) and **net transfer payments** (such as foreign aid). Simply put, the current account deficit, or "trade deficit", is the result of imports exceeding exports. This is generally financed by a net capital inflow into the country from abroad. Generally, many view such an imbalance as undesirable. This is because foreign goods produced by foreign workers meets the increasing consumer demand. It is to the detriment of the domestic workforce. In addition, it may go against public sentiment that an increasing amount of domestic assets, including federal government debts, are owned by foreign interests. A less politically correct view is that foreigners provide goods that are desired by consumers more cheaply than they can be produced domestically. Foreign lenders are willing to finance these purchases by accepting relatively low interest payments in return.

Ultimately, economists generally thought that running twin deficits concurrently for an extended period of time will result in a devaluation of the US dollar and higher domestic interest rates.

How should the gap in dollar supply be filled?

The right way to fill the gap is by increasing the exports and decreasing the imports, which is a step easier said than done. At present India is depending more on FIIs to fill the gap, but since these investments are volatile and risky, this is not healthy. We need urgent steps to boost FDI and exports.

The current account deficit (CAD) touched a record of more than 5% of GDP in 2014. But it came down later, thanks to the measures taken by RBI and fall in global oil prices.

The end notes

The twin deficit, or double deficit, occurs when a nation has both a current account deficit and a budget deficit. This means the country's economy is importing more than it is exporting, and the country's government is spending more money than it is generating. When a country has a double deficit, it is a debtor to the rest of the world. Over the long term, a double deficit may cause the nation's currency to devalue.

HIT TARGET

- ❖ The report titled 'Reforms in Urban Planning Capacity in India' has been released by which organisation? - **NITI Aayog**
- ❖ Which state has launched the 'One Gram Panchayat-One DIGI-Pay Sakhi' mission to promote financial services in remote areas of the state/UT? - **Jammu & Kashmir**
- ❖ India's first Euro denominated Green bond has been issued by which company? - **Power Finance Corporation Ltd (PFC)**
- ❖ The under-construction Delhi-Mumbai Expressway is the longest expressway in India, whose development progress was recently reviewed by the Union Minister Nitin Gadkari. The expressway passes through how many states? - **5**
- ❖ Who is the head of the committee constituted by Ministry of Defence for a comprehensive review of National Cadet Corps (NCC)? - **Baijayant Panda**
- ❖ AUKUS is a security alliance formed among three countries to deepen security cooperation, especially in Indo-Pacific region? Which country is not the part of the alliance - **South Korea**
- ❖ What amount has been sanctioned by the government under PLI scheme to the Drone industry? - **Rs 120 crores**
- ❖ How many years of moratorium on statutory due have been announced by the government for the telecom sector, with effect from October 01, 2021? - **4 years**
- ❖ Who has been named as the mentor of the Indian cricket Men's team for the ICC T20 World Cup 2021? - **MS Dhoni**
- ❖ Who has been appointed as the new Chief Minister of Punjab post the resignation of Amarinder Singh? - **Charanjit Singh Channi**
- ❖ Sirarakhong chilly and Tamenglong Orange are the newly Geographical Index (GI) tagged products of which state? - **Manipur**
- ❖ Raksha Mantri has recently released a book titled 'Shining Sikh Youth of India' as a part of the commemoration of the 400th birth anniversary of Guru Tegh Bahadur. Who is the author of the book? - **Prableen Singh**
- ❖ What is the rank of India in the Global Innovation Index 2021? - **46**
- ❖ The International Week of the Deaf (IWD) is being observed in which week of the month of September 2021? - **September 20 to 26**
- ❖ Who has been named as the 70th and latest Chess Grandmaster of India? - **R Raja Rithvik**
- ❖ IRCTC has launched India's first indigenous cruise liner in partnership with which company? - **Cordelia Cruises**
- ❖ Which programme has won the outstanding drama series at the 2021 Emmy Award? - **The Crown**
- ❖ What is the theme of International Day of Peace 2021? - **Recovering Better for an Equitable and Sustainable World**
- ❖ Which country has topped the Global Innovation Index 2021? - **Switzerland**
- ❖ What is the theme of the International Week of the Deaf (IWD)? - **Celebrating Thriving Deaf Communities**
- ❖ The Global Innovation Index is released annually by which organisation? - **World Intellectual Property Organization (WIPO)**
- ❖ Which state has won the FSSAI's State Food Safety Index (SFSI) 2020-21 in large state category? - **Gujarat**
- ❖ Who has been named as the new Chief of the Air Staff, to succeed incumbent Air Chief Marshal RKS Bhadauria? - **Vivek Ram Chaudhari**
- ❖ The Indian Navy is participating in the third maritime exercise 'Samudra Shakti' with the Navy of which country? - **Indonesia**
- ❖ Name the President of the Akhil Bharatiya Akhara Parishad, who has passed away recently? - **Narendra Giri**
- ❖ Which country has been approved as the 9th permanent member state of the Shanghai Cooperation Organisation (SCO)? - **Iran**
- ❖ Name the Prime Minister of Canada who has won third tenure after winning general election 2021? - **Justin Trudeau**
- ❖ Which state has won the FSSAI's State Food Safety Index (SFSI) 2020-21 in small state category? - **Goa**
- ❖ Who is the author of the book '400 Days'? - **Chetan Bhagat**
- ❖ The Pension Fund Regulatory and Development Authority (PFRDA) has announced to observe the National Pension System Diwas (NPS Diwas) on which day? - **01 October**
- ❖ The Government of India has set up how many new Defence PSUs to restructure Ordnance Factory Board (OFB) into 100 percent Government owned entity? - **7**
- ❖ What is the rank of India in the Global Hunger Index (GHI) 2021? - **101**
- ❖ When is the World Food Day observed? - **16 October**
- ❖ Who has been appointed as the Chairman of the World Steel Association (WSA) for 2021-22? - **Sajjan Jindal**
- ❖ Which Indian company has topped the World's Best Employers 2021 ranking of Forbes, among Indian corporates? - **Reliance Industries**
- ❖ Which company has launched an automated fuelling technology called UFill? - **BPCL**
- ❖ Name the newly appointed Chairman of Indian Bank's Association (IBA) for 2021-22? - **AK Goel**
- ❖ India's first Atal Community Innovation Center (ACIC) has been launched in which city? - **Jaipur**
- ❖ What is the paid-up capital of India Debt Resolution Company Ltd (IDRCL), set up by the government for managing bad loans? - **Rs.80.5 lakh**
- ❖ How many awardees have been conferred with the National Service Scheme (NSS) Awards for the year 2019-20 by President Ramnath Kovind? - **42**
- ❖ Which player has won the 2021 IBSF 6-Red Snooker World Cup? - **Pankaj Advani**
- ❖ Former Commissioner of Delhi Police, Yudhvir Singh Dadwal, who has passed away recently, was also the former Governor of which state? - **Arunachal Pradesh**
- ❖ Who has been conferred with the 2021 Global Goalkeeper Award by the Bill & Melinda Gates Foundation? - **Phumzile Mlambo-Ngcuka**



- ❖ What shall be the maximum stake that can be held by PSBs and Public FIs in the newly formed India Debt Resolution Company Ltd (IDRCL)?- **49%**
- ❖ The National Service Scheme (NSS) Awards are conferred annually by which ministry?- **Ministry of Youth Affairs & Sports**



- ❖ Who is the head of the panel formed by Education Ministry to develop new national curriculum frame-works (NCFs) for school, early childhood, teacher and adult education?- **K Kasturirangan**
- ❖ How much amount has been allocated to the new Scheme for Promotion of Medical Device Parks notified by the government? - **Rs 400 crore**

- ❖ The World Pharmacist Day is celebrated annually on which day? - **25 September**
- ❖ Which city has been named as the venue for the FIH Hockey Men's Junior World Cup 2021?- **Bhubaneswar**
- ❖ The Adani Group has recently taken over the operational control which of these International Airports from Kerala? - **Thiruvananthapuram**
- ❖ Who among the following has recently become the oldest person in the world to go to space? - **William Shatner**
- ❖ Which state has launched the 'MeraGhar Mere Naam' scheme to confer proprietary rights? - **Punjab**
- ❖ What amount of credit line has been sought by the Sri Lankan government from India to purchase crude oil? - **USD 500 million**
- ❖ Jonas Gahr Store has been sworn in as the new Prime Minister of which country? - **Norway**
- ❖ How many persons are the part of the crew under the Shenzhou-13 mission of China? - **3**
- ❖ Centre has formed a new working group to suggest alternative sustainable, financial and operational models for the Pradhan Mantri FasalBima Yojana (PMFBY) to roll out an overhauled PMFBY scheme from Kharif 2022. Who is the head of this panel? - **Ritesh Chauhan**
- ❖ NITI Aayog has collaborated with which organisation to launch Geospatial Energy Map of India? - **ISRO**
- ❖ Vidyut Mohan has won the inaugural 'Earthshot Prize' for the year 2021 for developing a technology for converting agri waste into bio-products. Vidyut is from which city? - **New Delhi**
- ❖ The first-ever, bronze statue of Bitcoin's anonymous creator Satoshi Nakamoto has been unveiled in which city?- **Budapest**
- ❖ The Antyodaya Diwas is observed on which day in India?- **September 25**
- ❖ The inaugural Himalayan Film Festival has been organised in which place?- **Leh**



- ❖ The novel titled Jungle Nama has been released in audiobook form. Who is the author of the novel? - **Amitav Ghosh**
- ❖ The world's highest electric vehicle charging station has been inaugurated in which state?- **Himachal Pradesh**

- ❖ The celebration of Antyodaya Diwas marks the birth anniversary of which Indian leader?- **Pandit Deendayal Upadhyaya**
- ❖ What is the theme of the World Pharmacist Day 2021? - **Pharmacy: Always trusted for your health**
- ❖ In 2021, the Pradhan Mantri Sahaj Bijli Har Ghar Yojana ("Saubhagya Scheme") completed how many years on inception?- **4**



- ❖ Name the Union Minister of Cooperation, who addressed the inaugural National Cooperative Conference recently in New Delhi. - **Amit Shah**
- ❖ The book titled "The Long Game: How the Chinese Negotiate with India" has been written by which author?- **Vijay Gokhale**
- ❖ Who will head the empowered group of secretaries (EGOS), to be set up by the government to review implementation of PM GatiShakti? - **cabinet secretary**
- ❖ Which player has won the 2021 Denmark Open men's single badminton championship? - **Viktor Axelsen**
- ❖ The Indian Navy has organised the Off-shore Sailing Regatta at which place to commemorate the Azadi Ka Amrit Mahotsav celebrations? - **Kochi to Goa**
- ❖ Which Indian film has been named as the official entry from India for the Oscars 2022?-**Koozhangal**
- ❖ Name the mobile app launched by the Election Commission of India (ECI) for digital mapping of all polling stations - **Garuda**
- ❖ Which Indian state will host the South Asian Federation Cross Country Championships and 56th National Cross Country Championships in 2022? - **Nagaland**
- ❖ The anthology "Writing for My Life" has been released by which author? - **Ruskin Bond**
- ❖ What is the name given to the new satellite launched by China to test and verify space debris mitigation technologies? - **Shijian-21**



- ❖ Who among the following has been roped in as the global brand ambassador for Adidas women sports? - **Deepika Padukone**
- ❖ Nuri is an indigenously developed launch vehicle/ rocket by which country? - **South Korea**

- ❖ Who has been appointed by the World Health Organization (WHO), as the new ambassador for its Global Health Financing? - **Gordon Brown**
- ❖ How many awardees have won the 2021 Shanti Swarup Bhatnagar Prize? - **11**
- ❖ What is the limit of Ways and Means Advances (WMA) set for the second half of the financial year 2021-22 (Oct-March)? - **Rs. 50,000 crore**
- ❖ In September 2021, PM Modi chaired which edition of the PRAGATI meeting?- **38**
- ❖ What is the theme of the 7th edition of the Swachh Survekshan (SS), launched by the government for the year 2022?- **People First**
- ❖ Name the winner of women's single title at Denmark Open 2021 badminton championship -**Akane Yamaguchi**
- ❖ Which day of the year is observed as the International Coffee Day?- **October 01**
- ❖ How much amount of capital infusion has been approved by the government in the ECGC Ltd for a period of five years from FY22-FY26?- **Rs. 4,400 crore**
- ❖ What is the theme of the International Day of Older Persons 2021?- **Digital Equity for All Ages**
- ❖ Which among the following banks is the only one left under the RBI's PCA regime?- **Central Bank of India**
- ❖ What is the theme of the World Maritime Day 2021? - **Seafarers: at the core of shipping's future**
- ❖ The world's largest Khadi national flag has recently been unveiled in which place of India?- **Ladakh**
- ❖ Which institution has approved \$356.67 million loan to support the expansion of Chennai Metro Rail? - **Asian Infrastructure Investment Bank (AIIB)**



- ❖ Which company has recently acquired 100% stake in digital lending startup CreditMate? - **Paytm**
- ❖ The World Habitat Day is observed on which day globally? - **First Monday of October**
- ❖ Which state has topped the State Energy Efficiency Index (SEEI) 2020? - **Karnataka**
- ❖ Facebook Inc. has rebranded the company's name. What is the new name of the social media network giant? - **Meta**
- ❖ Which Indian state has achieved the feat of becoming the first state of the country to have its own Wildlife Action plan (2021-30)? - **Maharashtra**
- ❖ Who has been named as the Chairperson of the three-member independent expert committee constituted to investigate into Israeli spyware 'Pegasus' snooping? - **RV Raveendran**
- ❖ The report titled "Health Insurance for India's Missing Middle" highlights the gap in the health insurance coverage across the country. The report has been released by which body? - **NITI Aayog**
- ❖ Union Minister Shri Hardeep S. Puri inaugurated the 14th edition of Urban Mobility India (UMI) Conference 2021 through video conferencing. What was the theme of the conference? - **Mobility for All**
- ❖ Cricket player Ryan ten Doeschate has announced his retirement from international cricket for which country? - **Netherlands**
- ❖ The sixth edition of the National Formulary of India (NFI) was recently released by which of these ministries? - **Ministry of Health and Family Welfare**
- ❖ India's biggest aromatic garden has been inaugurated in which of these places? - **Nainital**
- ❖ India's First Manned Ocean Mission was officially inaugurated by Dr Jitendra Singh in Chennai. What is the name given to the mission? - **Samudrayan**
- ❖ Which day of the year is celebrated as World Cities Day? - **31 October**
- ❖ The National Commission for Women (NCW) has collaborated with which organization to launch Legal Awareness Program for Women, titled "Empowerment of Women through Legal Awareness"? - **National Legal Services Authority (NALSA)**
- ❖ The National Small Matchbox Manufacturers Association has increased the price of Match boxes from Re.1 to Rs. 2 per box w.e.f from December 01, 2021. How many matchsticks will be there in Rs 2 matchbox? - **50**
- ❖ Name the winners of the 2021 Nobel Prize in Physics - **Syukuro Manabe, Klaus Hasselmann and Giorgio Parisi**
- ❖ Prime Minister Narendra Modi recently dedicated 35 Pressure Swing Adsorption (PSA) Oxygen Plants to the nation. These plants have been developed under which fund? - **PM CARES**
- ❖ In India the Air Force Day is marked every year on October 08. In 2021, which edition of the Air Force Day is being celebrated? - **89**
- ❖ Who has won the 2021 Nobel Prize in Literature? - **Abdulrazak Gurnah**
- ❖ P L Haranadh has been appointed as the Chairman of which of these major ports? - **Paradip Port Trust**
- ❖ Which state has received the GI Tag for the Palghar's Wada Kolam rice? - **Maharashtra**
- ❖ Which company has recently launched the 'postpe' solution based on 'Buy Now Pay Later' (BNPL) platform? - **BharatPe**
- ❖ World Students' Day is observed every on which day? - **15 October**
- ❖ Which company has won the bid to acquire Air India? - **Tata Sons**
- ❖ Government has launched India's first first mega consortium on 'One Health', in post-COVID times. The consortium will be led by which institution? - **National Institute of Animal Biotechnology (NIAB), Hyderabad**
- ❖ Who is the winner of the 2021 C K Prahlad award for Global Business Sustainability Leadership? - **Micro-soft Team**
- ❖ The mobile App Fishwaale is launched by which state as India's first e-fish market? - **Assam**
- ❖ On which day is the Global Handwashing Day (GHD) marked globally? - **15 October**
- ❖ India's first smartphone-based eVoting solution has been developed by which state in India? - **Telangana**
- ❖ When is the International Day of Rural Women celebrated? - **15 October**
- ❖ India's first 5G network trial in a rural location has been undertaken by which company? - **Bharti Airtel**
- ❖ What is the theme of the Global Handwashing Day in 2021? - **Our Future Is at Hand - Let's Move Forward Together**
- ❖ Who has been appointed as the chief executive officer (CEO) of the Pradhan Mantri Fasal Bima Yojana (PMFBY)? - **Ritesh Chauhan**
- ❖ In 2021, what is the theme for the International Day of Rural Women? - **Rural Women Cultivating Good Food for All**
- ❖ Who has been appointed as the new head coach of the Indian men's national cricket team by BCCI? - **Rahul Dravid**
- ❖ The multinational 'Blue Flag-2021' air combat exercise was hosted by which country? - **Israel**
- ❖ What is the name of the health card scheme launched by Ministry of Home Affairs for the Central Armed Police Force (CAPFs) and their dependants? - **Ayushman**
- ❖ The World Tsunami Awareness Day is observed every year on which day? - **November 05**
- ❖ Yahoo Inc has stopped its service in which of these countries due to increasingly challenging business and legal environment in the country? - **China**
- ❖ Name the winner of the 2021 Booker Prize for Fiction? - **Damon Galgut**
- ❖ Name the Indian boxer who has claimed a bronze medal at the 2021 AIBA Men's World Boxing Championships in 54 kg category? - **Akash Kumar**
- ❖ Who has been appointed as the new CEO of Barclays? - **C.S. Venkatakrishnan**
- ❖ Name the satellite launched by China dedicated to serving the United Nations 2030 Sustainable Development Agenda - **Guangmu**
- ❖ Which country has topped the 58th Renewable Energy Country Attractiveness Index (RECAI) in 2021? - **United States**
- ❖ Who has been appointed as the new CEO of the Energy Efficiency Services Ltd (EESL)? - **Arun Kumar Mishra**
- ❖ The financial inclusion campaign named '6S Campaign' has been launched by which bank? - **Punjab National Bank**
- ❖ Which is the first city in India to use ropeway services in public transportation? - **Varanasi**



❖ Who has been named as the Chairperson of the three-member independent expert committee constituted to investigate into Israeli spyware 'Pegasus' snooping? - **RV Raveendran**

❖ The report titled "Health Insurance for India's Missing Middle" highlights the gap in the health insurance coverage across the country. The report has been released by which body? - **NITI Aayog**

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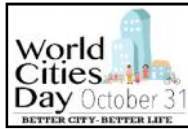
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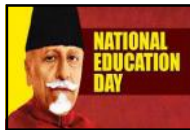
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❖ The financial inclusion campaign named '6S Campaign' has been launched by which bank? - **Punjab National Bank**

❖ Which is the first city in India to use ropeway services in public transportation? - **Varanasi**



- ❖ RBI has recently granted small finance bank licence to Unity Small Finance Bank. It is a consortium of which entities? - **Centrum and BharatPe**
- ❖ Which country has joined the International Solar Alliance (ISA) as its 101st member recently? - **United States**
- ❖ Which city has been designated as a part of UNESCO Creative Cities Network (UCCN) in November 2021 by UNESCO? - **Srinagar**
- ❖ Who has been named as the next Chief of the Naval Staff to succeed Admiral Karambir Singh? - **R Hari Kumar**
- ❖ Which day has been declared by the Government to be observed as the Janjatiya Gaurav Divas (Tribal Pride Day)? - **15 November**
- ❖ The Goa Maritime Conclave 2021 was held from November 07 to 09, 2021 at Naval War College, Goa. The event was which edition of the annual event? - **Third**
- ❖ What is the theme of the 2021 World Science Day for Peace and Development? - **Building Climate-Ready Communities**
- ❖ What is the rank of India in the Climate Change Performance Index (CCPI) 2022 by Germanwatch? - **10th**
- ❖ Name the president of the International Gymnastics Federation (FIG) who has been re-elected for three more years from 2022 to 2024? - **Morinari Watanabe**
- ❖ Which state has recently launched India's first-ever bamboo-made cricket bats and stumps? - **Tripura**
- ❖ When is the National Legal Services Day observed? - **09 November**
- ❖ Who has been named as the ICC Women's Player of the Month for October 2021? - **Laura Delany**
- ❖ India has won 5 medals at the inaugural ISSF President's Cup in November 2021. Where was the event held? - **Wroclaw, Poland**
- ❖ The National Education Day is observed in India to mark the birth anniversary of which leader? - **Maulana Abul Kalam Azad**
- ❖ The commemoration of the Janjatiya Gaurav Divas (Tribal Pride Day) marks the birth anniversary of which Indian freedom fighter? - **Birsa Munda**
- ❖ Defence Minister Rajnath Singh has recently inaugurated the first operationalised private sector defence manufacturing facility in which state? - **Uttar Pradesh**
- ❖ Which edition of the India-Thailand Coordinated Patrol (Indo-Thai CORPAT) was conducted in November 2021 in Andaman Sea? - **32nd**
- ❖ Who has been appointed as the new secretary general of Rajya Sabha to replace P.P.K. Ramacharyulu? - **Pramod Chandra Mody**
- ❖ Who is the author of the book titled 'FORCE IN STATECRAFT'? - **Ajay Kumar and Arjun Subramaniam**
- ❖ Name the writer of the book titled "UNSHACKLING INDIA : Hard Truths and Clear Choices for Economic Revival" - **Ajay Chhibber and Salman Anees Soz**
- ❖ Which two country will play in the first match at the Women's cricket T20 tournament while making debut at the 2022 Commonwealth Games? - **India and Australia**
- ❖ Anand Shankar Pandya who has passed away recently was the former Vice President of which organisation? - **Vishwa Hindu Parishad**
- ❖ The 'Reforms in Urban Planning Capacity in India' report suggests that every city must aspire to become a 'Healthy City for All' by which year? - **2030**
- ❖ What is the theme of 2021 World Patient Safety Day? - **Safe maternal and newborn care**
- ❖ The 2021 Meeting of the SCO Council of Heads of State was held in which place? - **Dushanbe**
- ❖ The Surya Kiran -XV is a Joint Military Training Exercise of Indian Army with which country? - **Nepal**
- ❖ Which day in the year is celebrated as the World Bamboo Day? - **18 September**
- ❖ NITI Aayog has tied up with which entity to launch tech-driven learning programmes for children from 112 Aspirational districts of the country? - **Byju's**
- ❖ Which day is marked as the International Coastal Cleanup Day every year? - **Third Saturday in September**
- ❖ Who was the representative of India in-person at the 21st Meeting of the Shanghai Cooperation Organisation (SCO) Council of Heads of State? - **S. Jaishankar**
- ❖ The International Red Panda Day is marked every year on which day? - **Third Saturday of September**
- ❖ The International Equal Pay Day is observed annually on which day? - **18 September**
- ❖ Who has been appointed as the Chairman cum Managing Director (CMD) of the National Small Industries Corporation Ltd. (NSIC)? - **Alka Nangia Arora**
- ❖ The Exercise Surya Kiran-XV will be held in which place in 2021? - **Pithoragarh**
- ❖ What is the theme of the 2021 World Bamboo Day? - **#PlantBamboo: It Is Time To Plant Bamboo**
- ❖ What is the theme of the International Coastal Cleanup Day? - **Keep trash in the bin and not in the ocean**
- ❖ Who is the author of the book 'Translating Myself and Others'? - **Jhumpa Lahiri**
- ❖ Name the campaign launched by the Department of Justice for Justice Delivery at doorstep? - **Ek Pahal**
- ❖ NPCI has partnered with which entity to enable UPI QR-based payments acceptance in 10 Asian markets? - **Liquid Group**
- ❖ The Planetarium Innovation Challenge has been launched by which body for Indian start-ups and tech entrepreneurs? - **MyGov**
- ❖ What is the deadline to link PAN and Aadhaar? - **March 31, 2022**
- ❖ Which institute has launched the unique and innovative device that can generate electricity from water drops, raindrops, water streams, and ocean waves? - **IIT Delhi**
- ❖ The annual Doing Business report will no longer be released due to data irregularities issues. The report was released by which organisation? - **World Bank**
- ❖ Who is the head of the group of ministers (GoM) formed for better implementation of various welfare schemes meant for the SC, ST, OBC, minorities, women? - **Rajnath Singh**
- ❖ Name the Chief Minister of Punjab who has resigned from the post recently? - **Amarinder Singh**
- ❖ Who has been roped in by the Fino Payments Bank as its first ever brand ambassador? - **Pankaj Tripathi**
- ❖ Harmilan Kaur Bains has created national record in which event at the 60th National Open Athletics Championships in Warangal? - **1500m**



NEWS FLASH

BANKING, ECONOMY & BUSINESS

❖ SBI inks agreement with 3 NBFC-MFIs for co-lending to Joint Liability Groups

State Bank of India (SBI) has signed a Master Agreement with three non-banking finance company-microfinance institutions (NBFC-MFIs) for co-lending to Joint Liability Groups (JLGs). The entities are **Vedika Credit Capital Ltd (VCCL)**, **Save Microfinance Pvt Ltd (SMPL)** and **Paisalo Digital Ltd (PDL)**.

- JLGs will use these funds to undertake agriculture and allied activities, including other income generation activities.
- These partnerships will also enable SBI to increase its reach in the rural and semi-urban areas.

Background: The Reserve Bank of India (RBI) had issued guidelines on co-lending schemes for banks and NBFCs / NBFC-MFIs for priority sector lending to make funds available to unserved and underserved sectors at an affordable cost.

- On these lines SBI is actively looking at co-lending opportunities with multiple NBFCs / NBFC-MFIs for financing farm mechanization in order to double the farmers' income.

❖ AU SFB, NABARD collaborates to boost rural development in Rajasthan

Private sector AU Small Finance Bank (SFB) signed a pact with the National Bank for Agriculture and Rural Development (NABARD) to boost ongoing rural development initiatives in Rajasthan. **Objective i. The initiatives will** benefit farmers, Farmer Producer Organisations (FPOs), Self Help Groups (SHGs), rural artisans, agri-entrepreneurs, and agri-startups in the State. **ii. The partnership helps to improve the rural prosperity of the state by various ongoing initiatives and lending facilities.** **iii. This lending facilities would enhance the agriculture and rural development in the state.**



❖ Acuite Ratings became 1st Indian CRA to Join UN supported ESG Initiative

Acuite Ratings & Research associated with the Principles for Responsible Investment (PRI), a United Nations (UN)- backed initiative that deals with ESG (Environmental Social Governance) credit risk.



- Acuite became the **1st Indian** credit rating agency (CRA) to sign an UN-supported initiative for the integration of ESG factors with credit risk and rating criteria.
- ESG is supported by over 170 investors (with nearly US\$ 40 trillion in collective assets under management) and 27 CRAs over the world.
- Fitch, Moody's, S&P Global, and Kroll Bond are among others, which are existing signatories of PRI.
- In January 2021, Acuite set up subsidiary 'ESG Risk Assessments & Insights' to make assessments for investors and corporates.

❖ SBI and Indian Navy launched NAV-eCash Card

Indian Navy and State Bank of India (SBI) launched SBI's NAV-eCash Card onboard India's largest Naval Aircraft Carrier INS (Indian Naval Ship) **Vikramaditya**.

- C S Setty, Managing Director (Retail & Digital Banking), SBI and Vice Admiral R Harikumar, Flag Officer Commanding-in-Chief, Western Naval Command have participated in the launch.
- **Difficulty:** The infrastructure at naval ships inhibits traditional payment solutions as there will be no connection in the high seas.
- The NAV-eCash card has **dual-chip technology** that will facilitate both online and offline transactions.
- It will overcome the difficulties faced by navy personnel onboard in handling physical cash during deployment of the ship at high seas.

THIRD BI-MONTHLY MONETARY POLICY STATEMENT 2021-22

REPO RATE	4.00%
REVERSE REPO RATE	3.35%
MSF	4.25%
BANK RATE	4.25%
CASH RESERVE RATIO(CRR)	4.00%
STATUTORY LIQUIDITY RATIO (SLR)	18.00%
BASE RATE	7.40%-8.80%



• SBI also plans to introduce the same card in other naval ships and various defence establishments for creating a secured, convenient and sustainable payment ecosystem.

❖ **ESAF SFB launched Current account 'Supreme' for NRIs**

ESAF Small Finance Bank (SFB) has launched 'Supreme', a Current account for Non-Resident Indians (NRIs).



• The service for NRI's will be available at 277 branches across Kerala out of the total 550 branches pan India.

• The bank provides an enhanced ATM cash with drawal limit of Rs 50,000/day, a Point of Sale (POS) transaction limit of Rs 80,000/day and an e-commerce transaction limit of Rs 20,000/day in India.

• It has over 17,940 Non-Resident Savings Bank accounts from 121 countries globally and began offering NRIs savings bank in June 2018 and current accounts in May 2021.

• As of March 31, 2021, the bank's deposits from NRIs was about Rs 2019.15 crore representing 22.44 percent of the bank's total deposits.

❖ **Seychelles' Tax Inspectors without Borders (TIWB) programme launched in Partnership with India**

Tax Inspectors Without Borders (TIWB) launched its programme in Seychelles where India was chosen as the Partner Administration and has also provided Tax Expert for the same.

• The launch event was virtually attended by **Jaganath Bidyadhar Mohapatra**, Chairman of the Central Board of Direct Taxes (CBDT), and **Rusudan Kemu-laria**, Head of the TIWB Secretariat (Paris, France) along with other senior officials.

• TIWB is a joint initiative of the **United Nations Development Programme (UNDP)** and the **Organisation for Economic Cooperation and Development (OECD)** launched in 2015.

Key notes: **i.Duration of program**- Around 12 months

ii.Focus of program- Transfer Pricing cases of tourism and financial services sectors. **Role of India in TIWB**

program: This programme is the 6th TIWB programme where India has provided its Tax Expert. India will lend its support for strengthening the tax administration of Seychelles by sharing technical know-how and skills with its tax auditors. This will be done in collaboration with the TIWB Secretariat and support of the UNDP Country Office in Mauritius and Seychelles.

❖ **RBI granted licence to NARCL**

The Reserve Bank of India (RBI), gave a licence to the **Rs 6,000 crore** National Asset Reconstruction Company Ltd (NARCL) to start operations as the bad bank.

• The licence was granted under Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002.

Background:

i.In July 2021, the Ministry of Corporate Affairs (MCA) has incorporated the **NARCL** also known as **Bad Bank** /Asset Reconstruction Company (ARC) after its registration with the Registrar of Companies (RoC). Click here to know more

ii.In August 2021, IBA applied to RBI seeking a licence to set up a Rs 6,000 crore NARCL.

iii.NARCL was created in collaboration with both Public and Private Sector Banks, and Indian Banks' Association (IBA) to aggregate and consolidate stressed assets for their subsequent resolution.

iv.51 percent of NARCL will be owned by PSBs and the remaining by private-sector lenders. The NARCL will acquire assets by making an offer to the lead bank. Once NARCL's offer is accepted, then, IDRCL will be engaged for management and value addition.

❖ **RBI permitted Emirates NBD Bank to open branches in India**

RBI has granted permission to **Emirates NBD Bank**, Dubai, the government-owned bank of UAE (United Arab Emirates), to open two more branches in India

• Emirates NBD has maintained a Representative Office in India since March 2000.

• The representative office was closed in March 2017 and has been upgraded to a bank with a first branch in Mumbai, Maharashtra.

• Among other countries, the group has operations in UAE, Egypt, Turkey, Saudi Arabia, Singapore, Austria, Germany.

❖ **SEBI introduces Swing Pricing for Mutual Fund Schemes**

The Securities and Exchange Board of India (SEBI) has decided to introduce swing pricing for open-ended debt mutual fund (MF) schemes (except overnight funds, Gilt funds and Gilt with 10-year maturity funds).



Objective: To protect large investors from sudden redemption and ensure fairness of treatment of entering, exiting and existing investors in open-ended debt mutual fund schemes.

What is Swing Pricing?

i.Swing pricing allows a fund house (i.e. Asset Management Company (AMC)) to adjust the net asset value (NAV) of any Mutual Fund (MF) scheme, that is facing redemption pressure.

ii.After enabling the Swing pricing, investors exiting or entering the MF scheme have to transact only at the adjusted NAV (which is lower than the usual NAV).

Framework for Swing Pricing:

i. Initially the swing pricing framework was made applicable only for net outflows (outflows exceeding inflows) from the MF schemes.

ii. The framework will be a hybrid framework with a **partial swing** during normal times and a mandatory **full swing** during market dislocation times for high-risk open-ended debt schemes.

a. Swing pricing for normal times:

i. Association of Mutual Funds in India (AMFI) parameters for determination of thresholds for triggering swing pricing which shall be followed by the AMCs.

ii. AMFI will prescribe an indicative range of swing threshold to the industry for normal times.

b. Swing Pricing for market dislocation:

i. AMFI will develop a set of guidelines/parameters/model for recommending the swing pricing for market dislocation to SEBI.

ii. SEBI will determine 'market dislocation' either based on AMFI's recommendation or by itself.

❖ Federal Bank tie-up with CredAvenue for securitisation platform



Federal Bank has partnered with CredAvenue for Portfolio management of their Securitization Book and implemented CredPool,

an institutional debt platform of CredAvenue.

- Through the technology platform of CredAvenue, Federal bank could digitally monitor their asset-backed securities (ABS) and mortgage-backed securities (MBS) pool assets efficiently.

- Through the partnership, the bank has automated the end-to-end processes for direct assignments of retail portfolios.

- The platform helps banks and Non-Banking Financial Companies (NBFC's) to meet existing and new regulatory guidelines pertaining to securitisation and direct assignment.

- CredAvenue provides customized solutions based on each bank/lender's requirements for their portfolio management.

❖ RBI approved BSE Tech to set up, operate TReDS

BSE Technologies Private Limited (**BSE Tech**), the wholly-owned subsidiary of BSE, has received an in-principle approval from the Reserve Bank of India (**RBI**) for setting up and operating Trade Receivables Discounting System (**TReDS**) under the Payments and Settlement Systems Act, 2007.

About TReDS: i. It is an electronic platform for facilitating the financing/invoice discounting of trade receivables of Micro, Small and Medium Enterprises (**MSMEs**) through multiple financiers from corporates and other buyers, including Government Departments and Public Sector Undertakings (**PSUs**).

- The TReDS platform will bring all the participants together for facilitating uploading, accepting, discounting, trading, and settlement of the invoices/bills of MSMEs.

Eligibility: Entities that wish to set up and operate the TReDS need to have a minimum paid-up equity capital of **Rs 25 crore**. **iv.** By obtaining the approval, the BSE Tech will have the capability to provide an option to MSME to manage their working capital more efficiently through the TReDS platform. **Note** – Ordnance Factory Board (OFB), an industrial organisation, functioning under the Department of Defence Production of Ministry of Defence, Government of India (GoI), is the 1st government entity to adopt TReDS.

❖ PNB launched '6S Campaign' under Customer Outreach Programme

Punjab National Bank (PNB) launched the "6S Campaign" under customer outreach programme to offer financial services at a concessional rate during festival season. The campaign encapsulates various schemes such as Swabhiman, Samruddhi, Sampark and Shikhar, San-kalp and Swagat.



Objective: • To create awareness about the development of Financial services in India.

- To accelerate the credit growth

- To improve the penetration of social security schemes and drive digital banking.

Features of "6S Campaign": **i.** Under the Swabhimaan, the bank aims to promote the financial inclusion agenda through deepening the penetration of 3 social security schemes pertaining to the insurance and pension sector. The 3 schemes are Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Yojana, and Atal Pension Yojana. **ii.** Through the Samruddhi scheme, PNB aims to drive credit outreach for the agricultural sector. This will cover all the agricultural credit products like KCC, gold loans and investment credit. **iii.** Under Shikhar, Sankalp and Swagat schemes, the bank has planned special rates of interest to drive credit offtake in the retail and MSME Sector. **iv.** The bank has also identified focused products and customer segments for targeted outreach in line with the strategic agenda of PNB. **v.** To ensure access to affordable credit for MSMEs in India, PNB has also deepened the concessions for various selected products in line with the "One District- One Product policy".

❖ Federal Bank authorised by RBI for collection of Direct and Indirect Taxes

The **Federal Bank** has been authorised by the Reserve Bank of India (**RBI**), based on the recommendation of Controller General of Accounts, Ministry

of Finance, for collection of **Direct and Indirect Taxes**, on behalf of CBDT (Central Board of Direct Taxes) and CBIC (Central Board of Indirect Taxes and Customs).

- Through the authorisation would make it convenient for the customers to pay their Direct and Indirect taxes through the Bank's various digital platforms such as FedMobile (Mobile Banking app), FedNet (Net Banking), Fedebiz (Corporate Digital Banking) and through a wide branch network.

❖ **Ezetapartners with Axis Bank to bring 'My Vyappar' for the Retail Segment**



Ezetap has collaborated with Axis Bank to offer a new service app 'My Vyappar' to retail businesses in India. The app also aims at motivating the merchants to increase the use of digital payments, by incentivizing them with rewards, upon achieving bank goals. **Highlights** i. Through this service, the Axis Bank will provide digital payment management for the merchants. ii. Around 50,000 smart Point of Sales (POS) devices have been deployed with My Vyappar across more than 1600 cities in India.

About My Vyappar app- i. MyVyappar app provides businesses with a single view of all credit transactions that can be accessed anytime anywhere ii. It offers a full suite of **Buy Now Pay Later** (BNPL) options that can boost revenue. iii. EMI facilities would be available for ticket sizes as small as even INR 3000. iv. The app provides multilingual capability by adding Hindi as an additional language to help retailers better understand their digital payments.

❖ **Vested Finance partnered with SBM Bank to facilitate Forex Transfer**

Vested Finance, a platform for investing in foreign stocks for Indians has partnered with **SBM Bank**, the Indian subsidiary of State Bank of Mauritius and launched a new solution named '**Vested Direct**' for facilitating **forex transfers** at low costs.

- Using Vested Direct Investors could open a free-of-cost, no-minimum-balance savings account with SBM Bank funds.

Features of Vested Direct: i. **Process:** Once the account is opened, the investors could send their funds in **Indian rupees** to their SBM bank account and place a request to move it to their US brokerage account.

- Further, the amount will be converted into dollars and transferred into their Vested account at low costs.

ii. **Benefit:**

- Earlier the Indian investors, who invest in US funds (like Apple, Amazon, Facebook & Microsoft), will use their existing bank accounts to transfer

funds. The transfer would take up to 5 days along with multiple steps, high foreign exchange markups, and fixed transfer charges.

- Now with Vested Direct, the process could be completed in simple steps at lower charges (only a forex mark-up of 1.2 percent), and a faster deposit timeline (within one day).

- The users could track the entire transaction on the app or website of Vested Finance. Currently, people who have CKYC (Central Know your Customer) only could access Vested Direct.

❖ **NIPL partnered with Liquid Group to power UPI QR acceptance in 10 Asian Markets**



NPCI International Payments Ltd (NIPL), the international arm of National Payments Corporation of India (NPCI) has partnered with Liquid Group Pte. Ltd. (**Liquid Group**), to enable Unified Payments Interface (**UPI QR-based payments** acceptance in 10 markets across North Asia and Southeast Asia.

- The partnership will enable BHIM (Bharat Interface for Money) App users to make UPI QR-based payments at over 2 million merchants across North Asia and Southeast Asia from **early 2022**.

- Liquid Group is a leading cross border digital payments provider, which integrates an extensive network of merchant acquiring partners in the 10 markets of Singapore, Malaysia, Thailand, Philippines, Viet-nam, Cambodia, Hong Kong, Taiwan, South Korea, and Japan.

❖ **BLS International becomes National Business Correspondent of SBI**

BLS International Services Ltd was selected as the **National Business Correspondent (BC)** for the State Bank of India (SBI) to deliver banking services in urban, semi-urban and rural areas across India.

- **Objective:** To support the financial inclusion mission of the government by providing banking services to the underserved and unserved people of India.

Key Points: i. Under the partnership, BLS will provide banking services on behalf of SBI like savings bank deposits, fixed deposit, recurring deposit, remittances, micro pension, micro insurance, open account with e-KYC (Know Your Customer), Aadhaar Enabled Payment System (AePS) mini statement, passbook printing, etc for SBI account holders across India. ii. **Starfin India Pvt. Ltd.**, the subsidiary of BLS International has also become the National BC for the **Bank of Baroda** to support the financial inclusion mission. It will deliver banking services in rural and urban areas. iv. Starfin will start performing basic banking services like enrolment of customers, debit cards, balance enquiry, statement of accounts, passbook printing, money deposit, and bills/utility payment services.

❖ Federal Bank partners with OneCard to launch mobile-first credit card

Federal Bank joined hands with fintech company OneCard to launch a mobile-first credit card to cater the individual's credit demand for the upcoming festive season. The cards will be powered by Visa.

- The bank is targeting consumers aged **between 23 and 35 years** representing the Gen Z and millennials.
- This card powered by OneCard app, 'slick', and can be activated and used instantly in virtual format until the physical card gets delivered. Users can control their cards through the app.

Key facts: i. Federal Bank focuses on 'Digital at the Fore and Human at the Core' i.e. to offer highly tech-enabled, customized experience. ii. Notably, total credit card spends have grown at a compound annual growth rate (CAGR) of 25% from financial year 2016 to financial year 2021 and are expected to reach Rs 15 trillion for financial year 2024.

❖ RBL Bank & Mastercard Launched #UseBefikar

RBL Bank launched '#UseBefikar', a new campaign with Mastercard to provide shopping offers and rewards for the existing cardholders. With the #UseBefikar campaign, the RBL bank's Mastercard holders can avail of exclusive offers with assured safety and security.



Features of the campaign: i. The campaign is running through a series of videos that aims to resonate with the cardholders at the start of the festive season. ii. The videos will be amplified through social media and online promotions. iii. The campaign features celebrities like Riteish Deshmukh, Mirabai Chohan and Vikrant Massey. iv. The campaign highlights the card's offering for everyone, focusing on various categories like health and fitness, e-commerce, online bill payments and food delivery.

❖ Stellapps, Airtel Payments Bank partnered for Cashless Fund Transfer to Small Dairy Farmers

Dairy-tech startup Stellapps and Airtel Payments Bank have joined hands to enable cashless payment transfers to small dairy farmers.

Need behind this partnership: Farmers have been facing a challenge of long travel to the nearest ATM (Automatic Teller Machine) or bank branch for withdrawing cash. Now under this partnership, stellapps milk collection centers will act as banking points which will enable farmers to open a bank account, withdraw and deposit cash, earn interest on savings, access Aadhaar enabled payments, get government pension schemes, and make bill payments.

- This project will be initiated in **Uttar Pradesh** (Varanasi & Kanpur) and **Madhya Pradesh** (Gwalior).
- These centres will be powered by **mooPay** (Stellapps fintech platform) with access to ecosystem partnerships to assist in farm improvement, animal healthcare, and nutrition services.

❖ Axis Bank signs MoU 'Power Salute' with Indian Navy

Axis Bank signed a Memorandum of Understanding (MoU) with the Indian Navy to offer a defence service salary package under "Power Salute" at New Delhi. Through the agreement the bank will provide several benefits to all ranks of Indian Navy veterans and cadets.



Benefits under "Power Salute"

- Major benefits include- accidental cover up to INR 56 lakh.
- Children education grants up to INR 8 lakh.
- Total permanent disability cover up to INR 46 lakh, partial permanent disability cover of up to INR 46 lakh and air accidental cover of INR 1 crore.
- **Zero processing fee** and **12 EMI** (Equated Monthly Installment) waivers on home loan.
- Universal account number across India allowing all Axis Bank branches to serve as home branch.

❖ NITI Aayog, World Bank to set up Risk Sharing Instrument for Financing EVs

NITI (National Institution for Transforming India) Aayog and the World Bank (WB) are working together to facilitate a program for faster and easier financing of electric vehicles (EVs).

- NITI Aayog and World Bank are setting up a **\$300-million 'first loss risk sharing instrument'**, with the State Bank of India (SBI) as its program manager.
- The current rate of interest for electric two-wheelers & electric 3 Wheelers, which is in the range of 20-25 percent is expected to be reduced to 10-12 percent.

Key Facts: i. The risk-sharing instrument will be institutionalised with SBI, and the funds would be made available for all financial institutions to access as a first-loss instrument. ii. The instrument could act as a hedging mechanism, for banks to access in case of defaults of loans on purchase of EVs, and is expected to reduce the cost of financing for EVs by 10-12 percent.

- This facility sought to accumulate around \$1.5 billion in financing for EVs.
- iii. The current requirement for EVs would be charging infrastructure and management of battery lifecycle.
- iv. During H1 (first half) of FY22, EV sales have increased by three times at 1.18 lakh units.

❖ ESAF Bank partnered with NABARD for Local Economic Development

ESAF Small Finance Bank made a partnership with NABARD (National Bank for Agriculture and Rural Development) for local economic development. Under the partnership, along with NABARD, the bank has organized a state-level Local Sustainable Economic Development Training Program to build financial literacy at basic levels.

- **Objective:** To bring financial empowerment and economic independence at the local level through training and enabling the elected representatives of the **Panchayati Raj** Institutions to meaningfully intervene and build the well-being of the people in the constituencies they represent.

❖ RBI launches its first Global Hackathon – HARBINGER 2021

Reserve Bank of India (RBI) organises its 1st global hackathon named 'HARBINGER 2021 - Innovation for Transformation' with the theme 'Smarter Digital Payments'.



- The hackathon was launched to encourage innovation in the payments system and it includes 4 problem statements to shape the future of the payment systems in India.

What is Hackathon?

A hackathon is an event organised to bring together people and entities for the development of innovative solutions for the existing challenges in specified areas through problem statements.

Key Points:

- Objective:** The Hackathon invites participants to identify and enable solutions and/or business models that have the potential to make digital payments accessible to the underprivileged section, enhancing the ease of payments, enriching the user experience while strengthening the security of digital payments and promoting customer protection.
- Problem Statements:** HARBINGER 2021 invites innovative ideas for the following problem statements in the payment and settlement systems landscape:
 - Innovative, easy-to-use, non-mobile digital payment solutions for converting small-ticket cash transactions to digital mode.
 - Context-based retail payments to remove the physical act of payment.
 - The alternate authentication mechanism for digital payments.
 - Social Media Analysis Monitoring tool for detection of digital payment fraud and disruption.
- The hackathon is owned and sponsored by RBI and is hosted on Application Programming Interface Exchange (APIX) platform.
- The participants of HARBINGER 2021 will get an opportunity to get mentored by industry experts and exhibit their innovative solutions and win prizes in each category.
- Winners in each category of problem statements will get prize money of Rs 40 lakh and Runner-up will get Rs 20 lakh.

❖ National Internet Exchange of India (NIXI) launches 'Digital Payment Gateway'

On November 10, 2021, National Internet Exchange of India (NIXI), a not-for-profit organization launched 'Digital Payment Gateway' in partnership with PayU and National Securities Depositories Limited (NSDL). This will enable digital payments across NIXI's three business units by integrating payment gateways on all its websites.

- The Digital Payment Gateway was launched during a ceremony which was presided over by NIXI Chief Executive Officer (CEO) **Anil Kumar Jain** as the Chief Guest.

Key Points:

- This integration will offer real-time payments, providing uninterrupted services to NIXI's customers and also ensure seamless experience to all stakeholders.
 - The Department of Telecom (DoT) has set **December 2022** as the deadline for Internet service providers (ISPs) to make changes to their network, including upgrading modem and routers for customers as required by the latest IPv6 (Internet Protocol version 6).
 - June 30, 2022** is the last date for government organisations to complete the transition to IPv6 which will aid Internet usage especially for work-from-home regime, the Internet-of-Things (IoT) ecosystem, and upcoming 5G services.
- IPv6 is the most recent version of the Internet Protocol communications system, which provides identification and location information for devices and networks connecting to the Internet.

Activities of NIXI:

National Internet Exchange of India (NIXI) aims to make the internet accessible to everyone through the following activities:

- Internet Exchanges through which the internet data is exchanged amongst ISPs and between ISPs and CDNs.
- Selling, managing and operation of .IN country code domain and .->0\$IDN domain for India.
- Selling, managing and operating Internet protocol (IPv4/IPv6) as authorized by APNIC (Asia Pacific Network Information Centre), Australia.

❖ Geojit launches 1st Online Trading Services for NRI accounts

Geojit Financial has announced **India's first online platform** to open online trading and demat accounts through **Central Depository Services Ltd (CDSL)** for Non-Resident External (NRE) and Non-Resident Ordinary (NRO).



- Currently, the opening of trading and demat accounts is offered only to Non Resident Indians (NRI's) single or savings account which is not linked to an NRE or NRO account.
- Aadhaar linked mobile number and a permanent account number (PAN) is required to open the account online.
- The online account opening platform was developed by GeojitFinancial's subsidiary, Geojit Technologies.

❖ KGB introduces vaccine-linked deposit scheme for customers- 'KGB Kavacham'

The Kerala Gramin Bank (KGB), a Regional Rural Bank introduced a 1st of its kind initiative named- **KGB Kavacham**. It is a deposit scheme that offers additional interest rate to customers who have received the COVID-19 vaccine doses.

- It is for the first time in India a Rural Bank has supported the government vaccination campaign. **Objective** - To motivate people for the vaccination and remove vaccine hesitancy. **Key points:** i. The scheme was launched on July 1, 2021 & gained over INR 500 crore of deposits. The interest rate for the same period for normal deposits opened for 15

months by 0.25 per cent. **ii.** The cumulative deposits opened under the scheme will fetch an interest rate of 5.55 per cent, which is higher than the prevalent rate. **iii.** KGB also introduced a special term-deposit scheme named - **KGB Platinum**. It is offering a higher interest rate of 5.60 per cent for deposits made for 775 days.

❖ **NPCI Bharat BillPay partners with ICICI prudential to provide ClickPay**

On 11th November 2021, NPCI Bharat Bill Pay Ltd., the wholly-owned subsidiary of National Payments Corporation of India (NPCI) tied up with ICICI Prudential Life Insurance to provide ClickPay facilities which offer easy payments.

- ClickPay enables customers to make renewal premium payments and also other utility bills, EMIs etc.
- This is the **first insurance company** to provide hassle free, two-step premium payment options for customers.

❖ **TVS Motor became 1st Indian 2-wheeler Maker to Join United Nations Global Compact**

TVS Motor Company, the flagship company of TVS Group, has joined the United Nations Global Compact (UNGC), the world's largest voluntary corporate sustainability initiative. TVS Motor has become the 1st Indian two-wheeler and three-wheeler manufacturer to join the UNGC.

- UNGC is a voluntary initiative based on CEO commitments to implement universal sustainability principles and to take efforts to support the UN goals.

Key Points: **i.** As a part of the UNGC, TVS Motor will be able to build on its efforts across the supply chain with access to the right tools and experts. **ii.** TVS Motor will also engage in collaborative projects which will advance the development goals of the UN, particularly the Sustainable development goals (SDG). **iii.** As a part of the UNGC, TVS Motor will support the Ten Principles of the United Nations Global Compact on human rights, labour, environment, and anti-corruption. **iv.** The offices and operations of TVS Motor across the globe in India, Singapore, Indonesia, the UK, and Europe, will adhere to the commitment. **v.** TVS Motors will extend the UN Global Compact to its other partners and vendors and bring them on board as part of its effort in the future.

❖ **RBI Introduced Internal Ombudsman Mechanism for NBFCs**

On November 15, 2021, the Reserve Bank of India (RBI) introduced an Internal Ombudsman (IO) mechanism for certain categories of Non-Banking Financial Companies (NBFCs) that have a higher customer interface.

- In October 2021, RBI had mentioned its decision to introduce the IOS for NBFCs in the Statement on Developmental and Regulatory Policies as part of the Monetary Policy Statement.

Key Facts about NBFCs IO Mechanism:

a. Eligibility Criteria for NBFCs:

RBI has directed Deposit-taking NBFCs (NBFCs-D) with **10 or more branches** and Non-Deposit taking NBFCs (NBFCs-ND) with asset size of **Rs 5,000 crore and above** to appoint an IO at the apex of their internal grievance redress mechanism within **6 months** from the issuance of direction.

b. Exclusion:

- i.** NBFCs that are excluded from the applicability of the IO direction include - Stand-alone Primary Dealer, NBFC- Infrastructure Finance Company (NBFC-IFC), Core Investment Company (CIC); Infrastructure Debt Fund - NBFC (IDF-NBFC), NBFC - Account Aggregator (NBFC-AA), NBFC under Corporate Insolvency Resolution Process, NBFC in liquidation, and NBFC having only captive customers.

- ii.** The NBFC that are covered by this direction will continue to have an IO for a period of 3 years after the company falls below the thresholds (i.e. NBFCs with 10 or more branches/with asset size of Rs 5000 crore or more).

c. Appointment of the IO:

RBI directs NBFCs registered with RBI under Section 45-IA of the RBI Act, 1934, fulfilling the eligible criteria for NBFCs, to appoint an IO.

i. Eligible Criteria for Appointment:

- The person should be either a retired or a serving officer (not below the rank of Deputy General Manager or equivalent) in any financial sector regulatory body/ any other NBFC/bank with a minimum of 7 years of working experience.
- The person should not have worked/be working in the NBFC in which he/she is being appointed as IO.
- **Age:** The person appointed as IO should not be above the age of **70 years** during the tenure as IO.
- ii.** The NBFC may appoint more than one IO depending on the number of complaints received/branch network.

- iii.** **Tenure:** The IO could be appointed for a fixed term of not less than 3 years, but not exceeding 5 years. The IO was not eligible for reappointment or for extension of tenure in the same NBFC.

- d.** **Role and responsibilities of the IO:** The IO could deal only with the complaints that have already been examined by the NBFC but have been partly or wholly rejected by the NBFC i.e. the IO will not handle complaints received directly from the customers or members of the public.

RBI issued the directions in exercise of the powers conferred by Section 45 (L) read with 45 (M) of the RBI Act, 1934.

❖ **Paytm Money launches AI-powered 'Voice Trading'**

Paytm Money, the wholly-owned subsidiary of Paytm launched AI (Artificial Intelligence) powered 'Voice Trading' which will enable users to do trade or get information about stocks via single voice command.



- This voice command feature uses neural networks and **natural language processing (NLP)** to allow instant processing.
- This launch is on the lines of Paytm Money efforts to offer next-gen and AI-driven technology to enhance user experience.

Key Points: **i.** This newly launched feature will surpass the usual five to six-step process of trading. **ii.** The Paytm Money platform is rolling out the voice trading feature in beta to select users. It will be available to all users over the coming weeks. **iii.** It should be noted that Paytm Money, a group company of Paytm, recently concluded its initial public offering (IPO).

❖ **NPCI launched NTS platform for Tokenization of RuPay Cards**



The National Payments Corporation of India (NPCI) launched the NPCI Tokenization system (NTS) to support tokenization of RuPay cards to secure the financial data of cardholders. Under this system, NPCI will provide **Token Reference On File (TROF)** service securing card details at the RuPay Network Secure vault.

- This system is an alternative to storing card details with merchants by prioritizing consumer's safety and to provide them a seamless shopping experience i.e. faster checkout.
- Merchants are required to meet the tokenization by **January 1, 2022**.

Reason behind this launch: As Reserve Bank of India (RBI) mandated to store customer's card information in the form of an encrypted form i.e. 'token' to secure transactions. These tokens then allow payments to be processed without disclosing any customer details.

- On the lines of this NTS was launched. **Key Points:** **i.** With NTS, acquiring banks, aggregators, merchants and others can get themselves certified with NPCI and can play the role of Token Requestor to save the token reference number (TROF) against all card numbers saved. **ii.** Earlier, digital payments provider, **Visa** has launched its Card-on-File (CoF) tokenization services in India in partnership with **Juspay**, India's first CoF tokenization service.

❖ **REC Limited raised US\$75million SOFR linked Term Loan**

REC Limited (formerly Rural Electrification Corporation Limited) has successfully raised a USD 75 million, 5-year Secured Overnight Financing Rate ("SOFR") linked Syndicated Term Loan. With this REC Limited became the first NBFC (Non-Banking Financial Company) to raise SOFR linked Term Loan.

- **Sumitomo Mitsui Banking Corporation (SMBC)**, Singapore Branch appointed as the sole Mandated Lead Arranger and Bookrunner.

Key Points: **i.** REC also entered into interest rate swap referencing SOFR to hedge the interest rate risk on this facility. This is also the **first such deal by any**

Corporate in India. **ii.** The loan amount will be utilized to fund infrastructure power sector projects as permitted under the ECB guidelines of the Reserve Bank of India. **iii.** SOFR is a secured interbank overnight interest rate as is a replacement for USD LIBOR (London Inter-bank Offered Rate) that may be phased out end-2021.

❖ **AU Small Finance Bank launches QR Sound box for payment alerts**

India's Largest Small Finance Bank **AU Small Finance Bank** has launched QR (Quick Response) Code Sound Box to boost its digital payments, while making it the first bank to launch such a product. The QR Sound Box will help small merchants to run their operations smoothly without the hassle of reading SMS every time when a customer makes a payment. **Features:** **i.** QR Sound box will provide instant voice-based payment alerts to merchant partners that provide hassle free transactions and services to customers. **ii.** The sound box has a portable speaker, equipped with a SIM slot for data connectivity, which also gives voice notification. **iii.** It will be made available in five languages - Hindi, English, Punjabi, Gujarati and Marathi.



❖ **'RazorpayTokenHQ': Razorpay launches Tokenization Solution**

On the lines of the guidelines issued by Reserve Bank of India (RBI) in September 2021, on October 22, 2021, Fintech firm Razorpay launched a tokenization solution namely 'RazorpayTokenHQ'. It will work across all major card networks including Mastercard, RuPay and Visa.

This tokenization solution for businesses will allow their customers to have the convenience of saved card transactions with added security.

What are RBI Guidelines for tokenization? RBI mandated to store customer's card information in the form of an encrypted form i.e. Card-On-File (COF) tokenization to secure transactions. COF turns sensitive cardholder data into randomly generated numbers called "token" with no meaningful value, if breached. These tokens then allow payments to be processed without disclosing any customer details.

- Therefore this mandate disallows businesses, payment aggregators, and acquiring banks from storing customers' credit/debit/prepaid card information.
- All stakeholders are required to ensure full compliance with the tokenization framework by December 31, 2021.

❖ **RBI Introduced Revised Regulatory Framework for NBFCs - 'SBR'**

The Reserve Bank of India (RBI) has introduced a revised regulatory framework for Non-Banking Finance Companies (NBFCs) named '**Scale Based Regulation**' (SBR) to regulate the NBFCs based on their size, activity, complexity, and interconnectedness within the financial sector.

- All the guidelines over SBR would come into effect

from **October 01, 2022**, whereas the instructions related to the ceiling on IPO (Initial Public Offer) funding would come into effect from April 01, 2022.

About SBR Regulatory framework in Brief:

a. Regulatory Structure for NBFCs:

Structure of NBFCs: Under the SBR framework, NBFCs are categorised into **4 layers** as Base Layer (NBFC-BL), Middle Layer (NBFC-ML), Upper Layer (NBFC-UL), and a possible Top Layer (NBFC-TL) based on the size, activity, etc.

About the layers:

1. **Base Layer:** It includes,
 - i. Non-deposit taking NBFCs below the asset size of **Rs 1000 crore**.
 - ii. NBFCs that are undertaking the following activities
 - NBFC-Peer to Peer Lending Platform (**NBFC-P2P**),
 - NBFC-Account Aggregator (**NBFC-AA**),
 - Non-Operative Financial Holding Company (**NOF HC**), and
 - NBFCs that are not availing public funds and do not have any customer interface.
2. **Middle Layer:** It includes,
 - i. All deposit-taking NBFCs (**NBFC-Ds**) irrespective of asset size.
 - ii. Non-deposit taking NBFCs with asset size of **Rs 1000 crore and above**.
 - iii. NBFCs undertaking the following activities
 - Standalone Primary Dealers (**SPDs**),
 - Infrastructure Debt Fund - NBFCs (**IDF-NBFCs**),
 - Core Investment Companies (**CICs**),
 - Housing Finance Companies (**HFCs**) and
 - NBFC- Infrastructure Finance Companies (**NBFC-IFCs**)
3. **Upper Layer:**
 - i. It includes the NBFCs that are identified by the RBI as warranting enhanced regulatory requirements (based on a set of parameters and scoring methodology).
 - ii. The **top 10** eligible NBFCs in terms of their asset size will always be in the upper layer, irrespective of any other factor.
4. **Top Layer:** The Top Layer will ideally remain empty. In future, it may be filled with NBFCs (from the Upper layer) that are having substantial increases in the potential systemic risk (as per RBI's opinion).
5. **Other categorization:**
 - i. It includes NBFCs such as, Investment and Credit Companies (**NBFC-ICC**), Micro Finance Institution (**NBFC-MFI**), NBFC-Factors and NBFC-Mortgage Guarantee Companies (**NBFC-MGC**) will lie in any of the layers of the regulatory structure depending on the parameters of the SBR framework.
 - ii. Government-owned NBFCs will be placed in the Base Layer/Middle Layer (as the case may be) but they will not be placed in the Upper Layer.

❖ **RBI's holding of Gold in Forex Reserves increased 11% y-o-y to 743.84 metric tonnes**

On October 27, 2021, the Reserve Bank of India (RBI) released its 37th half yearly report namely '**Management of Foreign Exchange Reserves: April-September 2021**' stating an increase in apex bank's holding of gold in foreign exchange reserves by about 11% (year-on-year) to 743.84 metric tonnes as on September-end 2021. It was 668.25 metric tonnes in September 2020. **Key Points:** i. The share of gold in the reserves (in value terms) rose marginally at 5.88 percent, in September 2021 as compared to 5.87 percent in March 2021. ii. 451.54 metric tonnes of gold is held overseas in safe custody with the Bank of England and the **Bank for International Settlements (BIS)**, while 292.30 metric tonnes of gold is held domestically. iii. At the end of June 2021, the foreign exchange reserves cover of imports decreased to 15.8 months from 17.4 months at March-end 2021. iv. The ratio of short-term debt to reserves, which was 17.5% at end-March 2021, declined to 16.8% at June-end 2021.

Total foreign currency assets (FCA): i. As on September-end 2021, of the total foreign currency assets (FCA) comprising multi-currency assets that are held in multi-asset portfolios of \$573.60 billion; \$383.74 billion was invested in securities, \$147.86 billion was deposited with other central banks and the BIS and the balance \$42 billion (\$7.44 billion) is with commercial banks overseas. ii. Foreign exchange reserves in nominal terms increased by \$34.1 billion during April-June 2021 as compared with \$27.9 billion in the corresponding period of 2020-21.

❖ **Max Life Insurance became 1st Life Insurer to Join AA System**

Max Life Insurance Co. Ltd became the **1st** life insurer to join the **Account Aggregator (AA)** framework, which was introduced by the Reserve Bank of India (**RBI**) in September 2021.

- Max Life is joining the AA network as a Financial Information User (**FIU**), for which it has collaborated with a Non-Banking Finance Company (NBFC) **FinVu**, which is also an AA, and **Finarkein**, a data analytics company.
- **Objective:** To access the customer's financial information in a seamless and secure manner from the AA ecosystem and reduce the timelines for policy issuance.

Key Points: i. In the 1st phase, Max Life plans to run a pilot project under the AA network with a selected group of customers to examine the quickness of data flow, technological requirements, and embracement of the AA ecosystem by the customer. ii. Based on the result, it is planning to release the commercial scale-up plan in FY23. iii. Under the collaboration, Finarkein will provide its machine learning capabilities to Max Life for creating a model to provide summaries on the customer's financial health.



◆ BSE signs MoU with Business Leadership League to help SMEs

The BSE (Formerly Bombay Stock Exchange) signed a Memorandum of Understanding (MoU) with the Business Leadership League (BLL). This will help the aspiring SMEs (Small Medium Enterprises) to align and strategize about their innovative solutions and to get prepared for listing on BSE SME Platform.

Objective : To provide benefit to SMEs by education and knowledge to function efficiently.

◆ ICICI Bank offers OD facility to sellers registered on Amazon India

ICICI Bank partnered with Amazon India to offer an overdraft (OD) facility up to Rs 25 lakh to individual sellers and small businesses registered on the e-commerce marketplace **amazon.in**.

• **Objective:** To enable easy and trusted access to credit for sellers at low costs.

Key Points: i. The partnership will enable the ICICI bank customers who are registered with amazon.in as a seller to avail an OD from the ICICI Bank through a fully digital process i.e from obtaining an application to sanction to disbursement. The seller is redirected to ICICI Bank's 'InstaOD' platform to avail this OD Facility. ii. The process was controlled by API (Application Programming Interface) integration and the OD facility functions based on the scorecard to instantly evaluate the credit worthiness of sellers based on their financial profile, including Credit Bureau scores. iii. The customers of other banks/new to ICICI Bank will be offered the OD after opening the current account with the bank and KYC (Know Your Customer) validation.

◆ Paytm ties with Ria Money Transfer to accept International Remittances directly into Digital Wallet

Paytm Payments Bank has partnered with Ria Money Transfer, a cross-border money transfer firm and a business segment of Euronet. It will facilitate users to receive money from their relatives abroad.

With this partnership, Paytm Payment Bank becomes the **first digital wallet** in India to accept deposits from international remittances while Ria Money Transfer has become the **first money transfer company** that will connect with 333 million Paytm's wallet users.

• Ria Money has around 490,000 retail outlets globally. It has allowed its customers to transfer cash through app or website as well.

Key points i. The network will provide support to more than 3.6 billion bank accounts and 410 million mobile and virtual accounts in the country. ii. These mobile wallets are widely available in 96% of the countries worldwide, it will enhance financial inclusion in India. The mobile wallet industry consists of around USD 2 billion a day, estimating that USD 1 trillion will be transacted annually by 2023 at global level.

◆ BoB signs MoU with NCDEX e-Markets to Support Agroe-Commerce Businesses

The Bank of Baroda (BoB) signed a Memorandum of Understanding (MoU) with NCDEX eMarkets Limited (NeML). Through this agreement BoB will work as a 'Clearing Bank' and It will handle financial transactions in the NeML market place and auction platform.

• NeML, India's leading web-based commodities spot market, will work with BoB to give banking access to agriculture marketing federations and to support commodities traders.

◆ Bandhan Bank appointed as "Agency Bank" of RBI to Conduct Govt. Business

In November 2021, the Reserve Bank of India (RBI) appointed Bandhan Bank, a scheduled private bank, as an "Agency Bank" for undertaking government business.

• Bandhan Bank will now be authorised to handle transactions related to GST (Goods & Services Tax), VAT (Value Added Tax) & other functions on behalf of Central & State governments.

Key points i. It will also undertake collection of stamp duty and pension payments on behalf of central and state governments. ii. The bank will provide its products, services and digital banking capabilities to facilitate its new role, especially in rural and semi-urban areas.

◆ FPIs can invest in debt securities issued by InvITs, REITs

As per the Reserve Bank of India (RBI) circular, Foreign Portfolio Investors (FPIs) are permitted to invest in debt securities issued by Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs).

• In this regard, FPIs can acquire debt securities issued by InvITs and REITs under the **Medium-Term Framework (MTF)** or the **Voluntary Retention Route (VRR)**.
• The directions contained in this circular are issued under Sections 10(4) and 11(1) of the Foreign Exchange Management Act, 1999 (42 of 1999).

It should be noted that these investments are subject to the terms and conditions for investments by FPIs in debt securities under the respective regulations.

◆ Meta launched 'Grow Your Business Hub' to strengthen small business in India

Meta, formerly Facebook has launched 'Grow Your Business Hub' & 'Grow Your Business Playbook' during the inaugural edition of Grow Your Business Summit, an event focused on the growth agenda of India's small and medium businesses (SMB).

Grow Your Business Hub:

It is a localised business hub for the micro, small and medium business to find relevant information, tools, and resources curated to provide their business goals based on their growth.

Playbook: i. Grow Your Business Playbook to inspire and equip early-stage businesses to start their journeys on Meta's apps was also launched during the event. ii. This playbook aims to assist the business to set up an offline to online journey and accelerating online sales



for small businesses during the COVID-19 era and beyond.

◆ PGIM India MF launches India's First Global Real Estate Securities Fund



PGIM India Mutual Fund (formerly Prudential Investment Management) has announced the launch of PGIM India Global Select Real Estate Securities Fund of Fund, an open-ended equity fund of fund scheme investing in PGIM Global Select Real Estate Securities Fund.

- The New Fund Offer (NFO) opens from 15th November 2021 to 29th November 2021.

- The Benchmark Index of the fund is FTSE EPRA NAREIT Developed Index

Objective - To generate long-term capital investments through fund-of-funds (FoF), where the primary investments would be in equity related securities of real estate companies located throughout the world and in Real Estate Investment Trust (REITs). **Features** i. The minimum amount required to invest in this NFO is Rs 5000 and after that in multiples of Re 1. ii. The fund-of-fund will be managed by Ravi Adukia, an Equity Analyst and dedicated Fund Manager for overseas investments.

◆ BharatPe launches world's 1st Merchant Shareholding Programme

BharatPe launches the World's 1st Merchant Shareholding Program (MSP) for its merchant partners. It is a \$100 million worth program, under which the company offers its merchant customers an opportunity to buy BharatPe's equity shares and become a partner.

- The company Plans a public listing by 2024, and targets a public listing value of \$1 billion

Objectives i. To provide an opportunity for offline merchant partners to become part equity owners of Bharat Pe. ii. The equity pool structure will be upto \$100 million for eligible merchant partners in the next 4 years.

Highlights i. The MSP is an initiative that creates wealth for loyal merchant partners. ii. The key areas of equity are merchant payments business, financing and financial services offerings to merchant partners. iii. The MSP offers Initial Public Offerings (IPO) along with equity. iv. BharatPe tripled its valuation to \$2.85 billion after a \$370 million fundraise in a primary and secondary mix led by new investor New York-based Tiger Global Management.

◆ NPCI & Network International sign MoU for UPI payments in UAE

The Network International, a digital commerce company based in Dubai, signed a Memorandum of Understanding (MoU) with NPCI International Payments Ltd (NIPL), the international arm of National Payment Corporation of India (NPCI) to facilitate UPI transactions in the UAE. **Objective:** 'RuPay' - to enhance the range of payment schemes acceptance and business for merchants in UAE (United Arab Emirates). **Key points** i. The agreement will benefit Indians, who are visiting UAE by allowing seamless payments through UPI app. ii. The proposed implementation of UPI mobile payment solutions on Network International's merchant network in the UAE is expected to commence in the first quarter of 2022.

◆ Adani Group signed \$700 Million Agreement with SLPA to develop Srilanka's Port

The Adani group signed a more than \$700-million build-operate-transfer agreement with the Sri Lankan government-owned Sri Lanka Ports Authority (SLPA) and John Keells Holdings (from Sri Lanka) for 35 years to jointly develop a Colombo Western Container Terminal (WCT).



- It is the 1st largest foreign investment in the port sector of Sri Lanka. Adani Group has become the largest foreign investor under its port sector.

- The Adani group holds the 51 percent controlling stake of the investment in the Colombo WCT, whereas the John Keells and the SLPA will hold the remaining 34 percent and 15 percent stake in WCT.

Key facts: i. WCT is located near the USD 500 Million Chinese container Jetty at the Colombo International Container Terminal (CICT). ii. The new container jetty will be 1.4 kilometres long with a depth of 20 metres and an annual handling capacity of 3.2 million containers. iii. Phase 1 of the project with a 600-metre terminal is scheduled to be completed in 2 years and the overall terminal will be handed to Sri Lanka in 35 years. iv. The WCT proposal came after Sri Lanka decided to withdraw the prior Memorandum of Understanding (MoU) signed in 2019 with India and Japan on the Eastern Container Terminal (ECT).

◆ PayPal signs MoU with IIFT to launch India Digital Trade Facilitation Forum

Digital payments firm PayPal signed a Memorandum of Understanding (MoU) with the Indian Institute of Foreign Trade (IIFT) to increase the knowledge base of Indian micro, small & medium enterprises (MSMEs).

- It will be done through the launch of India Digital Trade Facilitation Forum (IDTFF) for MSMEs.

◆ PhonePe ties-up with NBBL launched recurring payment link - ClickPay (BUSINESS)

The digital payment platform PhonePe has partnered with National Payments Corporation of India's (NPCI) Bharat BillPay Ltd (NBBL) and launched a unique payment link named 'ClickPay' to enable customers to make recurring online bill payments. **Features of ClickPay:** i. **Two-step process:** The recurring payment link which will be sent by the biller (on clicking the link) will lead the customer directly to the payment page for paying the bill amount instantly. ii. This feature will facilitate the customers as it will overcome the need for remembering the unique identifiers and account details associated with making bill payments. iii. It will also reduce the errors that are occurring due to manual inputs during bill payments. iv. Using PhonePe the users could send and receive money, recharge mobile, data cards, pay at stores, make utility payments, make investments, buy gold, etc.

BANKING POWER HOUSE

BANKING

- Which bank has signed a strategic agreement with Jamshedpur Football Club, to promote and support football in India? - **SBI**
- Currently what is the total corpus of Payments Infrastructure Development Fund (PIDF) of RBI? - **Rs 614 crore**
- RBI has introduced the Internal Ombudsman mechanism for non-deposit taking Non-Banking Financial Companies (NBFCs) whose asset size is how much? - **Rs.5,000 crore**
- Which bank has launched a video life certificate service for pensioners? - **SBI**
- Which bank has signed an MoU with the Indian Navy to offer a defence service salary package under "Power Salute"? - **Axis Bank**
- The Reserve Bank of India has appointed which bank as an Agency Bank to conduct government business? - **Bandhan Bank**
- Which bank has launched the QR Code Sound Box to provide instant voice-based payment alerts to merchant partners? - **AU Small Finance Bank**
- Which bank has launched the new digital platform named Abacus 2.0? - **RBL Bank**
- Which bank has announced its partnership with leading payments company Paytm? - **HDFC Bank**
- The RBI has given its nod to which bank to form a special committee of directors in order to oversee the operations? - **Ujjivan Small Finance Bank**
- Which is the first bank in India to launch real-time online tracking for cross-border payments for corporate clients in partnership with SWIFT GPI? - **DBS Bank**
- Which bank has launched the POS device 'Wise POSGo', an all in one swiping machine to process business payments? - **Karnataka Bank**

VOICE PAYMENTS

The New Revolution in FinTech



- Which bank has announced the launch of a digital FD facility on the Google Pay app, without the need to open an account with the bank? - **Equitas Small Finance Bank**

ECONOMY

- The Government of India has inked a loan agreement with which institution to fund development projects in Agartala? - **Asian Development Bank**
- RBI has projected Consumer price inflation (CPI) at which percent for 2021-22? - **5.3%**
- RBI has announced the launch of the Integrated Ombudsman Scheme, 2021. The new scheme has subsumed how many previous schemes? - **3**
- Which bank has signed an agreement for the Integrated Urban Flood Management for the Chennai-Kosasthalaiyar River Basin Project? - **Asian Development Bank**
- The financial inclusion campaign named '6S Campaign' has been launched by which bank? - **Punjab National Bank**
- Which bank has become the first scheduled private sector bank to receive approval from the Government of India for the collection of direct and indirect taxes? - **Kotak Mahindra Bank**
- Which of the following lending agency has approved a \$150 million loan for 'Chennai City Partnership: Sustainable Urban Services Program' to make Chennai a world-class city? - **World Bank**
- Which financial body has approved a \$40 million loan for a project aimed at improving the quality of health services in Meghalaya? - **World Bank**
- Which bank has approved about \$150 million, to aid Chennai's Sustainable Urban Services program? - **World Bank**

- Which organization has partnered with the Assam government to provide project-specific loans for upgrading MSME clusters? - **SIDBI**
- Which financial body has approved a USD 112 million loan to improve water supply infrastructure in Jharkhand? - **Asian Development Bank**
- Which financial institution has approved a \$150 million loan to fund a sustainable housing project for the urban poor in Tamil Nadu?
- **Asian Development Bank**

FINANCIAL INSTITUTION

- The campaign titled "Mooh Band Rakho" has been launched by which bank to raise awareness on fraud prevention?
- **HDFC Bank**
- Rajeev Srivastava has been appointed as CEO of which institution? - **Standard Chartered Securities**
- Which one is the name of the first global hackathon launched by RBI? - **HARBINGER 2021**
- Which bank has partnered with NPCI to launch Rupay Credit Cards 'Veer' for Armed Forces?
- **Kotak Mahindra Bank**
- RBI has imposed Rs 1 crore monetary penalty on which payments bank for violating norms under Section 26 (2) of the Payment and Settlement Systems Act, 2007? - **Paytm Payments Bank**
- Which bank has launched the NAV-eCash card for the Indian Navy on INS Vikramaditya? - **SBI**
- Who has been appointed as the MD and CEOs of public sector banks and insurance companies?
- **Banks Board Bureau**
- PayPoint India has entered into a partnership with which bank to provide banking services? - **BoB**
- Amit Saxena, Global Deputy CTO of Which Bank has joined as the Chief Technology Officer of RBI Innovation Hub? - **SBI**
- Which subsidiary of ICICI Bank has ceased to function as the subsidiary of the bank? - **ICICI Lombard**
- The RBI has removed which bank from its PCA restrictions? - **UCO Bank**



- HDFC Bank has partnered with which organisation to provide credit support to the MSME sector? - **National Small Industries Corporation**
- Indian women hockey player Rani Rampal and cricketer Smriti Mandhana has been appointed as the brand ambassador of which bank? - **Equitas Small Finance Bank**

BUSINESS

- NPCI Bharat BillPay Ltd has tied up with which Insurance company to provide its marquee offering - ClickPay to the insurer's customers?
- **ICICI Prudential Life Insurance**
- SBI General Insurance partners with which app to Offer Health Insurance on Platform?
- **Google Pay**
- Which bank with Mastercard, DFC, USAID, has launched a \$100 Million Credit Facility for Indian MSMEs? - **HDFC Bank**
- Which company has acquired a 100% stake in digital lending startup CreditMate? - **Paytm**
- NPCI has partnered with which bank to launch first-of-its-kind 'RuPay On-the-Go' contactless payments solutions? - **YES Bank**
- Which bank joined hands with NPCI to launch the "RuPay Signet Contactless Credit Card"?
- **Federal Bank**
- The Reserve bank of India has set the limit for Ways and Means Advances (WMA) for the second half of the financial year 2021-22 to what amount? - **Rs. 50,000 crore**
- Hindustan Petroleum Corporation Limited is partnering with which bank to allow customers to use their ICICI Bank FASTag to pay for fuel and lubricants at HPCL retail outlets? - **ICICI**
- Which bank has partnered with Visa to offer credit cards to its customers? - **Yes Bank**
- The nFiNi credit card facility has been launched by which company for fintechs and banks? - **NPCI**
- LIC has bought 3.9 per cent shares of which bank?
- **Bank of India**
- BharatPe has partnered with which bank to launch its point of sale (PoS) business 'BharatSwipe'? - **Axis Bank**

NATIONAL NEWS

■ Bhupender Yadav launched 'DigiSaksham' in collaboration with Microsoft India

As a move to further extend the Central Government's effort of supporting youth from rural and semi-urban areas, on September 30, 2021, Union Minister Bhupender Yadav, Ministry of Labour and Employment (MoL&E) launched **Digi Saksham** in collaboration with Microsoft India.



It aims to enhance youth employment opportunities in these areas by imparting digital skills.

- Microsoft India has also roped in **Aga Khan Rural Support Programme-India** and its knowledge partner **TMI e2E Academy** for rolling out this initiative.

About DigiSaksham- A digital Initiative:

It is a free of cost training in digital skills where priority will be given to the job-seekers of semi urban areas, disadvantaged communities, and those who have lost their jobs due to COVID-19 pandemic.

- In the first year more than 3 lakh youths will be covered under basic skills as well as advance computing
- Interested individuals can access the training through **National Career Service (NCS) Portal** (ncs.gov.in).

Types of Training:

There will be three types of training viz. Digital Skills - Self paced learning, VILT mode training (Virtual Instructor led) and ILT mode training (Instructor led).

- The ILT training which is in person training would be conducted at the Model Career Centres (MCCs) and National Career Service Centres (NCSC) for SCs/STs across the country.
- The in-field training will be implemented by **Aga Khan Rural Support Programme India (AKRSP-I)**.

Training Areas:

Training will be given in areas like Java Script, Data Visualisation, Advance Excel, Power Bi, HTML, Programming languages, software development fundamentals, Introduction to coding , etc, equipping them with the skills required in a digital economy.

■ Panjayati Raj Minister Giriraj Singh launched PPC 2021, Gram Sabha Dashboard

On September 30, 2021, the Union Minister for Panchayati Raj and Rural Development **Giriraj Singh** launched the **People's Plan Campaign (PPC) 2021- Sabki Yojana Sabka Vikas** and Vibrant Gram Sabha Dash-board.

- He released a booklet on PPC 2021 for the preparation of plans for FY23 and the 10th issue of Gramoday Sankalp Magazine.
- The PPC 2021 was scheduled to be rolled out in all the States from 2nd October 2021.

About PPC-2021: i.It is a strategy for ensuring the preparation of GPDP (Gram Panchayat Development Plan) in a campaign mode. PPC 2021 meetings will be rolled out from October 2, 2021, to January 31, 2022. ii.The meetings include physical presence and presentation by frontline workers/supervisors on 29 sectors including Agriculture, Minor Irrigation, Animal husbandry, Fisheries, Social Forestry, etc. iii.The GPDP aims to strengthen the role of elected representatives of Panchayats and SHG (Self Help Group) Women under DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) ineffective Gram Sabha. **Key Points:** i. There are 31.65 lakh elected Panchayat representatives across India of which 14.53 lakh are women. ii. In 2020, 2.56 lakh Panchayats uploaded their GPDPs on the GPDP portal. iii. **Gram Sabha Dashboard:** It was launched to increase maximum participation through the meeting of Gram Sabha, the Standing Committee meeting of Gram Panchayat, meeting of elected Panchayat public representatives. **Participants:** Nagendra Nath Sinha, Secretary, Department of Rural Development; Ajay Tirkey, Secretary, Department of Land Resources; Indevan Pandey, Secretary, Ministry of Women & Child Development; Sudhanshu Pandey, Secretary, Ministry of Food and Public Distribution along with Principal Secretaries of States have participated in the launch.

■ MoS Som Prakash released Industrial Parks Rating System 2.0

On October 5, 2021, Minister of State (MoS) Som Prakash, Ministry of Commerce & Industry released the 2nd edition of Industrial Park Ratings System (IPRS) report or IPRS 2.0 Report in New Delhi. It should be noted that it is the **first annual** IPRS as the earlier one was a pilot phase conducted in 2018.



- In the report 41 Industrial Parks were named as 'Leaders' category. These are mostly from **Maharashtra** and **Rajasthan**. 90 Industrial Parks are marked as 'Challenger' while 185 have been rated under 'Aspirers'.
- IPRS 2.0 is on the lines of Atmanirbhar Bharat Abhiyan.
- It aims to enhance industrial competitiveness among parks, promote investment in the state industrial ecosystem, and to help industries to identify suitable investment destinations through a single platform.

Basis of analysis:

The report was prepared on the basis of following four pillars which have further **45** parameters:

- Internal infrastructure
- External infrastructure and connectivity,
- Business support services
- Environment and safety management

New features in IPRS 2.0:

- i. Widening the coverage of parks (~400 across SIDCs/UTs/Central Departments)
- ii. Inclusion of private sector parks in IPRS
- iii. Economic Zones (manufacturing) assessed separately
- iv. Park tenants feedback mechanism

■ DAD developed Payment System PRABAL

The Atmanirbhar Bharat Abhiyaan enhanced the competitiveness in the Indian Defence sector engaging manufactures and suppliers all over the country. Now, to keep the transaction pace at par with this growth the **Defence Accounts Department (DAD)** under the aegis of the Ministry of **Defence (MoD)** has developed an IT (Information Technology)-enabled payment and accounting system called PRABAL.



- This system will ensure domestic defence suppliers get payments without any delay.

Point to be noted:

Among the efforts under Digital India by DAD, earlier it has developed the **Central Pay Package System** to make salary and other payment disbursements to the Defence personnel and civilians working under MoD completely paperless.

■ I-Sprint'21: IFSCA's Global FinTech Hackathon Series 'Sprint01: BankTech' launched

The International Financial Services Centres Authority (IFSCA) and GIFT (Gujarat International Finance Tec) City launched I-Sprint'21. It is a global FinTech Hackathon Series of IFSCA to be conducted virtually.

- The first Sprint of the series is 'Sprint01: BankTech' which is focused on FinTechs for the Banking sector. It will be co-hosted by IFSCA and GIFT city in collaboration with NITI (National Institution for Transforming India) Aayog.
- This hackathon is first under the I-Sprint series focusing on the Banking Sector.

Partners: The Partners to the Hackathon are ICICI (Formerly Industrial Credit and Investment Corporation of India) Bank, HSBC (Hongkong and Shanghai Banking Corporation Limited) Bank, iCreate (International Centre for Entrepreneurship and Technology), Zone Startups and Invest-India. **Key Points:** i. The aim of the Hackathon is to connect IFSCA and GIFT IFSC with FinTech Ecosystem to solve business problems and to promote retail business for the Banking Units at GIFT IFSC. ii. The finalists of this Hackathon shall be allowed direct entry into IFSCA Regulatory/Innovation Sandbox.

- The Regulatory Sandbox was introduced by IFSCA in October 2020 on the lines of the Union Budget FY21 announcement on supporting a World Class FinTech Hub at GIFT IFSC.

iii. FinTechs of this hackathon will also get an opportunity to show-case during the Flagship FinTech Forum of IFSCA in December 2021. iv. iCreate sponsored Price money of **Rs 24 lakh** for the same while Zone Startups India's network will provide Business Support Solution Partner benefits of upto **\$25,000 per startup**.

■ India's 1st State Government owned Wildlife DNA testing lab inaugurated in Nagpur

On 22nd October 2021, Uddhav Balasaheb Thackeray, Chief Minister of Maharashtra, inaugurated **India's 1st State government owned Wildlife DNA testing analysis laboratory** at Regional Forensic Science Laboratory (RFSL) in **Nagpur**, Maharashtra. On the occasion he also launched **3 FastTrack DNA testing units** in Mumbai & Pune under the Nirbhaya scheme.

i. At present there are 2 Wildlife DNA testing laboratories at Dehradun & Hyderabad, which are fully owned by the Central Government, whereas the newly launched is the 1st in India to be owned by a state government.

- These laboratories will help in species identification & identify poachers, thereby helping to eliminate crime against wildlife.

ii. With the 3 new FastTrack DNA testing units, Maharashtra has a total of 5 such units to increase the efficiency of criminal investigations.

- The labs will be exclusively dealing with cases registered under Protection of Children From Sexual Offences (POCSO) Act, 2012.
- The labs were developed at a cost of Rs 53 crore under Central Government's Nirbhaya Scheme.

■ 13th Meeting of Heads of NSOs of BRICS Countries held virtually

On October 28, 2021, the 13th Meeting of Heads of National Statistical Offices (NSO) of BRICS (Brazil, Russia, India, China, South Africa) Countries was held virtually under the Chairship of India.

- The meeting was chaired by **G. P. Samanta**, Chief Statistician of India and Secretary, **Ministry of Statistics and Programme Implementation (MoSPI)**, Government of India.

- The meeting was attended by representatives from the National Statistical Offices (NSOs) of BRICS Countries.

Theme of the meeting: NSOs efforts in monitoring Sustainable Development Goals (SDGs) **Release of (JSP) 2021 and JSP Snapshot 2021:** During the meeting, the **Joint Statistical Publication (JSP) 2021** and **JSP Snapshot 2021** for BRICS Countries were released.

• The first chapter of JSP 2021 provides general information with comparable statistics of the five countries, while the other 14 states the past development and current status of the individual countries.

• The first BRICS JSP Snapshot 2021 was also released by NSO India which is a shorter version of BRICS JSL 2021. This snapshot is to engage a wide range of users, as per the agreement by the member countries.

■ Rajnath Singh Addresses “2021 Indo-Pacific Regional Dialogue”



Union Defence Minister Rajnath Singh addressed the “Indo-Pacific Regional Dialogue” (IPRD) 2021, where he highlighted the importance of protecting the maritime interest of countries & maintaining a rule-based maritime system as per the United Nations Convention on the Law of Seas (UNCLOS), 1982. i.2021’s IPRD was held under the theme “Evolution in Maritime Strategy during the 21st Century: Imperatives, Challenges and Way Ahead”, in a virtual format between 27th -29th October 2021. ii.Minister discussed on the potential of maritime trade & the challenges faced (Terrorism, piracy, drug trafficking) amongst the countries. iii. Under IPRD 2021, Panel discussions were conducted on **8 specific sub-themes**:

- Evolving Maritime Strategies within the Indo-Pacific
- Adaptive Strategies to Address the Impact of Climate Change upon Maritime Security
- Port-led Regional Maritime Connectivity and Development Strategies
- Cooperative Maritime Domain Awareness Strategies
- Impact of the Increasing Recourse to Lawfare upon a Rules-based Indo-Pacific Maritime Order
- Strategies to Promote Regional Public-Private Maritime Partnerships
- Energy-Insecurity and Mitigating Strategies
- Strategies to Address the Manned-Unmanned Conundrum at Sea

■ MoRD launches initiative to enable rural SHG women to earn at least Rs 1 lakh per annum

The Ministry of Rural Development (MoRD) has launched an initiative to enable rural SHG (Self Help Group) women to **Lakhpatti** and take women to the higher economic order by earning at least **Rs.1 lakh** per annum.

- In the next two years, the ministry will provide livelihood support to 25 million rural women associated with SHGs.
- Initial capitalisation support of Rs 80,000 crore is being credited to SHGs annually.

Stakeholders Consultation Workshop: i.The workshop was held with the States, BMGF (Bill & Melinda Gates Foundation) and TRIF (Transformation Rural India Foundation) in order to make rural women sustain an annual income of INR 1 Lakh. ii.The importance of well-planned interventions to expand livelihood activities

at the household level from Agriculture and allied, Livestock, NTFP (Non-timber Forest Products) and other interventions through convergence were highlighted in the workshop. **DeenDayalAntyodaya Yojana-National Livelihood Mission(DAY-NRLM):** i.It is a flagship scheme of the MoRD where rural poor women will be guided with capacity building programmes to enable them towards higher-order economic activities ii.The mission has made successful strides through the “Mahila Kisan Sashakti karan Pari-yojana” (MKSP) bringing focus on the role of women as farmers.

• The MKSP, a sub component of the DAY-NRLM. It seeks to improve the present status of women in Agriculture, and to enhance the opportunities available to empower her.

■ REEL launches India’s Largest Landfill Biogas Plant in Hyderabad



Ramky Enviro Engineers Limited (REEL) has inaugurated one of the **world’s first** and **India’s largest** landfill gas-to-compressed biogas plant at the Hyderabad Integrated Municipal Solid Waste (HiMSW) site, Telangana. The end (Biogas) product of the plant will be sold to **Bhagyanagar Gas Limited (BGL)**. **Main focus:** The project will focus on the conversion of landfill gas into compressed biogas as an automotive fuel.

Key points i.The project manages approximately **6 million tonnes** per annum of municipal solid waste in **21 cities** spread across India and over **1 million tonnes** per annum of industrial hazardous waste. **ii.**The project will provide significant benefits such as carbon sequestration and reduced emissions of **GHGs** (Green House Gases) into the environment and contribute to the greening of the automotive industry. **iii.**REEL offers environmental services and infrastructure solutions under various categories such as waste management, waste to energy, recycling and environment solutions such as remediation.

■ 14th Urban Mobility Conference 2021 Inaugurated by Hardeep Singh Puri

Union Minister of Housing & Urban Affairs and Ministry of Petroleum and Natural Gas Hardeep Singh Puri virtually inaugurated the 14th Edition of **Urban Mobility India (UMI) Conference 2021** with the theme of “**Mobility for All**” for achieving the 2030 Agenda for Sustainable Development Goals (SDG).

- **Objective:** To provide equitable access to affordable, clean, safe, informative, efficient and accessible transport systems for all sections of the society especially the specially-abled, women, elderly and children.
- **15th UMI conference** will be held at Kochi, Kerala from 4th to 6th November 2022 with the theme of “**Azadi @75: Sustainable AtmaNirbhar Urban Mobility**”.

■ IOC to set up India’s first mega-scale Maleic Anhydride Plant at Panipat, Haryana

The Indian Oil Corp (IOC) will set up India’s first

mega-scale Maleic Anhydride Plant with an outlay of **Rs 3,681 crore** to manufacture value-added chemical products at its Panipat refinery and petroleum complex (PRPC) in Haryana.

- The project will be commissioned in 54 months.

Key Points: **i.** This proposed project will have a capacity of 120,000 tonnes per annum of Maleic Anhydride (MAH) that is used to make speciality products like polyester resins and surface coatings plasticisers, agrochemicals and lubricant additives. **ii.** It will also manufacture 20,000 tonnes a year of 1,4-Butanediol (BDO) that finds applications in Poly Urethanes (PU) and Poly Butylene Terephthalates (PBT) viz. engineering grade plastic and biodegradable fibres. **iii.** It will also create 16,000 tonnes of Tetra Hydro Furan (THF) to accelerate the growth of the pharmaceutical industry. THF is widely used in adhesives and vinyl films.

Need behind this Plant: Presently, the above mentioned high demand chemicals are mostly imported by India. The proposed plant will reduce import dependence and save foreign exchange of about USD 150 million per year, catering to Aatmanirbhar Bharat.

■ Education Ministry launches 'Bhasha Sangam' initiative for Schools, Mobile App & EBSB Quiz App

The Union Minister of Education and Skill Development, Dharmendra Pradhan launched the 'Bhasha Sangam Initiative' for school, 'Bhasha Sangam Mobile App' and 'Ek Bharat Shreshtha Bharat (EBSB) Quiz App'.



Objective - To make Students to acquire basic conversational proficiency in Indian Languages, other than their Mother tongue, as per the agenda of National Education Policy 2020

It was launched on the occasion of 'Rashtriya Ekta Diwas' which is celebrated on **October 31** every year to mark the birth anniversary of **Sardar Vallabhbhai Patel**, first Deputy Prime Minister of India.

Bhasha Sangam:

- It is the initiative of the Ministry of Education, launched under Ek Bharat Shreshtha Bharat.
- It teaches the usage of basics of language and improves basic conversational skills in 22 Indian languages.

Note- Schedule VIII of Indian constitution mentioned about 22 languages.

Bhasha Sangam initiative for schools **i.** 100 sentences in 22 scheduled languages are presented in audio and video form with Indian Sign Language, that will enable school childrens learn other languages in roman script and translations into Hindi and English.

ii. It is developed by **NCERT** (The National Council of Educational Research and Training).

iii. It is available for school children on **DIKSHA** (Digital Infrastructure for Knowledge Sharing) portal, ePathshala and 22 special booklets.

Bhasha Sangam Mobile App

i. It is an initiative under **DoHE** (Department of Higher Education), in collaboration with **MyGov**. The App has been developed by a start up **Multibhashi**.

ii. The App initially has 100 sentences of every day usage in 22 Indian languages. **iii.** Different stages of the test are available in the app, and on successful completion of course, digital certificates are provided.

Ek Bharat Shreshtha Bharat Quiz App

i. An initiative by the Ministry of Education, All India Council for Technical Education (**AICTE**) and Ministry of Education's Innovation Cell.

ii. The application has been developed by **Nazara Technologies Limited**.

iii. The gaming app aims to enrich the youth of India with knowledge on Indian culture, religions, traditions, languages, history etc.

■ 5th Ganga Utsav 2021-The River Festival held virtually

The annual 'Ganga Utsav 2021-The River Festival' was organized virtually on November 1-3 by National Mission for Clean Ganga (NMCG) to mark the anniversary of announcement of River Ganga as the 'National River' i.e. November 4th.



• This year marked the **5th** edition of the festival which was celebrated under the leadership of Union Minister **Gajendra Singh Shekhawat**, Ministry of Jal Shakti, as a part of the ongoing celebrations for 75 years of Independence and Azadi ka Amrit Mahotsav.

• It should be noted that the 2021 World River Day (4th Sunday of September) was celebrated on September 26.

Aim of River Festival 2021:

To take Ganga Utsav 2021 to the various river basins in India and promote the celebration of 'Nadi Utsav' (River Festival)

Objective of River Festival:

- To promote stakeholder engagement and ensure public participation under the aegis of the Ganga Knowledge Center as NMCG targets strengthening of the public - river connect.
- To highlight the significance of 'Jan Bhagidari' in the revival of Ganga.

Key Points:

1. At the state level, 75 events at 75 different locations were held. Also, activities were held across 150 districts viz. 112 in the Ganga belt and the remaining along other major rivers.

ii. The message of river rejuvenation was communicated through stories at Kahani Junction organised by Ritu-parna Gosh's Yourstorybag.

Logistics Performance Index - LEADS 2021: Gujarat Retains Top Slot

Gujarat has retained its position as the top performer among 21 states in the **LEADS** (Logistics Ease Across Different States) **2021 index** followed by Haryana, Punjab, Tamilnadu.

• LEADS 2021 report has been prepared by a team of Transport & Logistics professionals at Ernst & Young LLP with guidance and inputs from Department of Logistics, Ministry of Commerce and Industry.

About LEADS 2021:

i. LEADS 2021 is the 3rd edition of the LEADS report (1st -2018; 2nd - 2019). It includes the methodologies to identify the logistics infrastructure and services across India.

• No ranking was released in 2020 due to the COVID-19.

ii. The LEADS 2021 Index ranks are presented in 3 separate categories namely States, North Eastern States and Himalayan Union Territories (UTs) and Other UTs. **Note** - Andaman and Nicobar Island, Dadra and Nagar Haveli and Daman and Diu, Ladakh, Lakshadweep and Puducherry, have not been ranked in the LEADS 2021 survey.

Top States/UTs of LEADS 2021 Index: Categories

Rank	States/UTs	Score
1	Gujarat	3.66
2	Haryana	3.52
3	Punjab	3.51
4	Tamil Nadu	3.36
5	Maharashtra	3.32
1	Jammu Kashmir	2.64
2	Sikkim	2.63
North Eastern States and Himalayan UTs		
3	Meghalaya	2.51
UTs 1	Delhi	3.36
2	Chandigarh	3.06

India's 1st Centre for Research on Drone Technology launched in IIT Guwahati

Union Minister of State Civil Aviation General, **V K Singh** launched India's 1st Centre for Excellence in Research on Drone/UAV (Unmanned Aerial Vehicle) technology and Artificial Intelligence at the Indian Institute of Technology (IIT), Guwahati, Assam. **Key Points:** i. V K Singh inaugurated the Skill development Centre for Drone/UAV operation and maintenance, and Nodal Centre for overall administrative Drone Data management for the north-eastern region. ii. 'AXOMDroneports' was also launched to support cargo drones that are delivering urgent medical and emergency supplies to remote areas of the region. iii. He has interacted with representatives of drone companies and start-ups in the programme which was jointly organised by IIT, Guwahati and FICCI (Federation of Indian Chambers of Commerce & Industry). iv. In August 2021, the Ministry of Civil Aviation (MoCA) notified the Drone Rules, 2021 replacing the Unmanned Aircraft Systems (UAS) rules, 2021. v. IIT Guwahati intends to share its research expertise, impart skill development, set up a drone port and provide all administrative support to fulfil the vision of the Prime Minister i.e. to realize the potential of India to be a global drone hub by 2030.



Wangala – “the festival of 100 Drums” celebrated in Meghalaya

On 12th November 2021, Meghalaya state observed the 'Wangala', the festival of 100



Drums Festival. It is a post harvest festival of the Garo tribe which is being held every year to honour 'Saljong', the Sun God of Garos, which also marks the end of the harvest season.

The festival was inaugurated by Garo Hills Autonomous District Council (GHADC) Chief Executive Member (CEM) **Benedic R Marakin** in the presence of GHADC Chairman Rakesh Sangma.

• The celebration usually lasts for two days, sometimes it can continue for even a week.

Highlights: i. The ceremony performed on the first day known as "Ragula" is performed inside the house of the chief, and the ceremony on the second day is known as "Kakkat". ii. On the first day the Chibok Dance and the Koch Dance were performed. The Handloom and Handicrafts exhibition was also inaugurated in the state.

About Wangala Festival: i. The celebration also signifies the end of a long toil period in the field for the Garo tribe before the start of the winters. ii. The Wangala is also known as the Festival of Hundred Drums and is celebrated with different forms of dances on the tunes of folk songs played on drums and primitive flute made of buffalo horns.

India's first grass conservatory developed in Ranikhet, Uttarakhand

On November 15, 2021, India's first 'grass conservatory' or 'germplasm conservation centre' spread over an area of 2 acres was inaugurated at Ranikhet in Almora district of Uttarakhand.

• This conservatory is funded under the Central Government's CAMPA (Compensatory Afforestation Fund Management and Planning Authority) scheme and is developed by the research wing of Uttarakhand Forest Department.

Aim behind Grass Conservatory: To create awareness about the importance of grass species, promote their conservation, and facilitate research in the field, **Need behind Grass Conservatory:** Grasslands are facing various types of threats and their area is shrinking resulting in endangering the entire ecosystem of insects, birds, and mammals dependent on them. In order to cope up with this degradation, this conservatory has been developed.

About Grass Conservatory: i. Around 90 different grass species segmented in seven different categories of grass species including aromatic, medicinal, fodder, ornamental, agricultural, and religious uses. ii. Notably, as per research, grasslands are more effective in 'carbon sequestration' than forest land. Therefore this conservatory will cater the same. iii. Also, grasses are economically the most important of all flowering plants because of their nutritious grain and soil forming function.

■ Gen. Bipin Rawat inaugurates 14th edition of Cyber Security Conference 'c0c0n'

The 14th edition of Cyber Security 'c0c0n', an annual Hacking and Cyber Security Conference, was inaugurated by Chief of Defense Staff General Bipin Rawat and conducted in virtual format from November 10-13, 2021. Theme for c0c0n 2021 - 'Improvise, Adapt and Overcome'.

- The conference was conducted by the **Kerala police** in association with two Non-Profit organisations, Society for the Policing of Cyberspace (POLCYB) and Information Security Research Association (ISRA).

Objective: To discuss at the international level the challenges facing the digital world during the COVID period and the solutions needed to overcome them

Key Highlights: i. The conference provides information on cyber security issues, enhancement of law enforcement through the improvement of the technical and administrative capabilities towards future challenges. ii. Online security is beneficial even to **children in the state** where many crimes are taking place with the shift to online classes. iii. The main focus is on Cyber attacks on critical infrastructures, quantum computing, automotive cyber security, drone attacks detections using deep learning, data security and privacy, cyber espionage and cyber warfare. iv. The Kerala police will **encourage women** into Cyber security and provide equal opportunity for leadership.

■ India's first Food Museum launched in Thanjavur, TN by Union Minister Piyush Goyal

On November 15, 2021, Union Minister, Piyush Vedprakash Goyal virtually launched India's first Digital Food Museum in Thanjavur, Tamil Nadu (TN). It is 1,860-sqft museum co-developed by Food Corporation of India (FCI) and Visvesvaraya Industrial and Technological Museums, Bengaluru (Karnataka) with an estimated outlay of Rs 1.1 crore.

- This museum showcases the Indian food evolution from nomadic hunter-gatherers into settled agriculture producers will function from 11 am to 5 pm on all working days.

- Thanjavur is the **cultural capital** of Tamil Nadu.

Key Points: i. The technologies used in this museum are projection mapping, Radio Frequency Identification (RFID), touch screen kiosk, proximity sensors and touch sensors. ii. It displays the ancient grain storage methods (both global and indigenous) and challenges in storage besides information about the journey of FCI. iii. India is the 5th largest agricultural exporter in the world. iv. Central Government is also establishing 10 tribal freedom fighters museums to acknowledge their contribution.



■ India's Largest Green Hydrogen Plant to be built by GAIL

GAIL (Formerly known as Gas Authority of India Limited) is all set to build India's largest green hydrogen-making plant of 10MW (Mega Watt) capacity in 12-14 months. The information for the same was provided by GAIL Chairman and Managing Director (CMD) **Manoj Jain** during the 5th India Energy Forum by CERAWEEK in a hybrid format in New Delhi.

- This plant will supplement GAIL's natural gas business with carbon-free fuel.

Key Points: i. GAIL has finalised 2-3 sites for the hydrogen making unit including one at **Vijaipurin Madhya Pradesh**. ii. The produced hydrogen will be sold to fertilizer units because, government has mandated to use hydrogen as fuel. iii. NTPC (formerly National Thermal Power Corporation Limited) also announced a 5MW green hydrogen plant. iv. Notably, to achieve the target of raising the share of natural gas to 15% by 2030 from current 6.2% by India, gas consumption has to rise three and half times to 600 million standard cubic meters per day.

■ MSME Minister Narayan Tatu Rane launched "SAMBHAV" to Promote Entrepreneurship in India

Narayan Tatu Rane, Union Minister of Micro, Small & Medium Enterprises (MSME) launched 'SAMBHAV' an e-national level Awareness programme 2021 to promote the role of entrepreneurship towards the development of India. SAMBHAV will be a one-month-long initiative under the Ministry of MSME (MoMSME).

- Under this programme, the students from colleges and ITIs from across India will be encouraged by 130 field offices of the MoMSME to take up entrepreneurship.

- This 1-month programme aims to create awareness about the various schemes implemented by the Ministry of MSME through audio and video film presentations.

- Target was to enhance the GDP contribution from present 30 per cent to 50 per cent, and employment generation in MSME sector from 11 crore to 15 crore.

■ SEEI 2020: Karnataka topped; Rajasthan ranked 2nd

Rajasthan has ranked 2nd after Karnataka on the State Energy Efficiency Index (SEEI) 2020, which was released by the Union Ministry of Power.

- The State Energy Efficiency Index 2020 was developed by the Bureau of Energy Efficiency (BEE) and the Alliance for an Energy-Efficient Economy (AEEE).

Top 5 States and Progress Comparison:

Rank	State	SEEI 2020 Score	SEEI 2019 Score
1	Karnataka	70	51
2	Rajasthan	61	18.5
3	Haryana	59.5	59.5
4	Maharashtra	57.5	38
5	Tamil Nadu	51.5	37.5

SEEI 2020 Key Assessments:

i. In SEEI 2020, 27 states and UTs improved their scores from SEEI 2019. Karnataka and Rajasthan were in the 'Front runner' category, having scored 70 and 61 out of 100.

ii. Under SEEI 2020, each state/UT has been classified as a Front runner, Achiever, Contender, and Aspirant based on their scores.

iii. SEEI 2020 State/Ut classification as per category:

Category	State
Front runner (score above 60 points)	Karnataka, Rajasthan
Achiever (score in the range of 50-60)	Tamilnadu, Kerala, Andhra Pradesh, Maharashtra, Punjab, Haryana
Contender (score in the range of 30-49.5)	Assam, Gujarat, Madhya Pradesh, and Uttar Pradesh
Aspirant (score below 30 points)	The remaining States and UTs

Kerala, Tamil Nadu and Telangana Emerge as Topper in Governance Performance - PAI 2021

According to the report of 6th edition, **Public Affairs Index (PAI 2021)** by the **Public Affairs Centre (PAC)**, a Bengaluru-based non-profit think tank, the top three slots have been taken by Kerala, Tamil Nadu and Telangana among 18 large states.

• PAI 2021 highlights the state government's quality governance and specially the state's government involvement over the curb of Covid-19.

Parameters

Public Affairs Index (PAI 2021) ranks the states and Union Territories based on three pillars of **equity, growth and sustainability** along with 5 themes, 14 Sustainable Development Goals (SDGs) and 43 indicators.

Overall PAC Index 2021

Toppers among large states - Kerala (1.618), Tamil Nadu (0.857), and Telangana (0.891)

Toppers among small states - Sikkim (1.617), Meghalaya (1.144) and Mizoram (1.123)

Toppers among Union Territories - Puducherry (1.182), Jammu and Kashmir (0.705) and Chandigarh (0.628).

Least Performers

i. Karnataka (-1.161), Odisha (-1.462) and Uttar Pradesh (-1.500) were ranked least among large states.

ii. Uttarakhand (-0.874), Delhi (-1.132) and Arunachal Pradesh (-1.521) were ranked least among small states.

iii. Lakshadweep (-0.516), Andaman & N. Island (-0.526) and Dadra & Nagar Haveli (-1.473) were the least performers among Union territories.

PM Narendra Modi Co-Chairs the 18th India-ASEAN Summit 2021

On October 28, 2021, Prime Minister (PM) Narendra Modi co-chaired the virtual **18th India-ASEAN** (Association of Southeast Asian Nations) Summit 2021 at the invitation of Sultan of Brunei, Hassanal Bolkiah

(the current Chair of ASEAN). Leaders of ASEAN Member States have participated in the summit.

• As the year **2022** marks the **30th anniversary** of the India-ASEAN Partnership, the ASEAN leaders announced 2022 as India-ASEAN Friendship Year.

**Key Points:**

i. PM and the ASEAN leader has welcomed the adoption of the India-ASEAN Joint Statement on cooperation for peace, stability and prosperity in the Southeast Asian region to combine the ASEAN Outlook for the Indo-Pacific (AOIP) and India's Indo-Pacific Oceans Initiative (IPOI).

ii. **India's contribution in COVID-19:** PM highlighted India's contribution of medical supplies worth USD 200,000 to ASEAN's humanitarian initiative for Myanmar and USD 1 million for ASEAN's Covid-19 Response Fund.

iii. **Cultural:** PM announced India's support for establishing the ASEAN Cultural Heritage List to strengthen India-ASEAN cultural connectivity.

iv. **Trade:** PM insisted on the need to revamp the India-ASEAN FTA (Free Trade Agreement).

• The ASEAN-India Trade in Goods Agreement which was signed at the 7th ASEAN Economic Ministers-India Consultations in Bangkok, Thailand, in 2009 is referred to as the ASEAN-India FTA (the Agreement came into force in 2010).

• The trade between India and ASEAN in 2019-20 was increased to US\$86 billion from US\$81.3 billion in 2017-18.

v. PM has welcomed Cambodia as the new chair of ASEAN (2022) and Singapore as the ASEAN country co-ordinator (for India) for dialogue relations (2021 - 2024).

vi. The PM proposed an Indian and ASEAN Start-up festival as part of Friendship Year celebration in 2022.

- PM Participated in 16th EAS 2021

On October 27, 2021, PM had virtually participated in the **16th East Asia Summit (EAS) 2021**. This summit was Narendra Modi's 7th EAS. 16th East Asia Summit was hosted by Brunei as EAS and ASEAN Chair.

• The 16th EAS discussed important regional and international issues including Indo-Pacific, South China Sea, UNCLOS (United Nations Convention on the Law of the Sea), terrorism, and the situation in the Korean Peninsula and Myanmar.

• The EAS leaders also accepted the 3 Statements on Mental Health, Economic recovery through Tourism, and Sustainable Recovery, which have been co-sponsored by India.

• The leaders affirmed the importance of maintaining and promoting peace, stability, safety and security in the South China Sea, and ensuring freedom of navigation and overflight.

IMPORTANT SCHEMES/BILLS/PROGRAMMES/YOJANA

🔗 Production Linked Incentive Scheme launched for Telecom & Networking Products

Production Linked Incentive Scheme was launched on 14 October, for Telecom & Networking Products.

Highlights:

- The PLI Scheme was launched by the Minister of State of the Ministry of Communication, Devusinh Chauhan.
- This scheme was launched to help reduce India's dependence on other countries for importing telecom and networking products.
- The PLI Scheme in the telecom sector is being launched by DoT to boost the home Manufacturing of telecom and networking products.
- Manufacturing will be supported

by incentivising incremental expenses and turnover. This scheme was launched with a total expenditure of Rs 12,195 crore.

- The scheme is effective from 1 April 2021. The investment made by



applicants in India between 1 April 2021 to FY 2024-25 will be eligible.

- The scheme provides support for 5 years from FY 2021-22 to FY 2025-26.
- About 31 companies, comprising 16 MSMEs & 15 Non-MSMEs, are eligible and are approved under the PLI Scheme.

🔗 Mera Ghar Mera Naam scheme launched in Punjab

Mera Ghar Mera Naam scheme was launched on 17 October by the Punjab Chief Minister, Charanjit Singh Channi.



Highlights:

- The scheme was launched to provide ownership rights to the people living in lallakir, part of village habitation used for non-agricultural purposes, of cities and villages.
- It will also assist those from underprivileged and needy strata.
- This scheme has been extended from villages to residents of cities living within the lallakir.
- To implement the scheme, the revenue department has been mandated to undertake drone surveys of these residential properties across the rural and urban areas for digital mapping.
- After proper identification or verification, all the eligible residents will be given property cards or sanads to provide ownership rights in a time-bound manner.
- Before this, recipients will be given a time of 15 days for registering their objections. If no reply is received from them, a property card will be issued.
- Property cards will serve the purpose of the registry, and beneficiaries can avail of loans from banks or sell their properties. Thus, the card will enhance the monetary value of the land.

🔗 Delhi Government released Rojgar Bazaar 2.0 portal

Delhi Government released tenders in the Rojgar Bazaar 2.0 portal on 14 October.

Highlights:

- The Rojgar Bazaar 2.0 portal will provide employment-related services to Delhi youth and end-to-end employment-related information.
- It also provides artificial intelligence-based job matching to the youth looking for jobs in the national capital.

■ Portal is said to act as a gateway to access career guidance, skill training, and skill credentialing, and a mobile app for the same will also be launched by the government.

- The Delhi government launched the 'Rojgar Bazaar 1.0' in August 2020, which revealed that 10 lakh jobs and 14 lakh job-seekers have already been advertised.



Rojgar Bazaar 2.0 portal

- This portal will bring all the services related to skill training, career guidance and job matching on this first-of-its-kind digital platform.
- The government has also planned to institutionalise physical centres to increase access to this portal because many unorganised workers cannot access digital platforms.
- It will also provide AI-based employer verification for matching jobs and other critical services like skilling, career guidance, skill credentialing, and automated analytics services.

■ All these services will help in enhancing the ability of job seekers to gain meaningful livelihoods.

🔗 West Bengal launches 'Duare Ration' scheme

Chief Minister of West Bengal, Mamata Banerjee, inaugurated the "Duare Ration Scheme" on November 16, 2021.

Highlights

- The Duare Ration (ration at doorstep) scheme is going to benefit around 10 crore people of the state.
- Government has also decided to enhance commission for ration dealers from Rs75 to Rs 150 per quintal of food grains.
- Under the scheme, 10 crore people will get their ration at their doorstep on a fixed day in every month.

How Ration will be delivered at doorstep?

- Each dealer will be allowed to appoint at least two persons, to assist them in delivering ration.
- They will get a salary of Rs 10,000 per month, of which government will pay Rs 5,000 and rest will be paid by the dealer.
- By doing so, 21,000 dealers would create 42,000 jobs. This is benefit Local youth.
- Dealers will also get a financial assistance of Rs 1 lakh from government, for purchasing vehicles to deliver ration.
- For this scheme, government will be spending Rs160 crore.

Distribution process

Taking ration to each doorstep is a tough job. Thus, it will take around one year to complete one locality. Till then, government will divide one stretch of a road into four parts to distribute ration to the people. The locals require to be informed about the distribution in advance.

Ration Dealership

To make this scheme, more ration dealers will be needed. Thus, the working capital to apply for a ration dealer will be decreased from Rs 1 lakh to Rs 50,000. It will help more people to apply for dealership.

KhadyaSathi: Amar Ration Mobile App

West Bengal government also inaugurated the "KhadyaSathi: Amar Ration Mobile App" on the occasion. This app will help people to apply for ration cards and get related information. For the same purpose, a WhatsApp chatbot for Food & Supplies Department was also inaugurated.

PM launches 'Ration Aapke Gram' and 'Sickle Cell Mission' in MP

In MP, Prime Minister Narendra Modi inaugurated the 'Ration Aapke Gram' initiative and the 'Sickle Cell Mission.'

Highlights:

- On his visit to Madhya Pradesh, Prime Minister Narendra Modi launched a range of tribal welfare schemes.
- PM Modi announced the commencement of Madhya Pradesh's 'Ration



'Aapke Gram' and 'Sickle Cell Mission.'

- He also lay the foundation stone for 50 new Eklavya Model Residential Schools to be built across India.

- Beginning in 2021, the Indian government will commemorate the 15th of November as 'Janjatiya Gaurav Diwas,' or 'Tribal Gaurav Diwas.'

- Modi alluded to his lengthy history with tribal people.

- He was complimented for the diversity of their spiritual and cultural lives, and he stated that every component of tribal culture, including songs and dances, has a life lesson, and they have a lot to offer.

Under PLI scheme 100 modern technologies introduced

Under the production-linked incentive (PLI) plan for automobiles, the Union government introduced more than 100 modern technologies.

Highlights:

- For safety, the programme will now include Bharat Stage VI compliant flex-fuel engines, advanced driver assists systems, e-quadracycles, and electronic control units (ECU).

- Previously, the government had only included two-wheelers and four-wheelers in the PLI scheme.

PLI Scheme For Automobiles

- In September 2021, the Union Cabi-net authorised a PLI scheme for au-tos with a budget of Rs 25,938 crore.

- This programme intends to encourage the auto industry to invest in high-value advanced automotive technology vehicles and goods such as adaptive front lighting, sunroofs, tyre pressure monitoring systems, automatic braking, and collision warning systems.

- It also aspires to improve automotive manufacturing capabilities, including hydrogen and electric fuel-cell automobiles.

- The purpose of the PLI scheme is to offer enterprises incentives based on increased sales from products manufactured in domestic units.

- It invites foreign corporations to open offices in India and encourages Indian enterprises to grow or open industrial facilities.

Aim

- The PLI Scheme's incentive structure is designed to encourage the industry to make new investments in order to build indigenous global supply chains for sophisticated automotive technology products.

Delhi government introduced the 'Shramik Mitra' scheme

For construction employees, the Delhi government introduced the 'Shramik Mitra' scheme.



Highlights:

- Under the programme, 800 'Shramik Mitras' will reach out to construction workers and educate them about government programmes.

- The Delhi government has also enhanced the Dearness Allowance for unskilled and semi-skilled workers, resulting in a 1 per cent boost in their pay.

- ShramikMitras will tell construction workers who have been registered with the Construction Board at the ward level about government support programmes.

Shramik Mitra scheme:

- The Shramik Mitra plan is a Delhi government initiative that aims to ensure that all government schemes benefit construction workers in the city.

- Approximately 800 ShramikMitras would be hired by the government and trained to walk door-to-door of all construction employees in the national capital to inform them of various government programmes in the workers' interest.

- These ShramikMitras will serve as coordinators at the district, ward, and Vidhan Sabha levels.

Union Cabinet reinstated the Members of Parliament Local Area Development Scheme

On November 10, 2021, the Union Cabinet reinstated the Members of Parliament Local Area Development Scheme (MPLAD) scheme, citing economic recovery.

Highlights:

- This scheme was terminated in April 2020, and the money were merged into the India Consolidated Fund.
- It has been put on hold for two fiscal years, 2020-21 and 2021-22.
- However, as the situation with the covid-19 epidemic has improved and the economy has recovered, the government has announced a partial rollback.
- MPs will be paid Rs 2 crore per year until further notice, rather than the allowed Rs 5 crore.
- The project was first overseen by the Ministry of Rural Development and Planning.
- In October of 1994, however, it was transferred to the Ministry of Statistics and Program Implementation.

MPLAD Scheme

- In 1993, the MPLAD program was established. It allows Members of Parliament (MPs) to make recommendations for development projects in their respective areas.
- The strategy focuses on the building of long-lasting communal assets based on locally identified needs.
- Primary education, drinking water, roads, public health, and sanitation are among the long-term assets of national priorities and community needs.
- Several states have introduced Member of Legislative Assembly Local Area Development Schemes in the same vein as MPLADS (MLA LADS).
- MLAs receive funds under this program.

Provisions

- MPs are allowed to spend Rs 5 crore each year under the MPLADS scheme.
- MPLAD money can also be utilised to implement programs such as the Swachh Bharat Abhiyan, SanadAadarsh Gram Yojana, Accessible India Campaign (Sugamya Bharat Abhiyan), and rainwater harvesting, among others.

☞ Pakal Dul Hydroelectric Project in-augurated in J&K

In J&K, the "Pakal Dul Hydroelectric Project" was inaugurated by the Union Power Minister.

**Highlights:**

- PakalDul HE Project (1,000 MW) is being built by Chenab Valley Power Projects Pvt Limited (CVPPPL) and Jammu and Kashmir State Power Development Corporation in Kishtwar, J&K.
- Union Power Minister R K Singh virtually inaugurated the diversion of the Marusudar River of PakalDul HE Project in Kishtwar, J&K.
- The Chenab River is fed by the Marusudar River, which is a major tributary.

"PakalDul Hydroelectric Project"

- The PakalDul HE Project has a capacity of 1000 MW. Chenab Valley Power Projects [P] Ltd is constructing it.
- JKSPDC (Govt of J&K) and NHPC Ltd have formed a joint venture business (Govt of India Enterprise).
- The PakalDul H.E. Project will contribute to achieving the 450 GW renewable energy target by 2030.
- CVPPPL has been tasked with the building of 3094 MW hydropower projects in J&K.
- A 10 km long headrace tunnel will be used to move water from the dam to the south.
- In February 2014, this project was granted to a coalition of domestic and foreign companies led by Bharat Heavy Electricals, AFCONS, and Jay Prakash Associate.
- In this region, an investment of Rs 8212 crores is being made through this project.
- As a result of the investment, direct and indirect job opportunities will be created. It will contribute to the general development of the local population.

☞ "One Sun, One World, One Grid" (OSOWOG) initiative inaugurated at the COP 26 Climate Meeting

At the COP 26 Climate Meeting in Glasgow, Prime Minister Narendra Modi and Boris Johnson jointly inaugurated the 'One Sun, One World, One Grid' (OSOWOG) initiative.

Highlights:

- The goal of this project is to create a "trans-national electrical grid" that will supply solar energy to people all over the world.
- 'The Sun Never Sets,' is OSOWOG's vision. At any one time, it is a constant in some geographical region in the world.
- This is India's most ambitious project to date, and it has huge economic implications. It has been taken up as part of the World Bank's technical support program.
- The International Solar Alliance will also be used in this strategy (ISA).
- On the occasion, he also stated that India's space agency, ISRO, will soon make a calculator available to the rest of the globe that can assess any region's solar energy potential.
- To address the difficulty of solar electricity, the 'One Sun, One World, One Grid' (OSOWOG) system will be implemented.
- In one hour, the Earth's atmosphere gets enough sunlight to power the electricity needs of every person on the planet for a year.
- Solar energy, on the other hand, is only available during the day. Another issue is that it is highly reliant on the weather.

☞ Around 15,000 students enrolled under the "Jai Bhim Mukhyamantri Pratibha Vikas Yojana" Scheme

Around 15,000 students have enrolled for coaching classes in the year 2021, under the "Jai Bhim Mukhyamantri Pratibha Vikas Yojana" Scheme.

Highlights:

- The Delhi government initiated this scheme. It was started at a few private facilities for a variety of competitive tests.
- It is for children from economically

disadvantaged families and marginalized communities.

- In addition to free coaching, the Delhi government would offer students a Rs 2,500 travel allowance.
- It allows bright students from the SC, ST, OBC, and EWS groups to receive free competitive test preparation from private coaching institutes.
- The scheme is available to families with annual earnings of less than Rs.8 lakh.
- Students can benefit from free coaching classes at 46 different coaching centers.
- Coaching prepares students for competitive tests such as the UPSC, CDS, medical and engineering entrance exams, banking exams, management school entrance exams, and law school entrance exams.

■ In 2018, the plan was started only for SC and ST pupils that year. It had around 5,000 pupils enrolled in it. In the year 2019, it enrolled 15,000 students after the scheme was offered to kids from the OBC and EWS categories.

🔗 "Ayushman CAPF healthcare scheme" launched



Union Home Minister Amit Shah launched on November 2, 2021, the "Ayushman CAPF healthcare scheme" to all Central Armed Police Forces troops (CAPFs).

Highlights:

- The advantages of the central health insurance scheme would be available to CAPFs in stages.
- By the end of December, the scheme would be available all over India. It will help 35 lakh members of the CAPF and their families.
- The scheme began with the turning over of a health card to the National Security Guard (NSG)
- The scheme was introduced in accordance with the Modi government's aim to provide healthcare to CAPF soldiers so that they may focus on their duty.

■ Union Home Minister Amit Shah originally announced the Ayushman CAPF healthcare scheme on January 23, 2021.

■ CAPF personnel and their families would be able to access cashless in-patient and out-patient healthcare services in Ayushman Bharat PM-JAY hospitals under this scheme.

🔗 India's first manned ocean mission, the "Samudrayan project" launched



Dr. Jitendra Singh, Union Minister of State for Earth Sciences (Independent Charge), officially launched India's first manned ocean mission, the "Samudrayan project" in Chennai.

Highlights

- The goal of the Unique Ocean Mission is to develop deep underwater human vehicles for subsea tasks.
- With this technology, India joins a select group of countries that have such underwater vehicles, including the United States, Russia, Japan, France, and China.

Samudrayan

- The goal of the Unique Ocean Mission is to develop deep underwater human vehicles for subsea tasks.
- The 'MATSYA 6000' is the code-name for the deepwater manned submersible.
- It was created by the National Institute of Ocean Technology in Chennai (NIOT).
- The method will aid deep-ocean research of non-living resources such as polymetallic manganese nodules, gas hydrates, hydro-thermal sulphides, and cobalt crusts, which have been found between 1000 and 5500 metres deep.

🔗 National Cybersecurity Strategy is in its final stage

National Cybersecurity Strategy is in its final stage in India and ready to be cleared as the increasing cyber-attacks and threats from nation-state actors against India.

Highlights:

- India has been working on the "National Cybersecurity Strategy" for the last two years in the cabinet for final approval.

■ National Cyber Security Strategy 2020 was selected to improve cyber awareness and cybersecurity using stringent audits.

■ Under the policy, empanelled cyber auditors will carefully look at the security features of companies.

■ The table-top cyber crisis management exercises will be conducted to reinforce the idea that cyber-attacks can happen regularly.

■ India has led to avoid any significant cyber-attacks or threats. As a result, in Global Cybersecurity Index 2021, India has jumped from 47 to 10.

■ As the policy is executed, the country will confront the challenge of addressing cyber-skilling.

■ As per the report, there will be around 1.5 million job vacancies in cybersecurity in India by 2025.

Cyber-Shikshaa programme

■ Microsoft and the Data Security Council of India (DSCI) have contributed to the 'Cyber-Shikshaa programme'.

■ This programme will aid in creating a group of skilled women security professionals in India.

■ Microsoft is also coordinating with MeitY to skill security leaders in cybersecurity.

🔗 'Go-Green' scheme launched in Gujarat

Gujarat Chief Minister Bhupendra Patel has launched the 'Go-Green' scheme.

Highlights

■ It is a portal to provide electric two-wheelers at subsidised rates to construction and industrial workers of the state.

■ The scheme is aimed at reducing fuel bills and also curbing vehicular pollution.

■ The organised sector workers, such as an industrial labourer, would get a subsidy of 30 per cent on the vehicle's price of Rs. 30,000, whichever is less, on the purchase of battery-powered two-wheelers.

■ For construction sector workers, 50 per cent subsidy or Rs. 30,000, whichever is less on the purchase of battery-powered two-wheelers.

■ Gujarat 2 Wheeler Scheme, the state government, will subsidize the purchase of electric scooters, bikes to encourage the use of e autos to stop air pollution.

■ Gujarat government will even begin Three Wheeler Subsidy Scheme 2021.

■ In this Gujarat Electric 3 Wheeler Scheme, the government will provide a current subsidy on buying e rickshaws.

🔗 Minister of Home Affairs Amit Shah inaugurated the Dairy Sahakar Scheme

On October 31, 2021, Minister of Home Affairs Amit Shah inaugurated the Dairy Sahakar Scheme.



Highlights

- The Atmanirbhar Bharat scheme was founded in Anand, Gujarat, with the goal of doubling farmer income and creating an Atmanirbhar Bharat.
- The scheme was started with a Rs 5000 crore investment budget.
- To accomplish the aim of "from cooperation to prosperity," it will be implemented by NCDC under the Ministry of Cooperation.
- NCDC will provide financial assistance to qualified cooperatives for milk procurement, bovine development, quality assurance, branding, packing, transportation, storage, and export of milk and milk products.

Amul

- Amul is a dairy cooperative society in India, centered in Anand, Gujarat.
- It was founded in 1946. Gujarat Co-operative Milk Marketing Federation Ltd is in charge of it (GCMF).
- Kaira Union launched the "Amul" brand to sell its product line.
- The word Amul comes from the Sanskrit word Amulya, which means "priceless" or "precious."
- Tribhuvandas Kishibhai Patel was instrumental in its founding.
- Under the direction of Sardar Vallabhbhai Patel, he rose to the position of chairman of the organization and oversaw it until his retirement in the 1970s.

🔗 Civil Aviation Ministry launched the "Krishi Udan 2.0 scheme"

The Civil Aviation Ministry launched the "Krishi Udan 2.0 scheme" on 27 October.

Highlights:

- Under the "Krishi Udan 2.0 scheme", cargo-related support will be built in airports of hilly, tribal, and northeast regions.
- Such infrastructure will help in supporting farmers in moving agricultural products.

- The scheme has been started to channel the immense potential of Indian agriculture with the logistical help of civil aviation to accomplish the goal of doubling farmers' income.
- It will also help in relieving the wastage of farm produce and enhance its value

Krishi Udan



- The central government launched the Krishi Udan scheme in September 2020.
- The airport charges like parking charges & terminal navigation landing charges are dismissed.
- Charges are dismissed if the agricultural cargo is more than 50 per cent of the total chargeable weight carried.

Krishi Udan 2.0

- Under Krishi Udan 2.0, the central government has planned for granting a complete waiver of airport charges at select airports.
- The Centre will facilitate the development of the hub and spoke model across India.
- The government will also build cargo terminals at the airports in a phase-wise manner.
- The government encourages states to reduce the sales tax to one per cent on aviation turbine fuel, which is used in freighter aircraft and passenger aircraft for transporting cargo.

Cargo terminals

- Under the scheme, cargo terminals will be established at Agartala, Dibrugarh, Srinagar, Hubballi, Dimapur, Jorhat, Imphal, Silchar, Lilabari, Lucknow, Tirupati, Tezpur, Tirupati and Tuticorin by 2022.
- Between 2022-23, cargo terminals will be built at Ahmedabad, Jharsuguda, Bhavnagar, Mysore, Kozhikode, Rajkot, Puducherry, and Vijayawada airports.

e-Kushal platform

- This online platform would be formed under Krishi Udan 2.0 scheme for supporting information distribution to stakeholders concerning

the transportation of agricultural produce.

🔗 A free education scheme launched in Haryana

Manohar Lal Khattar, Haryana CM, declared a free education scheme to boost the level of education in the state.

Highlights:

- scheme has been proclaimed to those whose verified family income is lower than Rs. 1.80 lakh per annum.
- An announcement was made under Haryana's 'Super 100 Programme'.
- Through this scheme, the state government tries to assure that talented students from low-income families will not lose a chance to go on with their dreams.
- As per New Education Policy-2020, the state is setting up institutions wherein education will be provided from KG to postgraduate levels.
- In the initial phase, this system will be made in four universities.
- The Kurukshetra University has then started preparations to take admission under the "KG to PG scheme" for the academic session 2021-22.

Digital Reforms

- The government has also brought digital improvements to replace human interface across every wing of the government.
- Online teachers transfer policy has also been initiated under NEP 2020 in Haryana.
- The government has also made several other improvements to make the system paperless, faceless, and transparent.

National Education Policy (NEP) 2020

- NEP 2020 was announced by the Ministry of Education to transform the Indian education system for meeting the needs of the 21st Century.
- It seeks to rectify poor literacy & numeracy outcomes related to primary schools, adopt a multi-disciplinary approach, and reduce dropout levels in middle & secondary schools.
- It also focuses on reform assessments & exams, and early childhood care.

INTERNATIONAL NEWS

India participated in a Military Exercise Zapad 2021

14 days
long,
Russia's
Multi
Nation
Exercise



Zapad 2021 is conducting from 3rd to 16th September at Nizhniy in Russia. Indian Army took part in 'ZAPAD 2021' with 200 personnel mainly from the Naga Regiment participated as an all 'Arms Combined Task Force' for the exercise, which is one of the theatre levels exercises of the Russian armed forces.

- The aim of the conducting exercise focuses primarily on operations against terrorists. More than dozen countries from Eurasia and South Asia will also participate in the same exercise. Zapad, meaning "west".

- One of the main event of **Russian-Belarusian strategic exercises** will be conducted between September 10-16 at nine sites in Russia, the Baltic Sea, and also five sites in Belarus.

- For the first time, Armenia participated in Russia's Zapad 2021 strategic drills, after the military defeat of 2020.

- The exercise met symbolic contingents from Armenia, Kazakhstan, Tajikistan, India, Kyrgyzstan, Serbia and Sri Lanka, and observers are to be sent by China, Vietnam, Myanmar, Pakistan and Uzbekistan.

India Ranks 59th in 'Digital Quality of Life Index 2021; Denmark Tops

India was positioned at an overall rank of **59th** among 110 countries in the 3rd edition of 'Digital Quality of Life Index (DQL) 2021' prepared by cybersecurity company 'Surfshark'. This is 2 positions lower than the 57th rank secured by India in the 2020 Index.

Top 3 Country: i. For the 2nd consecutive time, **Denmark** topped the ranking, followed by South Korea & Finland in 2nd & 3rd positions.

Key Points:

i. **Ethiopia** is the lowest (110) ranked Country. Cambodia ranked at 108th Position & Cameroon ranked at 109th Position.

ii. The Index ranks India at 17th place among the Asian countries and **1st** in the South Asian region.

iii. The report evaluates countries' digital quality based on 5 fundamental principles.

- Worst criteria rankings of India-** In Mobile Speed India Ranked 109th Rank, India Ranked 95th in Number Of Internet Users, India ranked 84th in Network Readiness Index.

- Best criteria rankings of India-** In Broadband Internet Stability India ranked at 21st, India Ranked 24th in Mobile Affordability; India Ranked 24th in Online Services Index.

8th India- Sri Lanka Military Exercise Mitra Shakti - 2021 Held in Sri Lanka

The **8th** Edition of **India-Sri Lanka** bilateral joint Military Exercise '**Mitra Shakti - 2021**' was scheduled to be conducted at Combat Training School, Ampara, Sri Lanka from **October 4 to 15, 2021**.

Key Points:

i. **Objective:** To promote close relations between armies of both countries and enhance inter-operability and sharing best practices in counter-insurgency and counter-terrorism operations.

i. The duration of the exercise was about **12 days**.

ii. An all-arms contingent of 120 personnel of the Indian Army is participating in the military exercise along with a battalion of the Sri Lankan Army.

iii. Tactical level operations at the sub-unit level in an international Counter Insurgency and Counter Terrorism environment will be conducted at the exercise.

iv. The counter-insurgency and counter-terrorism operations' training is set in urban and rural scenarios under United Nations (UN) mandate.

5th India-Japan Maritime Bilateral Exercise JIMEX 2021

The 5th edition of India-Japan Maritime



Bilateral Exercise, '**JIMEX 2021**' between Indian Navy (IN) and the Japan Maritime Self-Defence Force (JMSDF) is being held in Arabian Sea from October 6-8, 2021.

- It was initiated in January 2012 for maritime security cooperation.

Objective:

To develop common understanding of operational procedures and enhance inter-operability in maritime security cooperation

Points to be noted:

i. JIMEX 2021 involves multi-faceted tactical exercises like weapon firings, cross-deck helicopter operations and complex surface, anti-submarine and air warfare drills.

ii. Apart from JIMEX, India-Japan also conducts **Dharma Guardian Military Exercise** between the armies of both countries.

- Indian Air Force (IAF) and JASDF carry out a joint military air force exercise named '**ShinyuuMaitri**'.

- They are also involved in a Quad Maritime Exercise called Malabar with the US (United States) and Australia.

6th India-UK Military Exercise Ajeya Warrior-2021

The 6th Edition of India - UK (United Kingdom) Joint Company

Level Military Training exercise **Ajeya Warrior-2021** was commenced in Chaubatia, **Uttarakhand** on October 07, 2021, and it was scheduled to be completed on October 20, 2021.

Overview

- i. **Objective:** To strengthen bilateral defence cooperation between the two countries and develop interoperability among them.
 - ii. An Infantry Company from the Indian Army and an equivalent strength from UK Army would be sharing their experiences gained during the conduct of various military operations in their respective countries and during overseas engagements.
 - iii. The training would be completed with a 48 hours difficult exercise to validate the performance of both the Armies in conducting joint military operations in a semi-urban environment.
 - iv. Both the armies would familiarise themselves with each other's weapons, equipment, tactics and procedures for carrying out joint military operations.
- About United Kingdom (UK):** Capital - London Prime minister - Boris Johnson Currency - Pound sterling

▣ Multidimensional Poverty Index (MPI) 2021



On October 7, 2021, a new analysis on global multidimensional poverty namely '**Multidimensional Poverty Index (MPI)**' 2021 was released which was produced by the United Nations Development Programme (UNDP) and the Oxford Poverty and Human Development Initiative (OPHI). Click here

- India has a maximum number of people, 381 millions, living in multidimensional poverty.

What is in the report?

The report examined the level and

composition of multidimensional poverty across 109 countries covering 5.9 billion people and presents an ethnicity/race/caste disaggregation for 41 countries.

- It states that disparities in multidimensional poverty among ethnic groups are consistently high across many countries and in nine ethnic groups more than 90% of the population is living in poverty.

Top 5 countries with largest number of people living in multidimensional poverty:

According to the report, the top five countries with the largest number of people living in multidimensional poverty are as follows:

- i. India (2015/16) at 381 millions
- ii. Nigeria (2018): 93 million
- iii. Pakistan (2017/18): 83 million
- iv. Ethiopia (2019): 77 million
- v. Democratic Republic of the Congo (2017/18): 56 million.

Indian Scenario:

- i. In India, 5 out of 6 multidimensional poor people are from lower tribes or caste.
- ii. The Scheduled Tribe (ST) accounts for 9.4% of the population and is the poorest with 65 million of the 129 million people living in multidimensional poverty. They account for about one-sixth of all people living in multidimensional poverty in India.
- iii. ST is followed by the Scheduled Caste (SC) group with 94 million of 283 million people living in multidimensional poverty representing 33.3%.
- iv. 27.2% of the Other Backward Class (OBC) group i.e. 160 million of 588 million people lives in multidimensional poverty

Key notes:

- i. 1.3 billion people are multi dimensionally poor. About half (644 million) are children under age 18.
- ii. Nearly 85% live in Sub-Saharan Africa (556 million) or South Asia (532 million).
- iii. More than 67% live in middle-income countries.
- iv. Among the 1.3 billion multi dimensionally poor people, almost

two-thirds (836 million) live in households in which no female member has completed at least six years of schooling.

- These 836 million people live mostly in Sub-Saharan Africa (363 million) and South Asia (350 million).
- Seven countries account for more than 500 million of them: India (227 million), Pakistan (71 million), Ethiopia (59 million), Nigeria (54 million), China (32 million), Bangladesh (30 million) and the Democratic Republic of the Congo (27 million).
- ii. One in six multi dimensionally poor people (207 million) across 108 countries live in female-headed households.

▣ Henley's Passport Index Q4-2021; Japan & Singapore Topped

According to the 'Henley Passport Index (HPI) 2021'



released by Henley and Partners, India's ranking has slipped by 6 places to 90th from 84th in Q2 2021 allowing its passport holders to travel 58 countries without visa.

- The index has been topped by Japan and Singapore as they allow visa-free travel to **192 countries** to their passport holders.
- Notably, this is the 3rd consecutive year that Japan has grabbed the top spot.
- The toppers are followed by **South Korea** and **Germany** at 2nd position with visa-free travel to 190 countries.

Basis of analysis:

The rankings are based on the data analysis provided by the **International Air Transport Association (IATA)**. It covered 227 destinations and 199 passports.

- It states how easy it is for citizens from different countries to move around.

Key Points:

- i. India shares its 90th rank with Tajikistan and Burkina Faso.

- ii. Afghanistan, Iraq, Syria, Pakistan, and Yemen are among the least powerful passports.
- iii. The index highlights the gap between the most powerful and least powerful passports which has increased due to COVID-19 related travel bans and restrictions.
- iv. Expert insights regarding the latest ranking are available in the Henley & Partners' Global Mobility Report 2021 Q4.

Virtual G20 Extraordinary Leaders' Meeting 2021 on Afghanistan



In October 2021, Prime Minister (PM) Narendra Modi virtually participated in the 'G20 Extraordinary Leaders' Meeting on Afghanistan', which has been organised to discuss the situation in Afghanistan.

- The meeting was convened by **Italy** (as it is currently holding the **G20 Presidency**) and chaired by Italian PM **Mario Draghi**.
Key Points: i. Issues related to the humanitarian situation, terrorism, and human rights in Afghanistan were discussed during the meeting. ii. PM has mentioned the support required from G20 nations for United Nations Security Council (UNSC) resolution 2593, which was adopted in August 2021 at the UNSC meeting (which was held under the Indian presidency to discuss the situation in Afghanistan). iii. PM has mentioned the 500 development projects that have been implemented by India in Afghanistan. iv. In September 2021, PM participated in the Shanghai Cooperation Organisation (SCO) - Collective Security Treaty Organisation (CSTO) outreach meeting on Afghanistan.
- During the 21st meeting of SCO, the member countries adopted the '**Dushanbe Declaration**' to promote counter-terrorism & stability in Afghanistan.

RECAI: Corporate PPA Index 2021 based Ranking:

RECAI: Corporate PPA Index 2021 based Ranking:

Rank	Country	Normalized score (0-100)
6	India	54.4
1	Spain	100
2	US	97.6
3	France	71.8

- RECAI is a biannual report being released since 2003. Under which, EY ranks the world's **Top 40** countries based on the attractiveness of their renewable energy investment and deployment opportunities.
- Environment, Social and Governance (ESG) measures were used as the key measure of the RECAI.
- Even amidst COVID-19, in 2020, the investment in renewable energy capacity grew by **2 percent** to US\$303.5 billion and, the renewable capacity installs increased by 45 percent (comparing with 2019) to 265GW. (This is the fastest growth rate since 1999).

Top 5 ranking of RECAI:		
Rank	Country	Index Score
1	United States	72.8
2	China Mainland	70.7
3	India	70.2
4	France (Rank improved from 5 in the 57th edition)	67.4
5	United Kingdom (Rank deteriorated from 4)	67.3

Corporate PPA Index 2021:

- Corporate Power Purchase Agreement (PPA) Index was newly added in the current edition of RECAI, in which India ranked **6th** among the top 30 PPA markets.
- The index focuses on the attractiveness of renewable power procurement and ranks the growth potential of a nation's corporate PPA market.
- A record 23.7GW of renewable energy was bought in corporate PPAs in 2020.
- The PPA Index focuses on 4 pillars such as - PPA market maturity, PPA future market, PPA policy score, and RECAI score.

Rank	Country	Normalized score (0-100)
6	India	54.4
1	Spain	100
2	US	97.6
3	France	71.8

GHI 2021: India Slips to 101st Rank out of 116 Countries; behind Pakistan, Bangladesh, Nepal

- India ranked **101** out of 116 countries in the **Global Hunger Index (GHI) 2021** with a score of **27.5**. India is behind its neighbours Pakistan (92), Bangladesh (76) and Nepal (76).
- The GHI 2021 report was prepared jointly by Irish aid agency **Concern Worldwide** and German organisation **WeltHungerHilfe**.
 - India ranked 94 in 2020 out of 107 countries (with a score of 27.2) and in 2019 India ranked 102 out of 117 countries.
 - In 2021, with a GHI score of 27.5, India's level of hunger is described as '**serious**'.

India's GHI Scores and Change Since 2000:				
2000	2006	2012	2021	% Change since 2000
38.8	37.4	28.8	27.5	29.1

The level of hunger in India was described as '**alarming**' with its GHI score decreasing from 38.8 in 2000 to the range of 28.8 - 27.5 between 2012 and 2021.

GHI 2021:		
Rank	Bottom 3	GHI Score
1	Somalia (Extremely alarming)	50.8
2	Yemen (alarming)	45.1
3	Central African Republic (CAR) (alarming)	43

Based on the current GHI projections of the report, the world as a whole, **47 countries**, in particular, will fail to achieve a low level of hunger by 2030.

- The 18 countries including **China, Brazil and Kuwait** scored less than 5 GHI scores in 2021 and they are collectively ranked 1-18. Click here to know more

Key highlights of the Report:

- The GHI score for the world fell 4.7 points, from 25.1 to 20.4, between 2006 and 2012, it has fallen just 2.5 points since 2012.
- As per the GHI data from 2016-2020, hunger is considered extremely alarming in one country (**Somalia**), alarming in 9 countries, and serious in 37 countries.
- 657 million people (nearly 8 percent of the world population) are projected to be undernourished in 2030.
- Africa, South of the Sahara, and South Asia are the world regions where hunger levels are highest.

About Global Hunger Index (GHI):

- The GHI is a tool designed to measure and track hunger at the global, regional, and national levels. GHI scores are calculated every year to assess progress and setbacks in combating hunger.
- 4 indicators:** Under GHI, 'Hunger' is defined through GHI score which is calculated based on the following 4 indicators
 - **Undernourishment:** The share of the population whose caloric intake is insufficient.
 - **Child Wasting:** The share of children under the age of 5 who have low weight for their height, reflecting acute undernutrition.
 - **Child Stunting:** The share of children under the age of 5 who have low height for their age, reflecting chronic undernutrition and
 - **Child Mortality:** The mortality rate of children under the age of five.
- GHI scores on a 0-100 point GHI Severity Scale, where **0 is the best score** (no hunger) and 100 is the worst.
- GHI Severity Scale:** GHI Severity Scale shows the severity of hunger from low to extremely alarming associated with the range of possible GHI scores.

≤ 9.9	10.0-19.9	20.0 - 34.9
Low	Moderate	Serious
35.0-49.9	≥ 50.0	
Alarming	Extremely alarming	

IMF releases 'Global Financial Stability Report 2021' - analyses 'Cryptoization'

The International Monetary Fund (IMF) released the 'Global Financial Stability



Report-2021', that discusses the adaptation of cryptocurrencies in emerging markets, the report mainly discusses 'Cryptoization'. The IMF names the potential of macro-financial risks due to asset and currency substitution as 'cryptoization'.

Report Findings:

- Crypto-adaptation leads to serious challenges to the financial stability of a country.
- Returns from non-stable crypto assets are highly volatile.
- Bitcoin is the most dominant Crypto-currency, while its market share fell sharply in 2021 from 70% to less than 45%.
- Crypto-ecosystem is free of intermediary platforms & links borrowers and lenders without any credit-risk evaluation.

Challenges in Crypto-ecosystem:

- No reliable method for estimating flow of crypto assets across countries.
- Inefficient Payment systems & Unethical macroeconomic policies leading to Cryptoization.
- Risk of Investor protection for crypto-assets.

Indian Army Team wins Gold in 'Exercise Cambrian Patrol 2021'

Indian Army's Team of **4/5 Gorkha Rifles (Frontier Force)** that represented India in the '**2021 Cambrian Patrol Exercise'** has won Gold medal. The exercise was organised by the United Kingdom (UK) Army between 13th - 15th October 2021 at **Brecon, Wales, UK.**

- Exercise Cambrian Patrol is an annual international military exercise conducted to test the ultimate human endurance, thus it is sometimes referred to as the '**Olympics of Military Patrolling'**.

- On 15th October, the **Gold Medal** was presented to the Indian team by General Sir Mark Carleton-Smith, the Chief of General Staff of the British Army.

- The prestigious exercise saw the participation of 96 teams including top Special Forces & Regiments from 17 international teams.

Highlights of the Exercise:

- Teams have to cover a 50-mile (80 km) course in less than 48 hrs while performing numerous military exercises placed throughout the rugged Cambrian Mountains at Wales, UK.
- The exercises are framed to test the team's leadership, physical endurance, and navigation skills among others.

17th India-US Joint Military Training Exercise 'Ex Yudh Abhyas 21'



A 14-day long 17th Edition of India-US joint training Military exercise 'Ex YudhAbhyas 21' was commenced on October 15, 2021 at Joint Base Elmendorf Richardson in Alaska, United States (US). It will culminate on October 29, 2021 after a 48 hours long validation.

Focus of Exercise:

- A joint training in a Counter Insurgency and Counter Terrorism environment under the United Nations (UN) mandate
- Enhancing understanding, cooperation and inter-operability between two Armies

Krishan Pal Gurjar attends 15th East Asia Summit

15th East Asia Summit Energy Ministers Meeting with the theme '**We Care, We Prepare, We Prosper'** was held virtually. Minister of State for Power, **Krishan Pal Gurjar** attended the meet on behalf of India and provided a brief

status of the Indian energy transition plans, policies, challenges and efforts towards decarbonisation.

- The meeting aimed at coordinating efforts of ASEAN countries in pursuing the goal of energy security and energy transition to benefit the people of the region.
- India confirmed that ASEAN is a region of great importance. Engagement with ASEAN has been and will remain a critical element of India's 'Act East' policy and strategy.

□ **Commerce and Industry Minister attends 9th ESA-EMM meet**

Minister of State for Commerce and Industry, Anupriya Patel attended 9th EAS-EMM (East Asia Summit-Economic Ministers' Meeting) virtually. India is willing to collaborate with East Asian partners in the production of generic drugs and medical technologies used for treatment of COVID-19 patients, as also in the area of vaccine production.

- 9th EAS-EMM was attended by ASEAN secretariat, ASEAN member states along with China, South Korea, Australia, New Zealand, India, the U.S., Russia, and ERIA (the Economic Research Institute for ASEAN and East Asia).
- i. India is looking forward to an early outcome on the **TRIPS Waiver proposal** for vaccines, therapeutics and diagnostics.
- ii. Considering the encouraging trend, WTO had also revised its projection for global trade volume growth in 2021 to 8% compared to the 7% earlier.
- iii. India is a part of the "Supply Chain Resilience Initiative" launched in September, 2020. iv. To revive the global growth with trade requires strengthening the Multilateral Trading System, with WTO at its

□ **India virtually hosted 1st India-UK Consular Dialogue**

On September 22, 2021, India virtually hosted the **1st India-United Kingdom (UK) Consular Dialogue**. The Indian delegation was led by **Devesh Uttam**, Joint Secretary in the Ministry of External



Affairs and the UK delegation was led by Jennifer Anderson, Director Consular Services, Foreign, Commonwealth and Development Office.

Key Points:

- India-UK Consular Dialogue is a part of the India-UK 2030 Roadmap, in which both countries discussed ways to strengthen people-to-people contacts between them.
 - **India-UK Roadmap 2030:** In May 2021, India and UK have adopted 'Roadmap 2030' at the India-UK Virtual Summit 2021, for elevating relations between the two countries to 'Comprehensive Strategic Partnership'.
 - The 2030 roadmap envisages enhanced defence and security cooperation, robust trade, investment and technological collaboration.
- The dialogue provides consular access and early resolution of consular grievances through systematic information sharing, and cooperation on visas, extradition cases and mutual legal assistance.
- The Consular cooperation will develop working-level arrangements to promote safe travel for the millions of Indian and British nationals who travel between the two countries.
- The next round of the Consular Dialogue was scheduled to be held in 2022, in London.

□ **India Ranked 46th in GII 2021 by WIPO; Switzerland Tops**

India's rank in Global Innovation Index (GII) 2021 by the World Intellectual Property Organisation (WIPO) improved by two spots to 46th from 48th in GII 2020.

- India entered into the group of top 50 countries in GII for the 1st time.
- The NITI (National Institution for Transforming India) Aayog, along with the Confederation of Indian Industry (CII) and the World Intellectual Property Organisation (WIPO), virtually hosted the India

Launch of the GII 2021 and the Global Innovation Conclave in September 2021.

GII 2021: Overall

Rank of GII	Country
46	India
1	Switzerland
2	Sweden
3	United States of America
4	United Kingdom

□ **Global Startup Ecosystem Report 2021**

As per the annual ranking of the international startup hubs named 'Global Startup Ecosystem Report 2021', compiled by research organisation 'Startup Genome', London, Mumbai, and Bangalore are featured among the world's top startup hubs.

- **Bangalore** ranked 23rd (26 in 2020) among the top 30 global startups, whereas **Delhi** ranked 36.
- **Global Startup Ranking:** Silicon Valley ranked 1st followed by New York City and London (2nd) Beijing ranked at 4 and Boston at 5.
- North America continues to dominate the Global Rankings, with 50% of the Top 30 ecosystems coming from this region, followed by Asia with 27% and Europe with 17% of the top performing ecosystems globally.

□ **Top 5 Global Startup Ecosystem 2021 Ranking**

Rank	City
1	Silicon Valley
2	New York City
2	London

□ **16th G20 Summit 2021**



Prime Minister Narendra Modi visited Italy and participated in the **16th G20 (Group of Twenty) Leaders' Summit**, which was held in Rome, Italy from October 30 to 31, 2021.

- **Theme:** The 2021 G20 is under the Italian Presidency. It is focusing on three broad, interconnected pillars of action: **People,**

Planet, and Prosperity.

- Other G20 leaders who have participated in the summit include US President Joe Biden, German Chancellor Angela Merkel, French President Emmanuel Macron and **summit host** Italian Prime Minister Mario Draghi.
- The 1st session of the G20 Summit was held on Global Economy and Global Health.
- The next meetings of G20 summit were scheduled to be held in Indonesia in 2022, in **India in 2023** and in Brazil in 2024.

-India, Italy to collaborate on Green Hydrogen, Gas Sector

- To strengthen the partnerships in the energy transition, India and Italy agreed to explore the development of **green hydrogen**, setting up renewable energy corridors, and joint projects in the natural gas sector.
- Both nations have agreed to initiate a dialogue to support the development and deployment of a large size green corridor project in India to capitalize on India's target to produce and integrate 450 GW (Gigawatts) of renewable energy (such as wind and solar) by 2030.

Note - India also set a target to double the share of natural gas in its energy basket to 15 percent by 2030 to cut the carbon emission in the Economy.

- The G20 discussed progress in bilateral relations since the adoption of the Action Plan for an enhanced Partnership between India and Italy (2020-2024) on November 6, 2020.
- G20 Leaders Agreed to Global Warming Target of 1.5°C**
- The G20 committed to the **Paris Agreement** goal to hold the global average temperature increase well below 2°C and to pursue efforts to limit it to 1.5°C above pre-industrial levels.
 - The G20 is the Group of 20 major economies which emit around 80 percent of carbon emissions.
 - The G20 countries agreed to 'accelerate actions' in the 2020s, with their Nationally Determined Contributions (NDC) and long-term net-zero strategies, for which

they have committed to increasing the finance and promised to mobilise \$100 billion annually through 2025.

- The G20 agreed to mobilise funds to support low emission power development and the leaders set pledge to stop - financing of overseas coal-fired power generation by the end of 2021, and building new coal power plants before the end of the 2030s.
- India urged the developed nations to reduce their 'luxurious and energy-intensive lifestyles' so that the developing countries get the margin to meet their required targets for climate goals.
- G20 nations pledged to vaccinate 70 percent of the world's population against COVID-19 by mid-2022.

Support for FATF:

They have reaffirmed their full support for the Financial Action Task Force (FATF) and the Global Network and recognise that effective implementation of Anti-Money Laundering/Countering the Financing of Terrorism and Proliferation (AML/CFT/CPF).

- FATF is an inter-governmental body established in 1989 to combat money laundering, terrorist financing and other threats to the integrity of the international financial system.

2022 QS World University Rankings



On November 2, 2021, QS (Quacquarelli Symonds) released **QS Asia University Rankings 2022** featuring 118 Indian Universities following China with 126 universities.

- The ranking has been topped by National University of Singapore (NUS) for the 4th year in a row. It is followed by China's Peking University at 2nd position, and Nanyang Technological University in Singapore and the University of Hong Kong in Hong Kong at 3rd

Assessment:

A total of **687 institutions** in 18 nations covered in this ranking. Their assessment was premised upon 11 key indicators viz.-

- Academic reputation, Employer reputation, Faculty/student ratio, International research network, Citations per paper and papers per faculty, Staff with a PhD, Proportion of international faculty (2.5%) and proportion of international students, and proportion of inbound exchange students (2.5%) and proportion of outbound exchange students

Top 5 Universities in the QS Asia University Rankings 2022:

Rank	University
1	National University of Singapore, Singapore
2	Peking University, China
3	Nanyang Technological University, Singapore The University of Hong Kong, Hong Kong
5	Tsinghua University, China

Top 3 Indian Universities in the QS Asia University Rankings 2022:

Rank	University
42	Indian Institute of Technology Bombay (IIT-B)
45	IIT Delhi
54	IIT Madras

Indian Scenario:

- Indian Institute of Technology Bombay (IITB) (42nd regionally) and IIT Delhi (45th regionally) are the **only two Indian institutions** among the Top-50. IIT Madras, which was in 50th place last year, has lost four places and now ranks 54th.
- Notably, **12 Indian Universities** entered this list for the first time.
- IIT Kharagpur and IIT Kanpur are at 60th and 64th positions, respectively.
- The first rank-holder in the World University Ranking 2021, Indian Institute of Science (IISc), Bengaluru (Karnataka), has ranked 56 in the QS Asia University Rankings 2022.
- The University of Delhi (DU) is at the 77th position in QS Asia University Rankings 2022.
- In top 100, India has 7 institutes as compared to 8 in last year.

vi. India has the highest number of top-100 universities in the Staff with PhD indicator, taking up 40% of the places.

- India also performed well in research productivity; Indian universities have 34% of the top-100 spots for Papers per Faculty.

Global Drug Policy Index 2021

India ranked 18 out of 30 countries in the 1st edition of the Global Drug Policy Index which was released by the Harm Reduction Consortium in November 2021.



- The index ranks Norway, New Zealand, Portugal, the United Kingdom (UK) and Australia as the top 5 countries on humane and health-driven drug policies.
- The Global Drug Policy Index, a new tool that offers the first-ever data-driven global analysis of 30 countries' drug policies and their implementation in a systematic, comprehensive and transparent manner.

Global Drug Policy Index 2021: Rank	Country	Overall Index Score/100
Top 5		
1	Norway	74
2	New Zealand	71
3	Portugal	70
4	UK	69
5	Australia	65
Bottom 5		
26	Mexico	35
27	Kenya	34
28	Indonesia	29
29	Uganda	28
30	Brazil	26

India's Global Drug Policy Index:

Rank -	18
Country -	India
Overall Index -	46/100
Absence Of Extreme Responses	63/100
Proportionality & Criminal Justice -	38/100
Harm Reduction -	49/100
Access To Medicine -	33/100

Climate Change Performance Index 2022

India has retained its spot in the top 10 best-performing countries (for the third year after 2020, 2021) and ranked 10th in the global Climate Change Performance Index

(CCPI) 2022, which was released by Germanwatch on the sidelines of the COP26 (26th Conference of Parties).

Overall Results CCPI 2022:

The first three overall positions remain empty as no country performs well enough in all index categories to achieve an overall very high rating.

CCPI 2022 - Rating Table:		
Rank	Country	Score
10	India	69.22
4	Denmark	76.92
5	Sweden	74.46
6	Norway	73.62
7	United Kingdom	73.29
India's rank under other categories:		
Greenhouse Gas Emissions		
Rank	Score	
10	31.42	
Renewable Energy (RE)		
Rank	Score	
24	9.1	
Climate Policy		
Rank	Score	
16	14	
Energy Use		
Rank	Score	
14	14.69	

2021 TRACE global Bribery Risk Rankings

India has slipped to 82nd position (drop by 5 slots from 2020) with a risk score of 44 in the global list of 2021 TRACE Bribery Risk Matrix (TRACE Matrix) that measures business bribery risks, which was released by TRACE International.

- In 2020, India ranked 77 with a score of 45.

2021 TRACE Bribery Risk Matrix Country Risk Scores:

Rank	Country	Total Risk Score
82	India	44
1	Top 3	Denmark 2
2	Norway	5
3	Sweden	7
192	Bottom 3	Eritrea 81
193	Turkmenistan	86
194	North Korea	94

10th Global Food Security Index 2021

The 10th edition of the Global Food Security Index (GFSI) 2021 of 113 countries was released in which India ranked at 71st position scoring 57.2 overall points. The index is designed and constructed



by Economist Impact and is sponsored by Corteva Agriscience.

- It is topped by Ireland with an overall score of 84 which is followed by Austria (81.3) and the United Kingdom-UK (81).

Basis of Index Analysis:

It is premised upon 58 indicators with four overarching categories viz. Affordability; Availability; Quality and Safety; and Natural Resources and Resilience.

Table showing Top 5 countries in GFSI 2021:

Rank	Country	Score
71	India	57.2
1	Ireland	84
2	Austria	81.3
3	United Kingdom	81
4	Finland	80.9
5	Switzerland	80.4

Highlights:

- Among the 4 categories, India ranked 80th in Affordability; 29th in Availability; 74th in Quality and Safety; and 40th in Natural Resources and Resilience.
 - Notably, Pakistan and Sri Lanka scored better than India in the category of affordability with 52.6 points and 62.9 points respectively.
 - In the last decade, India's incremental gains in an overall food security score were lagging behind that of Pakistan, Nepal and Bangladesh.
- India's score improved only by 7 points to 57.2 in 2021 from 54.5 in 2012.
- In the region of Asia Pacific, Japan scored 1st rank with overall score of 79.3 which is followed by Singapore (77.4), and New Zealand (76.8).
 - India ranked 14th under Asia Pacific.
 - Among the bottom 5 nations (mentioned above), 4 are in Sub-Saharan Africa while Yemen is in the Middle East.
 - As per the index, global food security has decreased for the second year in a row even after 7 years of progress towards the Sustainable Development Goal (SDG) of achieving zero hunger by 2030.
 - To meet the present and emerging future challenges, investments in food security are to be sustained.

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স্পোর্টস অথরিটি অফ ইন্ডিয়া (SAI)	কোচ, সহায়ক কোচ (Coach, Asst. Coach)	320	As on 15.10.2021 Age upto 45 years	লেটার্স ডিপ্লোমা (Diploma in Coaching)	15.10.2021 Asst Coach 16.10.2021 (Online Application)	https://sportsauthorityofindia.nic.in/saijobs
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ভারতীয় বিমানবাহিনী (Indian Airforce)	গ্রুপ-সি সিভিলিয়ান (Group-C Civilian)	174	As on 02.10.2021 Age 18-25 years	ম্যাট্রিক, ইন্ডিয়ান সার্ভিস, ম্যাট্রিক, আই (Maths/Science), IIS, ITI, Degree)	02.10.2021 (Offline Application)	indianairforce.nic.in
ন্যাশনাল ইন্ডিয়ান হিটসিটিং লিমিটেড (NHPC Ltd.)	সিনিয়র ডিপ্লোমা অফিসার, ডিপ্লোমা অফিসার, ডিপ্লোমা অফিসার (Sr. MO, Jr. Engg. Asst. Rajbhasa Officer, Sr. Accountant)	173	As on 01.07.2021 Age upto 35 years	ইঞ্জি, মেট্রিক, ম্যাট্রিক, ডিপ্লোমা (ইঞ্জিনিয়ারিং) (Engg. discipline)	30.09.2021 (Online Application)	www.nhpcindia.com
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Agreements, MoUs & Defence

❖ The Forward Action Plan signed between India & UK

The Forward Action Plan on Power was signed at the 3rd India-UK Energy for Growth Partnership - Ministerial Energy Dialogue.



Highlights:

- Both India and UK agreed on the Forward action plan which includes, energy storage, smart grids, charging infrastructure, green hydrogen, battery storage and the need to mobilising investments across renewable energy.
- India and UK also discussed the possibility of setting up a "World Bank for green energy", which was the foreground to the forward action plan on power.
- Energy transition activities were the majority discussed topics between the countries under which renewables like solar, wind, EVs and other alternative fuels were discussed.
- There hasn't been much hold on the Green Climate Fund that was established to provide \$100 billion yearly to emerging nations by 2020 in a bid to counter climate change.
- The UK had also proclaimed a \$1.2 billion package for public and private investment earlier in green & renewable energy projects. It also revealed its plan to collaborate with India on green hydrogen.

❖ Maharashtra and RMI have signed a MOU for technical assistance in EV policy



Maharashtra and RMI have signed a memorandum of understanding (MOU) for technical assistance in EV policy.

Highlights:

- The Maharashtra government has signed an MoU with the Rocky Mountain Institute (RMI), a non-profit organisation based in the United States, to provide technical help for the state's electric vehicle (EV) policy.
- The Memorandum of Understanding was signed at the United Nations Conference on Climate Change in Glasgow, United Kingdom (COP26).
- By 2025, Maharashtra's EV strategy targets for a 10% share of all electric vehicle registrations in India.

Electric Vehicle (EV) Policy 2021:

- By 2025, Maharashtra's new draught Electric Vehicle (EV) Policy 2021 seeks to have at least 146,000 new battery-operated electric vehicles (BEVs) on state roads, accounting for nearly 10% of all new vehicle registrations.
- The strategy intends to encourage the acquisition of 100,000 electric two-wheelers, 15,000 electric automobiles, 10,000 cars, 20,000 three- and four-wheeled freight carriers, and 1,000 electric buses.

❖ MoRD and Flipkart inked deal for the Deendayal Antyodaya Yojana - National Rural Livelihood Mission

An MoU was signed between MoRD and Flipkart for The Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM).

Highlights:

- By bringing local companies and self-help groups (SHGs) into the e-commerce fold, the government and Flipkart hope to empower them.
- The DAY-goal NRLM's of increasing rural communities' self-employment and entrepreneurship capabilities are aligned with this partnership.
- As a result, Prime Minister Narendra Modi's goal of an Atma Nirbhar Bharat gains more traction.

Samarth Program by Flipkart

- The Memorandum of Understanding is part of Flipkart's Samarth program.
- It was struck with the goal of providing national market access to skilled and underserved communities of weavers, craftspeople, and artisans through the Flipkart marketplace.
- The Ministry of Rural Development implements the NRLM program, which aims to alleviate poverty.
- The goal of this project is to promote self-employment and poor organization in rural India.
- Flipkart Samarth, a sustainable and inclusive platform for empowering neglected domestic communities and companies by delivering opportunities and livelihoods, was launched in 2019.

❖ India and World Bank signed MoU for improving the quality of health services in Meghalaya

A \$40 million deal for improving the quality of health services in Meghalaya was signed by India and World Bank.



Highlights:

- This MoU will improve the state's ability to respond to future health emergencies like the covid-19 epidemic.
- "Meghalaya Health Systems Strengthening Project" is the name of the project.
- The project will improve the state's administration and governance capacities, as well as its healthcare facilities.
- It will improve the design and coverage of the state's health insurance program.
- Certification and stronger human resource systems will help to improve the quality of health services.
- It will finally make drugs and diagnostics more accessible.
- This initiative will benefit all 11 of the state's districts. It will also benefit healthcare workers in the primary and secondary sectors by improving clinical skills and bolstering planning and management capacities.
- It will allow women to make greater use of healthcare resources in their communities.
- The poor and vulnerable will be able to access and afford health treatments as a result of this project.

Megha Health Insurance Scheme (MHIS)

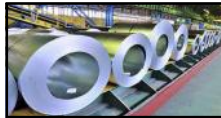
- This initiative will aid in the improvement of Meghalaya's health insurance scheme, known as the Megha Health Insurance Scheme (MHIS).
- MHIS presently serves 56 percent of all households in the United States. Now that the initiative has been

integrated with the national Pradhan Mantri Jan Arogya Yojana (PMJAY), it is expected to cover 100% of families.

- It will lower barriers to hospitalization and minimize catastrophic out-of-pocket costs for low-income and vulnerable families.
- Internal Performance Agreements (IPAs) will be formed between DoHFW and its subsidiaries as part of the project's transition to a performance-based funding system.
- As a result, it will encourage greater accountability at all levels.

❖ **India and Russia agreed to collaborate in the mining and steel sector**

India and Russia have signed an MoU to collaborate in the mining and steel sector.



Highlights:

- In Moscow, an MoU was signed between Union Minister of Steel Ram Chandra Prasad and Russia's minister of energy Nikolay Shulginov, focusing on coking.
- The deal signing is part of India's National Steel Policy 2017, under which it aims to reach 300 million tonne steel production by 2030.
- It envisages the implementation of commercial activities and joint projects in coking coal.
- MoU is significant as it was signed when India's non-power industries like cement, aluminium and secondary steel producers were facing severe thermal coal shortages.
- India imports its coking coal from Australia, which places the domestic steel industry at the receiving end concerning pricing power.
- India has large coking coal reserves in the Jharia district of Jharkhand.
- But the region continuously suffers from fire. As a result, it remains unexplored for mining.
- Jharia region is estimated to have coking coal reserves of around 19.4 billion tonnes.

Commercial Activities

- Long-term supplies of high-quality coking coal to India
- Development of coking coal deposits as well as logistics
- Sharing of experience in technologies of mining & coking coal production management, Beneficiation, processing and training.

❖ **NABARD and FPO joined hands**



The NABARD has dedicated a Rs 1000 crores fund to around 10,000 farmer producer organisations (FPOs).

Highlights

- This dedicated fund will be given under the "Credit Guarantee Fund Trust for FPOs" (CGTFPO).
 - CGTFPO Trust has been approved by officials of the Ministry of Agriculture & farmers welfare and NAB Sanrakshan (NTPI) of NABARD and registered in Mumbai.
- #### FPOs Scheme
- The central government launched a scheme called "Formation and promotion of 10000 FPOs" in February 2021, with a clear strategy and committed resources for promoting 10000 new FPOs in India.

- FPOs will be developed in production clusters, and agricultural produce and horticultural produce are grown to leverage economies of scale.
- It will also help in improving market access for members.

CGTFPO

- It is only the second such Trust formed in the agriculture and allied sector to provide a credit guarantee.
- Credit guarantees offered to employ Trust will help in improving the creditworthiness of FPOs.
- It will also facilitate cost-effective production and productivity, which will lead to higher net income for the farmers who are members of FPOs.

❖ **India-UK inked pact for power development**

The Forward Action Plan on Power was signed at the 3rd India-UK Energy for Growth Partnership - Ministerial Energy Dialogue.



Highlights:

- Both India and UK agreed on the Forward action plan which includes, energy storage, smart grids, charging infrastructure, green hydrogen, battery storage and the need to mobilising investments across renewable energy.
- India and UK also discussed the possibility of setting up a "World Bank for green energy", which was the foreground to the forward action plan on power.
- Energy transition activities were the majority discussed topics between the countries under which renewables like solar, wind, EVs and other alternative fuels were discussed.
- There hasn't been much hold on the Green Climate Fund that was established to provide \$100 billion yearly to emerging nations by 2020 in a bid to counter climate change.
- The UK had also proclaimed a \$1.2 billion package for public and private investment earlier in green & renewable energy projects. It also revealed its plan to collaborate with India on green hydrogen.

Green hydrogen

- It is produced by splitting water into hydrogen and oxygen by electrolyser, powered by electricity from renewable energy like wind and solar.

❖ **MoFPI inked MoU with Department of Animal husbandry & Dairying to improve livestock sector**

Ministry of Food Processing Industry (MoFPI) inked MoU with Department of Animal husbandry and Dairying (DAHD) on November 17, 2021.



Key Points

- The MoU was signed in order to facilitate extension of benefits to dairy entrepreneurs and dairy industries by convergence of several schemes by the Department of Animal Husbandry and Dairying.
- It will also help in generating income for sustainable development of rural poor by providing credit support, providing necessary technology and by strengthening quality control.
- Such synergized efforts will help farmers in doubling their income by means of livestock sector.

Significance of the Animal Husbandry

- This sector has contributed significantly towards empowerment of women by increasing their income and role in society.
- It works as a major risk mitigation approach for small and marginal farmers, specifically across the rain-fed regions in India.
- This sector is considered as the “centre of poverty alleviation programs” with respect to equity and livelihood.

❖ Pfizer- Medicines Patent Pool (MPP) Signed Agreement for COVID-19 Oral Candidate

Pfizer has signed an agreement with Medicines Patent Pool (MPP) on November 16, 2021 for Covid-19 Oral Candidate called Paxlovid



Highlights

- Pfizer stated that, it is seeking emergency use authorization from FDA for its investigational COVID-19 pill.
- It will now allow generic drug makers for producing novel antiviral for low-income and middle-income countries.
- Antiviral PF-07321332 is administered with a low-dose ritonavir as Paxlovid.
- The approval will make treatment widely available across 95 low-income and middle-income countries. Thus, 53% of the world's population will get access to the Oral medicine to treat covid-19.

Background

The agreement and announcement that Pfizer is seeking Emergency Use Authorisation (EUA) for Paxlovid in United States came after Pfizer announced early results from trial. The result showed an 89% reduction in risk of hospitalization or death from COVID-19 among people who got treated in initial three days of symptoms onset.

PF-07321332

It is an antiviral drug, developed by Pfizer. It acts as an orally active 3CL protease inhibitor. The drug is a covalent inhibitor, that binds directly with the catalytic cysteine (Cys145) residue of enzyme. The Pfizer has asked for Emergency use authorisation of PF-07321332/ritonavir combination drugs to treat Covid-19. It will be available under trade name Paxlovid.

How this medicine works?

In the combination, ritonavir slows down the metabolism of PF-07321332 by cytochrome enzymes for maintaining higher circulating concentrations of main drug.

❖ Govt and ADB sign \$61 million loan for development of Agartala



Indian government and Asian Development Bank (ADB) signed a loan agreement of \$61 million in order to improve liveability, promote new developments and harness technology.

Key Facts

- The loan agreement will help in accommodating the expanding population in Agartala city.
- It will also build capacity of state agencies for improved service delivery.

Agartala City Urban Development Project

Loan agreement between India and ADB was signed for Agartala City After Urban Development Project. This project is aligned with the vision of Centre's Smart City Mission for upgrade urban infrastructure services. It will improve liveability in Agartala by providing better road

connectivity, flood resilient measures as well as by making tourist places more attractive. ADB seeks to catalyse synergies with components of smart city which are being implemented in Agartala by means of this project. Components of the scheme include:

1. Shifting of electrical lines,
2. Improving road geometry,
3. Incorporating elderly, children, women, & differently abled responsive features
4. Urban design interventions.

Provision of Asset management

The scheme comprises of the provisions of an asset management and sustainability strategy, livelihood improvement of street vendors & artisans, and capacity-building of tourism operators. These provisions will act as a model for other assets and tourist attractions in Agartala.

Upgradation of water drainage system

Under the project, 48 kilometres of new or existing storm water drainage will be built and upgraded. 23 kms of climate-resilient urban roads will also be constructed. Other projects include renovation of open spaces, water recreation and lakeside walkways in Maharaja Bir Bikram College Lake etc.

❖ India Post Payments Bank and HDFC joined hands to offer home loans



India Post Payments Bank (IPPB) and HDFC bank has signed a memorandum of understanding (MoU) for offering home loans to about 4.7 crore customers of the payments bank.

Key Facts

- IPPB, that leverages its country-wide network of 650 branches and more than 1,36,000 banking access points or Post offices, aims to make home loan products of HDFC available to its customers in India.
- This partnership was signed with the aim of facilitating HDFC's home loans in unbanked and underserved areas, where there is little or no access to finance. This in turn will help in fulfilling the dream of people of owning a home.
- IPPB will offer housing loans through around 1,90,000 banking service providers like Postmen and Gramin Dak Sevaks.
- Under the MoU; HDFC will be handling credit, technical & legal appraisals as well as processing & disbursement for all home loans while IPPB will be handling the sourcing of loans.

Significance of the tie-up

This tie-up will facilitate financial inclusion. Financial inclusion can only be achieved by enabling access to credit to a significant chunk of customers who do not have access to a bank or a financial institution to provide housing loans in their vicinity.

Aim of the tie-up

The partnership between HDFC & IPPB aims to make housing loans available and accessible, by means of a digitally enabled agent banking channel.

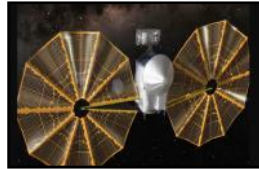
India Post Payments Bank (IPPB)

IPPB is specialised division of Indian Post working under the jurisdiction of Department of Post of Ministry of Communications. It was opened in 2018.

SCIENCE & TECHNOLOGY

■ NASA launched 1st Mission to study Trojan asteroids 'Lucy'

In October 2021, the National Aeronautics and Space Administration (NASA) launched the **12-year** mission of 'Lucy', which is its **1st** expedition to the **Trojan asteroids** of **Jupiter** to study the evolution of the solar system and the formation of giant planets.



- The spacecraft Lucy was launched on a United Launch Alliance (ULA) **Atlas V** rocket from Space Launch Complex 41 at Cape Canaveral Space Force Station in Florida, United States.

- The mission will be powered by **solar energy** and it will run for 12 years and will visit **8 asteroids** (7 Trojans, which are located in two separate swarms, ahead of and behind Jupiter in its orbit, and one in main belt) covering a distance of about **6.3 billion kilometres**.

- The mission is named after 'Lucy', a 3.2 million-year-old preserved human skeleton from Africa, who belonged to a species of hominins (which is one of the oldest known human relatives).

What are Trojans?

i.The Trojan is a small celestial body (most of those are asteroids) that are leftovers from the early days of the solar system. It shares the orbit of a larger planet or of large moons.

ii.The Jupiter trojans asteroids are the swarm of asteroids that share Jupiter's orbit around the Sun.

Highlights of the Mission:

i.During the mission, Lucy will spend 6 years cruising through the solar system and it would come back to the Earth **3 times** to take assistance from the planet's gravitational field to build up enough momentum to reach Jupiter.

- This makes the 1st-ever spacecraft return to Earth's vicinity from the outer solar system.

ii.Lucy will study the geology, composition, density and structure of each of its Trojan targets.

iii.In 2025, Lucy will reach its first target of a small asteroid in the main belt between Mars and Jupiter named for Johanson (Asteroid 52246 **Donald Johanson**).

-NASA to Launch DART Mission for Preventing Asteroid Didymos from Striking Earth

After Lucy, the next mission of NASA was **DART** (Double Asteroid Redirection Test), which was scheduled

to be launched on November 23, 2021, to prevent a hazardous near-earth binary asteroid **Didymos** from striking Earth.

Key Facts:

i. The asteroid Didymos consists of two bodies, the primary one being 780 meters in length and the secondary body (called moonlet) of about 160 meters. The secondary body is posing a threat of **collision with Earth**.

ii.NASA's DART mission is aimed to collide with that secondary body of Didymos and **change its orbital period** by several minutes.

iii.The mission will work under the kinetic impactor technique and it will mark NASA's 1st demonstration of an intercept path of near-Earth objects.

- **Kinetic impaction**- This technique involves sending one or more large, high-speed spacecraft into the path of an approaching near-earth object to change the direction of the asteroid into a different trajectory and moving it away from the Earth's orbital path.

iv.The DART was scheduled to be launched from California's Vandenberg Space Force Base through the SpaceX Falcon 9 rocket to reach Didymos.

- NASA set to launch Psyche Mission to study Metal-rich Asteroid

NASA also set to launch another mission named '**Psyche**' to study the 'Psyche asteroid' that orbits the Sun in the main asteroid belt, between **Mars and Jupiter**. The mission will be intended to understand the formation of the early solar system.

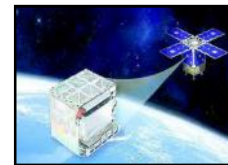
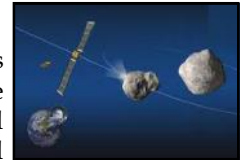
- Psyche asteroid is 280 kilometres wide and it is largely made up of **metals**. This mission marks the **1st** spacecraft launch to study an asteroid rich in metals rather than ice/dust.

- The spacecraft has been equipped with a magnetometer (to study the ancient magnetic field), a gamma-ray and neutron spectrometer, and a multispectral imager.

- NASA's Deep Space Atomic Clock successfully completed mission

General Atomics Electromagnetic Systems (GA-EMS) announced the successful completion of NASA's Jet Propulsion Laboratory (JPL) **Deep Space Atomic Clock** (DSAC) mission.

- The DSAC was the primary payload onboard GA-EMS' Orbital Test Bed (OTB) satellite that was launched on June 25, 2019.



- DSAC is a miniaturized, ultra-precise, mercury-ion atomic clock designed and built at NASA's JPL for NASA Space Technology Mission Directorate's Technology Demonstration Missions Program.
- The DSAC mission onboard the OTB satellite improved timing stability i.e it measured time consistently over long periods to support deep space navigation and exploration.

- Water vapour on Jupiter's Europa:

NASA's **Hubble Space Telescope's** observations recorded **water vapour** in only one hemisphere of **Jupiter's** ocean moon **Europa**.

- Earlier in 2013, water vapour was observed in Europa in the form of 'plumes erupting through ice', which is to an extent, similar to geysers present on Earth.

Notably, In October 2024, NASA plans to launch a probe called Europa Clipper, which will arrive in the Jupiter system in April 2030.



■ Bhupender Yadav Launches 'Wetlands of India' Portal



On the occasion of Gandhi Jayanti (October 2, 2021), Minister of Environment, Forest and Climate Change, **Shri Bhupender Yadav** launched a web portal - **'Wetlands of India Portal'**

(<http://indianwetlands.in/>). Iconic Week of Azadi ka Amrit Mahotsav of MoEFCC was observed on 4-10th October 2021.

Objective- The portal is a single point access to all information relating to wetlands.

Key highlights: i. The portal is a dynamic system for processing information and making it available to the stakeholders in an efficient and accessible manner. ii. The portal has been developed under a Technical Cooperation project "Wetlands Management for Biodiversity and Climate Protection" (Wetlands Project) of Ministry of Environment, Forest and Climate Change (MoEFCC) in partnership with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. iii. The project is commissioned by the German Federal Ministry for the Environment, Nature Conservation and Nuclear Safety (BMU) under the International Climate Initiative (IKI). iv. The portal also hosts capacity building material, data repository, videos and information for students. Importantly, a dashboard for each State and UT has been developed to access the portal and populate it with information of wetlands in their administration.

■ China launched 1st Solar Exploration Satellite and Shenzhou-13 on a 6-month Space Station Mission

China has successfully launched its **1st solar explo-**

ration satellite into space from the Taiyuan Satellite Launch Center in northern Shanxi Province aboard a **Long March-2D rocket**. The satellite was named as **'Xihe'**



(Xihe is the goddess of the sun who created the calendar in ancient Chinese mythology), also known as the Chinese Há Solar Explorer (CHASE).

- The satellite has been developed by the China Aerospace Science and Technology Corporation (CASC). The Satellite has entered its planned orbit.

Key Points:

- The satellite will operate in a sun-synchronous orbit at an altitude of 517 km, with a solar space telescope as its primary scientific payload. It will help researchers observe changes in the Sun during solar flares, such as changes in its atmospheric temperature and velocity.

• The Satellite will conduct the first space exploration of solar Há spectral imaging, is expected to improve China's research ability in solar exploration.

- 10 small satellites, an orbital atmospheric density detection experimental satellite, and a commercial meteorological detection constellation experimental satellite were also sent into space with the use of the same rocket.

• The current launch marks the 391st flight mission of the Long March carrier rocket series.

India's Solar Exploration:

i. The **Aditya-L1** mission is led by the ISRO (Indian Space Research Organisation) with an aim to set up a space-based observatory to track the **sun**. The mission is expected to be launched in 2022.

ii. It will provide observations of the **Sun's Corona** (the outer atmosphere of the Sun), Chromosphere (UV) and photosphere (broadband filters).

- China Launches Shenzhou-13 with 3 Astronauts on a 6-month Space Station Mission

China launched a **3-astronauts** crew for a **6-month** mission aboard its space station. The launch is planned to set a new record for the length of time spent in space (i.e. the longest orbit) by Chinese astronauts.

- The **Shenzhou-13** spaceship carrying the three astronauts was launched by a Long March-2F rocket. Shenzhou-13 is the 5th mission to the structure and it means 'Divine Vessel'.

Points to remember:

i. The new crew consists of Pilot **Zhai Zhigang**, **Wang Yaping** (the only woman on the mission), and **Ye Guangfu**. China is moving towards completing the orbiting structure.

ii. In 2020, China landed its **Tianwen-1**, its 1st fully homegrown Mars Mission, which was launched by Long March 5 Rocket, along with its accompanying Zhurong rover for exploring the evidence of life on Mars.

iii. Following the Soviet Union and the United State, China became the **3rd** country (in October 2003) to put a person in space on its own rocket.

- China has launched seven crewed missions with a total of 14 astronauts aboard since 2003.

AirAsia India claims to be First Airbus Operator to start Taxibot Services

AirAsia India has become the first Airbus operator in the world to start Taxibot services with passengers on board with a modified Air-bus fleet. It has announced the implementation of an Alternate Taxiing Solution (ATS), TaxiBot.



The airline has tied up with KSU Aviation, the exclusive operator of the TaxiBot in India.

Delhi International Airport Limited (DIAL) was the first airport in the world that introduced TaxiBot - an operationally efficient and environment-friendly advanced taxiing solution - in 2019. It is also the first airport in the world to adopt the green taxiing solution.

Highlights

i. TaxiBot is considered as the green revolution in airplane taxiing, it will help in enhancing fuel efficiency and predictive maintenance and services.

ii. Currently, TaxiBot deployed at Indian airports has completed 1,500 TaxiBotting operations and an additional 40 TaxiBots will soon become operational at Indian airports.

iii. TaxiBot reduces emissions and noise levels at airports, and the risk of foreign object and jet blast damage, and operates with a hybrid-electric engine.

What is TaxiBot

i. The TaxiBot is a semi-robotic towbarless aircraft movement device developed by Israel Aerospace Industries. It can tow an aircraft from the terminal gate to the take-off point (taxi-out phase) and return it to the gate after landing (taxi-in phase) without utilizing the aircraft engines.

ii. The TaxiBot eliminates the use of airplane engines during taxi-in and taxi-out, significantly reducing aircraft fuel usage, emission of CO₂ and the risk of foreign object damage (FOD).

Indian-American astronaut Raja Chari to command Crew-3 mission of NASA-SpaceX

An Indian-American astronaut is part of NASA-SpaceX's third mission to the International Space Station (ISS). The mission is set to be start on October 30th from Kennedy Space Center in Florida, USA.



• NASA's SpaceX Crew-3 mission will carry NASA astronauts Raja Chari, Tom Marshburn, and Kayla Barron as well as ESA (European Space Agency) astronaut Matthias Maurer aboard a Crew Dragon spacecraft on a Falcon 9 rocket to the space station.

• Crew-3 is the SpaceX's 5th crewed flight to space

and fourth to the International Space Station. Indian-American Chari will serve as the commander of the Crew Dragon spacecraft and the Crew-3 mission.

• Raja Chari also called as "Grinder" was born in Milwaukee, Wisconsin, in 1978. He is currently a Colonel in the US Air Force.

ITCA to launch 75 satellites made by students in 2022

Indian Technology Congress Association (ITCA) in Bengaluru, Karnataka, focuses on building synergies between academia, industry and research organisations.



• To commemorate the 75 years of India's Independence, it has launched 75 Student made Satellites Consortium: Mission 2022.

• Under this mission, ISRO (Indian Space Research Organisation) will launch these 75 satellites which made by Indian students in schools and colleges into space in 2022.

• To design and launch the student-built satellite, the ITCA has collaborated with various organisations such as TMISAT of Israel, CSPD of Serbia and UNISEC of Japan.

Lunar Crater named After Arctic Explorer Matthew Henson

The International Astronomical Union (IAU) has named a crater at the Moon's south pole after Matthew Henson, an African-American Arctic explorer, who was the 1st person to stand at the very top of the world.



• Henson crater is located in the South Pole of the Moon, between Sverdrup and de Gerlache craters.

• Jordan Bretzfelder, an Exploration Science summer intern at Lunar and Planetary Institute, Houston, Texas proposed to name the crater after Matthew Henson.

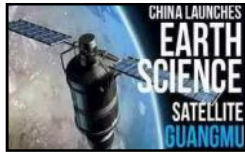
Lunar and Planetary Institute is a member of the Solar System Exploration Research Virtual Institute, headquartered in Ames Research Center (National Aeronautics and Space Administration- NASA).

Artemis program & Henson Crater: i. The location of Henson Crater is the region where the Artemis lunar exploration program of NASA is set to land the next generation of lunar explorers. ii. The Artemis program aims to land the first woman and first person of colour on the moon.

About Matthew Henson: i. Matthew Henson was born in 1866 in Maryland, was well known as the co-discoverer of the North Pole with Robert Edwin Peary in 1909. ii. He published a memoir titled "A Negro Explorer at the North Pole". iii. The National Geographic Society honoured posthumously awarded the Hubbard Medal (posthumously) in 2000.

China launches world's first Earth Science Satellite, Guangmu-1 or SDGSAT-1

China sent world's first Earth-science satellite, **Guangmu-1 or SDGSAT-1** on November 5, 2021 into space from the Taiyuan Satellite Launch Center in the northern Shanxi Province.



- Guangmu-1 was launched by a Long March-6 (LM-6) carrier rocket or also known as **CZ-6 (Chang Zheng-6)** which is the 395th flight mission.
- SDGSAT-1 is the first satellite customized according to the UN 2030 Agenda for Sustainable Development which adopted in 2015 with 17 SDGs for peace and prosperity.
- China Aerospace Science and Technology Corporation (CASC) launched the mission and SDGSAT-1 was developed by the Chinese Academy of Sciences (CAS).

South Korea launched its first domestically-developed space rocket – "Nuri"



The Nuri rocket, the first home-grown space rocket launched by South Korea at the Naro Space Center in Goheung, 473 Kms south of Seoul, South Korea on Oct. 21, 2021.

- Although the mission was incomplete, as the third-stage engine stopped burning about 50 seconds earlier than expected, South Korea would press ahead by being the 10th nation to send a satellite into space on its own technology.

South Korea is hoping to send an explorer to the moon by 2030. The plans to launch communication satellites and military satellites demonstrate the country's progress towards "Korea Space Age".

About Space Rocket - Nuri i. Nuri is the country's first space launch vehicle weighing 200 tons and 47.2 meters' long, with 6 liquid-fuelled engines, was completely developed and built with South Korean technology.

ii. It is a three-stage rocket powered by five rocket engines to complete its first and second stages. Another engine is used during the rocket's final stage.

iii. The Rocket carries a payload of up to 1.5 tons to low earth orbit (600 to 800 kilometers above Earth)

Australia to send Rover on Moon in 2024 to search water



Private companies in Australia and Canada in collaboration with University of Technology Sydney are all set to send a rover on the moon to hunt water by mid-2024. This will be the first rover with Australian-made components to make it to the Moon.

- It will be launched through the Hakuto lander made by ispace, a lunar robotic exploration company based in Japan.

Features of Rover: Developer- ispace **Weight-** 10Kg **Measurement-** 60x60x50cm **Focus of mission:** To identify regions on the Moon with abundant water sources that can produce more usable water for human consumption, sample processing, mining operations and food growth.

- This would also set the foundation for the establishment of a manned Moon base for further space exploration.

Key highlights: i. The rover will have an integrated robotic arm created by the private companies Stardust Technologies (based in Canada) and Australia's EXPLOR Space Technology. ii. The arm will collect high-resolution visual and haptic data using cameras and sensors which will be sent back to the mission control centre at the University of Technology Sydney. iii. It will also collect information on the physical and chemical composition of lunar dust, soil and rocks.

India launches 41st Scientific Expedition to Antarctica

India's Ministry of Earth Sciences launched the 41st Indian Scientific Expedition to Antarctica (**41st ISEA**) in November 2021. The **first batch of 23 scientists** and support staff has reached the Indian Antarctic station Maitri.



- The expedition has **48 members** leaving for over winter at Antarctica and on return the vessel brings back the members of 40th expedition.

• Four more batches will be landing in Antarctica by air using **DROMLAN facility** and onboard chartered ice-class vessel **MV Vasiliy Golovnin** by **mid-January 2022**.

Key notes:

i. The 41st Expedition is made up of 2 Programmes:

- Geological exploration of the Amery ice-shelf at Bharati Station.

- Reconnaissance surveys and preparatory work for drilling 500 metres of ice near Maitri.

ii. The ice core drilling will be done in collaboration with the British Antarctic Survey and the Norwegian Polar Institute.

iii. The National Centre for Polar and Ocean Research (NCPOR), Goa, an autonomous institute under the Ministry of Earth Sciences manages the Indian Antarctic programme.

Members:

The 41st expedition is led by,

- Dr Shailendra Saini, Scientist National Centre for Polar & Ocean Research (Voyage Leader)

- Huidrom Nageshwar Singh, Meteorologist, India Meteorological Department (Leader, Maitri Station)

- Anoop Kalayil Soman, scientist Indian Institute of Geomagnetism (Leader, Bharati Station)

Backdrop:

India's Antarctic Expedition began in 1981 bound by the rules of Antarctic Treaty System, which India signed in 1983. It is a multi-institutional program to build a Scientific Research Station at Antarctica.

IMPORTANT DAYS

October 15

✘ Global Handwashing Day

On October 15, Global Handwashing Day was commemorated worldwide to boost awareness on the importance of hand hygiene for keeping people safe.



Highlights:

- The 'Global handwashing Day' theme in 2021 is "Our Future is at Hand – Let's Move Forward Together."
- Global handwashing day has become more significant in the wake of the Covid-19 outbreak.
- Making personal hygiene a part of daily routine has saved several lives and has prevented viral infections & flu.
- The Global Handwashing Day was established by the "Global Handwashing Partnership (GHP)" in 2008.
- GHP was formerly called as "Public Private Partnership for Handwashing (PPPHW)".

Significance:

- Washing hands is vital as washing hands decrease gastrointestinal problems by 29-57%.
- It can drop the weakened immune systems in people by 58%.
- It helps in cutting down respiratory illnesses and infections by 16-21%.
- One should wash their hands with soap and water for at least 20 seconds.

October 16

✘ World Food Day

World Food Day is celebrated on October 16 to raise awareness of how privileged people are to eat foods worldwide and about deprived people.

Highlights:

- This 76th World Food Day raises awareness regarding deprived & not-so-privileged people who cannot afford the worldwide delicacies.
 - In 2021 was celebrated under the theme- "Safe food now for a healthy tomorrow".
 - It recognises the founding of the Food and Agriculture organisation and highlights the section in the world that starves from extreme hunger.
 - The United Nations founded the 'Food and Agriculture Association (FAO)' on October 16, 1945.
- Awareness is required to address the Starvation issue.
- World Food Day helps in addressing the issue.

History

- World Food Day was set up by Member Countries of the Food & Agriculture Organisation (FAO).
- It was established at the 20th General Conference of FAO in November 1979.
- It has since been observed in more than 150 countries every year.
- It raises awareness of the issues behind poverty and hunger.
- This day promotes the message that "food is a fundamental human right" and spreads awareness on malnutrition and obesity.

October 17

✘ International Day for Eradication of Poverty

The International Day for Eradication of Poverty is

commemorated On 17 October to recognize the efforts and struggles faced by people who live in poverty.

Highlights:

- The first commemoration of "International day for Eradication of Poverty" took place in Paris, France, in the year 1987.
- Poverty was declared a violation of human rights on 17 October 1987 by people assembled at the Trocadero in Paris to honour the victims of extreme poverty, hunger and violence.
- The Universal Declaration of Human Rights was approved in 1948, and on 22 December 1992, the UN General Assembly adopted 17 October as "International Day for the Eradication of Poverty".
- This day provides a chance to these people to speak out their concerns and make everyone realize that these poor people are the first to fight poverty.
- Around 88 to 115 million people have been pushed towards poverty. The majority of the people are from South Asian and Sub-Saharan regions who were pushed towards poverty during the Covid-19 pandemic.

October 20

✘ World Osteoporosis Day (WOD)

The World Osteoporosis Day (WOD) is observed yearly on 20 October, aims to raise global awareness of Osteoporosis.



Highlights

- WOD is organized by the International Osteoporosis Foundation (IOF) by launching a year-long campaign.
- In 2021, the Global World Osteoporosis Day theme is "Serve Up Bone Strength".

✘ International Chefs Day

International Chefs Day is observed annually on 20 October to celebrate and honour the noble profession.

Highlight:

- It also aims to educate people worldwide about eating healthy.
- It is the day for expert chefs to pass on their knowledge and culinary skills to the next generation.
- The theme of the International Chefs Day 2021 campaign is Healthy Food for the Future.
- International Chefs Day was created by Dr Bill Gallagher, a distinguished chef.
- He was also the previous president of the World Association of Chefs Societies (World Chefs) in 2004.
- Over a 100 Chef associations host events that promote the career of chefs.
- Events hosted by them include culinary competitions, educational presentations, and networking opportunities.



✘ World Statistics Day

World Statistics Day is observed worldwide on 20 October to highlight the Fundamental Principles of Official Statistics achievements.

Highlights:

- The celebration of World Statistics Day 2021 is organized under the guidance of the United Nations Statistical Commission.
- The UN General Assembly adopted 20 October 2010

Highest Mountain Peak in the World - Mount Everest (Nepal)

as the first-ever World Statistics Day under the general theme "Celebrating the many achievements of official statistics.

- In 2015, 20 October was the second World Statistics Day under the general theme "Better data, better lives,".
- Ever since World Statistics Day has been celebrated every five years on 20 October.
- The primary significance of world statistics day is that statistics make things easier and faster.
- It also gives a clear glimpse of your past and present status and plays a significant role in growth and development in all aspects of a country.
- It involves the collection, analysis, and interpretation of large amounts of numerical data.
- The United Nations Statistical Commission was Founded in 1947 with the United Nations Economic and Social Council as the Parent organization.
- Shigeru Kawasaki of Japan now holds the United Nations Statistical Commission Chair.

October 21



✘ National Police Commemoration Day

National Police Commemoration Day is celebrated on 21 October in India, remembering the sacrifices of police officers who died in a Chinese firing in 1959.

Highlights:

- On 21 October 1959, Chinese troops threw grenades and opened fire at twenty Indian police officers in Ladakh.
- Ten brave police personnel died, and seven sustained injuries in that incident.
- On 28 November 1959, the dead bodies of the martyred policemen were returned to India by the Chinese troops.
- Since then, 21 October has been observed as "Police Commemoration Day".
- National level Police Commemoration Day Parade has been held at the Police Memorial, Chanakyapuri, since 2012.
- Ever since the COVID-19 outbreak in India in 2020, Indian police officers and healthcare officials have been on the frontline. Several police officers lost their lives while fulfilling their duties.
- Prime Minister Narendra Modi inaugurated National Police Museum in Delhi on 15 October 2018.

October 22

✘ International Stuttering Awareness Day

October 22 has been observed as International Stuttering Awareness Day.

Highlights:

- The first International Stuttering Awareness Day was celebrated in 1998.
- The day is meant to raise public awareness of the millions of people with stuttering or stammering speech disorders.
- The Theme for 2021 is "Speak the change you wish to see".
- The International Stuttering Awareness Day, ISAD, was headed by Michael Sugarman, Oakland, California.
- ISAD acknowledges the growing collaboration between SLPs and consumers, who are learning from each other and working together to share, give support, and

educate one another and the general public on the impact that stuttering has on individuals' lives.

- Since its beginning, online Conferences, organized by Judy Kuster, have been an essential part of International Stuttering Awareness Day.
- Stuttering is a speech disorder characterized by the repetition of sounds, syllables, or words; prolongation of sounds; and interruptions in speech known as blocks.
- An individual who stutters precisely knows what they would like to say but has trouble producing a regular flow of speech.

October 23

✘ International Snow Leopard Day

Every year, October 23 has been observed as International Snow Leopard Day.

Highlights:

- The International Snow Leopard Day was first celebrated in 2014.
- The day commemorates the Bishkek Declaration's anniversary, which celebrates this endangered cat, and raises awareness of its conservation and protection.
- On October 23, 2013, political leaders from 12 countries came together to endorse the 'Bishkek Declaration on the conservation of snow leopards.
- Snow Leopard is found in 12 countries - India, Nepal, Bhutan, China, Mongolia, Russia, Pakistan, Afghanistan, Kyrgyzstan, Kazakhstan, Tajikistan and Uzbekistan.

✘ International mole day

On 23 October, International mole day is celebrated, which is popular amongst all chemistry enthusiasts.

Highlights

- It is celebrated to commemorate and honour Avogadro's number.
- The celebration of this day happens from 6:02 a.m. to 6:02 p.m commemorating the chemistry measuring unit.
- This occasion aims to make the students interested in chemistry and its concepts.
- The theme for the occasion, inspired by the mascot - A Mole.
- The theme is Dispicamole Me of 2021.
- Mole Day originated in 1980 when an article came into the hype in the science teacher, which was about a high school chemistry teacher celebrating this day with her ideas.
- This day was internationally accepted when the National Mole Day Foundation was established on 15 May 1991.
- The Avogadro number is approximately 6.02×10^{23} , determining the number of particles (atoms or molecules) in one mole (mol) of substance, one of the seven base SI units.

October 24

✘ United Nations Day



The 24 October has been celebrated as United Nations Day since 1948 to observe the establishment of the United Nations Organization.

Highlights:

- On this day in 1945, the Charter of the United Nations came into force with the acceptance of the UN Charter by the majority of its signatories, including the five permanent members of the Security Council.

- It was declared to be an international observance in 1971 by UNGA and that it should be recognised as a public holiday by United Nations member states.
- The year 2021 marks the 76th anniversary of the United Nations and its founding Charter.
- The Charter was signed on 26 June 1945 by the representatives of the 50 countries. Poland, which was not represented at the Conference, signed it later and became one of the original 51 Member States.
- The United Nations officially came into existence on 24 October 1945, when the Charter had been ratified by China, France, the Soviet Union, the United Kingdom, the United States, and by many other signatories.
- The name "United Nations" was coined by the United States President Franklin D. Roosevelt and was first used in the Declaration by the United Nations of 1 January 1942, during the Second World War.
- United Nations Headquarters is in New York, USA.
- Mr Antonio Guterres is the Secretary-General of the United Nations.

✘ International Day of Diplomats

The International Day of Diplomats is celebrated on 24 October every year.

Highlights:

- The day aims to commemorate the contributions made by diplomats in shaping the world.
- It also aims to bridge the gap in perception and reality of diplomats' lives among the general public.
- The first International Day of Diplomats was celebrated in Brasília on 24 October 2017.
- The day was proposed by Indian poet-diplomat Abhay K.
- The day saw participation from Bangladesh, France, Ghana, Israel, Italy, Mexico, South Africa and Turkey.

✘ Diplomats Day

- Diplomats of some countries have their days to celebrate their National Day of Diplomats, while many countries do not have a day of diplomats.
- Russian diplomats celebrate 10 February as Russian Diplomats Day, while Indian diplomats celebrate 9 October as the Indian Foreign Service Day.
- Brazil celebrates 20 April as Brazil's Diplomats Day.
- The 2nd International Day of Diplomats was celebrated in Brasilia and other capitals with the support of diplomats from several countries on 24 October 2018.
- The 3rd International Day of Diplomats was honoured by the Ambassadors of the United States, European Union, African Union, India, South Korea, Algeria, Turkey, the Charge de Affairs of Russia, Egypt and diplomats of the Vatican, Switzerland among other countries in Antananarivo, Madagascar.
- Diplomats worldwide observed 4th International Diplomats Day by posting messages on social media with #InternationalDiplomatsDay and #ServingPeopleGlobally.
- Events were held in Dubai and Madagascar, and celebrities and the general public joined in the celebrations worldwide.



✘ World Polio Day

World Polio Day is celebrated on 24 October to raise awareness for polio vaccination and eradication of Polio.

Highlights:

- The Day was established by Rotary

International to commemorate the birth of Jonas Salk,

- He led the first team to develop a vaccine against poliomyelitis.

- The 2021 theme for World Polio Day is "Delivering on a Promise."

- Polio is a crippling and potentially fatal infectious disease.

- There is no cure, but there are safe and effective vaccines. Polio can be prevented through immunization.

- The Polio vaccine, given multiple times, almost always protects a child for life. Therefore, the strategy to eradicate Polio is based on preventing infection by immunizing every child until transmission stops and the world is polio-free.

- Polio is caused by an RNA virus, where 85% of the infections are paralytic. Poliovirus is most commonly spread in areas where there is poor sanitation.

- The use of the poliovirus vaccine and subsequent widespread use of the oral poliovirus, developed by Albert Sabin, led to the establishment of the Global Polio Eradication Initiative (GPEI) in 1988. As of 2013, GPEI had reduced Polio worldwide by 99%.

✘ United Nations' World Development Information Day

The United Nations' World Development Information Day is held on 24 October every year.



Highlights:

- The Day aims to draw the attention of world public opinion to development problems and the need to strengthen international cooperation to solve them for overall growth and development.

- The UN General Assembly established the World Development Information Day in 1972 to coincide with the United Nations Day.

- The General Assembly in 1972 established World Development Information Day to draw the attention of the world's development problems and the need to reinforce international cooperation to solve them.

- The Assembly decided that the date for the Day should coincide with United Nations Day, 24 October.

- It was also the date of the adoption of the International Development Strategy for the Second United Nations Development Decade.

October 24-30

✘ UN Disarmament Week

The UN Disarmament Week is observed from 24 to 30 October to create awareness about the issues of Disarmament worldwide.

Highlights:

- The aim is to reduce the use of weapons particularly, nuclear weapons and bring peace to society.

- In 1995, the UNGA invited the government and non-governmental organizations to be part of the disarmament week.

- The Disarmament plays a significant role in the achievement of Sustainable Development Goals 16.

- The United Nations Office of Disarmament Affairs was established in January 1998 in New York, USA.

- In 2018, UN Secretary-general Antonio Guterres declared 'Securing our common future: An Agenda for disarmament'.

October 26

✘ Vigilance Awareness Week 2021

The Vigilance Awareness Week 2021 is organised by

the Central Vigilance Commission (CVC) from 26 October to 1 November

Highlights

- The annual event is celebrated from 26 October to 1 November.
- The celebration falls on the birthday of Sardar Vallabhbhai Patel, which is on 31 October.
- The theme of Vigilance Awareness Week 2021: 'Independent India @75: Self Reliance with Integrity'.
- The inaugural function commenced with CMD Sumit Deb offering an integrity pledge to employees in the head office at a programme coordinated by the Vigilance department of the company.
- Superior administrators and directors Amitava Mukherjee, Somnath Nandi and DK Mohanty and Executive Director B.Sahoo participated in the ceremony.
- Several activities, including slogan writing, elocution and essay writing competitions, will be carried on through the Week.
- The events started with a quiz competition for employees on 26 October.
- The Prizes are to be bestowed on 1 November.
- The week-long ceremony intends to raise integrity, transparency, and accountability amongst public servants.
- It also creates awareness about corruption's existence, causes, and gravity and its threat to society as a whole.

October 27

✘ World Day for Audio-visual Heritage



The World Day for Audio-visual Heritage is observed on October 27 every year.

Highlights

- Audio-visual Heritage Day is observed to boost general awareness among people related to taking urgent measures.
- The day also recognises the significance of audio-visual documents.
- It also takes the priceless heritage of these documents to notice, telling the stories of lives & cultures from across the world.
- The day also excites people across the world for conserving and safeguarding valuable audio-visual resources for future generations.
- The world is going digital in every significant aspect of life. The day reminds us that it is vital to carry heritage even though we move forward to avoid getting lost.
- It encourages the maintenance of the work of professionals against the range of political, technical, social, financial, and other factors that threaten the safeguards of audio-visual heritage.
- The Audio-visual Heritage Day 2021 was observed under the theme "Your Window to the World".

History And Theme

- The theme highlights that audio-visual sources provide a window in documentary heritage objects to the world.
- This day was adopted by the 21st General Conference of the recommendations, in the year 1980, in a bid to safeguard and preserve the moving images.
- The day was declared by UNESCO, United Nations Educational, Scientific, and Cultural organisation on October 27, 2005.

✘ Infantry Day

The Indian Army celebrates 27 October as 'Infantry Day' and 75th Infantry Day on 2021, 27 October.

Highlights

- The 1st Battalion of the Sikh Regiment landed at Srinagar air base, displaying resoluteness and exceptional courage.
- They became 'The Wall' to thwart the evil designs of the Pakistan Army, who had invaded Kashmir with the help of tribal raiders in 1947.
- Infantry Day is celebrated as a memorial of the first military event of independent India.

Indian Army's Infantry Unit

- Infantry is the most significant fighting arm of the Indian Army, also popularly known as the "Queen of the Battle".
- It is the grit of the Indian Army, and its soldiers bear the main brunt in any battle.
- Physical fitness, aggression and discipline are the fundamental qualities required in these men.
- The Infantry units of the Indian Army have been modernized, equipped and trained to make the Indian Army amongst the best in the world.

October 28

✘ International Animation Day

The International Animation Day is celebrated on the 28th October aiming to honour the art of animation.

Highlights:

- International Animation Day is observed every year on the 28th of October to celebrate the art of animation.
- This day also recognizes the artists, scientists and technicians behind animation.
- This year marks the 20th International Animation Day as it was founded in 2002 by the International Animated Film Association (ASIFA), an International Animated Film Association and a member of UNESCO.
- President of ASIFA is Sayoko Kinoshita and ASIFA Founder is John Halas.
- ASIFA was founded in 1960, in Annecy, France.

History:

- ASIFA created the International Animation Day (IAD) in 2002, honouring the birth of animation.
- This is recognized as the first public performance of projected moving images, Emile Reynaud's Theatre Optique in Paris, on the 28th of October 1892.

October 29

✘ International Internet Day

International Internet Day is celebrated on 29 October every year to celebrate the usage of the internet.



Highlights:

- The first electronic message was sent on this day in 1969, and it was sent from one computer to another.
- ARPANET was the name of the Internet at the time (Advanced Research Projects Agency Network).
- On October 29, 1969, Charley Kline, a student programmer at the University of California, Los Angeles (UCLA), sent the first-ever electronic message, 'LO.'
- On October 29, 2005, the first International Internet Day was held to commemorate this watershed moment in telecommunications and technology.
- According to speed test 2021 global index, the mobile download speed has increased by 59.5% over the last year globally and the same or fixed broadband increased by 31.9%
- India has ranked 122nd with 17.77 Mbps mobile download speed, 5.09 mobile upload speed and 47 ms latency.

Coldest Place(Habitat) in the World - Verkhoyank (Siberia)

✘ World Psoriasis Day

The World Psoriasis Day Is Commemorated On 29 October to spread awareness on Psoriasis.

Highlights

- The International Federation of Psoriasis Associations (IFPA) celebrates World Psoriasis Day every year on October 29th.
- It is observed to raise awareness, empower people with psoriasis and psoriatic arthritis, and take action to enhance their quality of life.
- "Uniting for action" is the topic for World Psoriasis Day in 2021.
- Hoseah Waweru is the President of the International Federation of Psoriasis Associations.
- In 1971, the International Federation of Psoriasis Associations was founded.
- The headquarters of the International Federation of Psoriasis Associations is in Sweden.

October 31

✘ World Cities Day



World Cities Day was established by the United Nations General Assembly on 31 October.

Highlights:

- The Day is observed to stimulate worldwide interest in global urbanization, advance international cooperation in meeting possibilities
- It is also used to tackle issues associated with urbanization and contribute to global sustainable urban development.
- "Adapting cities for climate resilience" is the global topic of World Cities Day 2021.
- It recognizes that integrated climate resilience policies and action plans would considerably minimize climate-related hazards for urban people.
- In 2014, UN-Habitat established Urban October to highlight the world's urban concerns and engage the international community in the New Urban Agenda.
- Since the day's inception on October 31, 2014, in Shanghai, China, World Cities Day 2021 will be the eighth global commemoration.

✘ National Unity Day

The National Unity Day is also known as Rashtriya Ekta Diwas was commemorated on 31 October.

Highlights:

- Since 2014, India has celebrated Rashtriya Ekta Diwas, or National Unity Day, on October 31 to commemorate the birth anniversary of India's Iron Man, Sardar Vallabhbhai Patel.
- This year celebrates the 146th birthday of the great statesman who was a key figure in India's war for independence and later during the country's integration.
- Sardar Vallabhbhai Patel was born in Nadiad, Gujarat, on October 31, 1875.
- He served as India's first Home Minister and Deputy Prime Minister.
- He was instrumental in bringing numerous Indian princely states together to form an Indian federation.
- He was instrumental in persuading numerous princely nations to join the Indian Union at the time of independence.
- He also put in a lot of effort as a social leader in the fight for India's freedom.
- Vallabhbhai Patel was given the title 'Sardar' by the women of Bardoli, which means 'chief or leader.'

- The Statue of Unity at Kevadiya in the Narmada district of Gujarat was built in his honour.

November 1

✘ World Vegan Day

Every year on November 1st, the world celebrates World Vegan Day.

Highlights:

- This day is observed to raise awareness of the advantages of veganism for humans, non-human animals, and the environment.
- Vegan Day is a chance to raise awareness about the advantages of a vegan diet and veganism in general.
- Louise Wallis, then-Chair of The Vegan Society in the United Kingdom, launched the day in 1994 to honor the 50th anniversary of the organization's inception and the coining of the terms "vegan" and "veganism."
- The Vegan Society's President chose November 1st as the date for the event.
- Vegan Day is now commemorated on this date, which is also the date on which the Vegan Society was founded.



November 2

✘ International Day to End Impunity for Crimes Against Journalists

The United Nations has designated November 2 as the International Day to End Impunity for Crimes Against Journalists.

Highlights

- The day highlights the poor conviction rate for violent crimes against journalists and media workers around the world, which is believed to be one in every ten instances.
- In General Assembly Resolution A/RES/68/163, the United Nations General Assembly declared November 2 as the "International Day to End Impunity for Crimes Against Journalists."
- The Resolution urged the Member States to take concrete steps to combat the current culture of impunity.
- The day was chosen to commemorate the 2 November 2013 assassination of two French journalists in Mali.
- UNESCO headquarters is in Paris, France headed by Audrey Azoulay.
- UNESCO Founded was founded on 16 November 1945.

✘ National Ayurveda Day

The Ministry of AYUSH commemorated National Ayurveda Day on November 2, 2021, across the country.

Highlights:

- Ayurveda is an important part of India's healthcare system. The World Health Organization recognizes it as a traditional medicine system (WHO).
- In 2016, the Union Ministry of AYUSH declared Dhanvantari Jayanti (commonly known as Dhanteras) Ayurveda Day.
- The day was first commemorated with the goal of nationalizing and globalizing the ayurvedic medical system.
- In the year 2021, the theme of the day was "Ayurveda for Poshana (Nutrition)."
- Every year on the auspicious date of Dhanteras, India commemorates Ayurveda Day. On the festival of Dhanvantari Jayanti, this day has been observed since 2016.

Dhanteras's History

- Ayurvedic medicine's god is Lord Dhanvantari. Dhanteras is thus honored every year for everyone's well-being. All illnesses are healed by Lord Dhanvantari.

November 5

✘ World Tsunami Awareness Day

On November 5, the world commemorated World Tsunami Awareness Day.

Highlights:

- The day is observed to raise awareness about the hazards of tsunamis among people all around the world.
- World Tsunami Awareness Day in 2021 promotes the "Sendai Seven Campaign,"
- It aims to "significantly expand international cooperation to developing nations through suitable and sustainable support to complement their national measures for the implementation of the current Framework by 2030."
- After the proclamation of the UN General Assembly on December 22, 2015, World Tsunami Day was first formally marked on November 5, 2016.
- The United Nations General Assembly urged all countries in international organizations to increase awareness of the crisis and share product ideas.

November 6



✘ International Day for the Prevention of Environmental Exploitation in War and Armed Conflict

The International Day for the Prevention of Environmental Exploitation in War and Armed Conflict is observed every year on 6 November.

Highlights:

- The United Nations General Assembly established November 6 as the International Day for Preventing the Exploitation of the Environment in War and Armed Conflict on November 5, 2001.
- When there is a battle, it has an impact on the ecology, such as poisoning the water supply, burning the forest, killing animals, and so on.
- Though mankind has long measured war fatalities in terms of dead and injured troops and civilians, damaged towns, and livelihoods, the environment has frequently gone unnoticed.
- To achieve military advantage, water wells have been contaminated, crops have been burned, forests have been cut down, soils have been poisoned, and animals have been slain.

November 7

✘ National Cancer Awareness Day

On November 7, India commemorates National Cancer Awareness Day to raise awareness about cancer, its symptoms, and treatment options.

Highlights:

- Cancer is the second biggest cause of mortality world wide, according to the World Health Organization (WHO).
- In 2018, there were around 18 million cases world wide, including 1.5 million cases in India alone.
- In India, roughly 0.8 million people died of cancer in 2018, compared to 9.5 million worldwide.

History

- Dr. Harsh Vardhan, the former Union Minister for Health and Family Welfare, announced on November 7, 2014, will be observed as National Cancer Awareness Day
- It was established to honour the contributions of an eminent scientist who is important and a role model for all those fighting cancers.



November 8

✘ International Day of Radiology

Every year on November 8th, the world celebrates International Day of Radiology.

**Highlights:**

- The purpose of the day is to raise public awareness of the importance of radiology in providing safe patient care and to improve public knowledge of the critical role that radiologists and radiographers play in the healthcare system.
- Radiology is a medical specialty that involves the use of medical imaging to diagnose and treat diseases in both animals and humans.
- To diagnose or treat diseases, a range of imaging techniques are utilized, including X-ray radiography, ultrasound, computed tomography (CT), nuclear medicine, including positron emission tomography (PET), fluoroscopy, and magnetic resonance imaging (MRI).
- Interventional radiology is the practice of performing minimally invasive medical operations under the supervision of imaging techniques such as those listed above.
- The discovery of x-rays by Wilhelm Roentgen in 1895 is also commemorated on this day.
- The first World Radiology Day was held in the year 2012.

✘ World Town Planning Day

The 8th of November is World Urbanism Day, often known as "World Town Planning Day."

Highlights:

- Its goal is to acknowledge and promote the importance of planning in the development of livable communities.
- World Urbanism Day is an occasion to examine planning from a global perspective in order to raise awareness of the environmental consequences of urban and territorial development.
- The International Society of City and Regional Planners hosts WUD (ISOCARP).
- Professor Carlos Maria dellaPaolera of the University of Buenos Aires inaugurated the day in 1949 to promote public and professional interest in planning.
- ISOCARP was founded in 1965 and is headquartered in The Hague, Netherlands.

November 9

✘ National Legal Services Day

The 9th of November is National Legal Services Day in India by all Legal Services Authorities.

Highlights:

- Every year on November 9th, all Legal Services Authorities in India commemorates the enactment of the Legal Services Authorities Act 1987 by celebrating "National Legal Services Day."
- The purpose of the day is to raise public awareness of the different provisions of the Legal Services Authorities Act, as well as the rights of litigants.
- The Legal Services Authorities Act 1987 was passed on October 11, 1987, and went into force on November 9, 1995.
- The National Legal Services Authority (NALSA) was established on December 5, 1995, under the Legal Services Authorities Act, 1987, to provide free legal services to the poor and to conduct Lok Adalats for the peaceful resolution of disputes.

❖ International Week of Science and Peace (IWOSP)

Every year from November 9 to 14, the International Week of Science and Peace (IWOSP) is observed around the world.

Highlights

- The occasion is commemorated in order to urge people to improve technology and promote peace in their respective countries.
- The annual commemoration of this event contributes to the advancement of science, technology, and peace, as well as raising public awareness.
- Participation and knowledge of the activities help to ensure that science is used appropriately to promote peace throughout the year.

History

- The first International Week of Science and Peace was held in 1986, and it was a huge success.
- With the success and significance of this event in mind, the celebration began to take place on a yearly basis, thanks to the efforts of the organisers.
- The United Nations General Assembly declared December 1988 to be an International Week of Science and Peace.

November 10

❖ World Science Day for Peace and Development

Every year on November 10th, World Science Day for Peace and Development is commemorated.



Highlights:

- This day is commemorated to emphasize the importance of science in society and the necessity to involve the general people in discussions about rising scientific challenges.
- World Science Day for Peace and Development will be held for the 20th time in 2021
- This year's commemoration will emphasize the need for "Building Climate-Ready Communities," as climate change has become a severe danger to the lives of billions of people and the planet.

History

- The United Nations Educational, Scientific, and Cultural Organization (UNESCO) declared World Science Day in 2001, and it was honored for the first time in 2002.
- Audrey Azoulay is the Director-General of UNESCO. UNESCO was founded on November 4, 1946, and is headquartered in Paris, France.

November 11

❖ Onake Obavva Jayanti

From the year 2021, the Karnataka government has celebrated 'OnakeObavva Jayanti' on 11 November.

Highlights:

- Kannada and Culture Department proposed that OnakeObavva's birth anniversary be commemorated.
- In the 18th century, OnakeObavva was a woman-soldier who fought against Hyder Ali's army in Chitradurga.
- The events will be funded by the state.

Onake Obavva

- OnakeObavva was a courageous woman who fought Hyder Ali's men with a pestle on her own.
- She fought in the Karnataka kingdom of Chitradurga. Her husband worked as a watchtower guard in the Chitradurga fort.

- In Karnataka, she is honored with Abbakka Rani, Kit-turChennamma, and KeladiChennamma. She was a member of the Holayyas (Chalavadi) tribe.

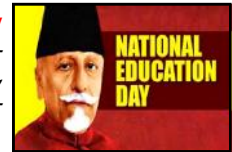
- While protecting the fort of Chitradurga, Obavva was killed by warriors of Tipu Sultan's father (Hyder). She fought with her 'Onake,' earning her the nickname 'OnakeObavva.'

- She's known as the "epitome of Kannada feminine pride." OnakeObavvaKindi is the name of the hole through which she snuck Hyder Ali's warriors.

- Her valiant efforts are immortalized in a popular song sequence in the Nagarahavu film. Veera Vanithe Onake Obavva Stadium, a sports stadium in Chitradurga, is named for her.

❖ National Education Day

On November 11, the birth anniversary of Maulana Abul Kalam Azad, National Education Day is observed.



Highlights:

- This day is frequently commemorated in schools by holding a variety of functions and programs.
- Since 2008, this day has been observed.
- On September 11, 2008, the Ministry of Human Resources Development declared September 11th to be National Education Day, honoring Maulana Abul Kalam Azad's birthday and remembering his contributions to Indian education.

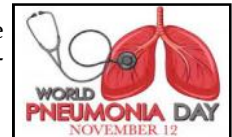
Importance:

- Every year, schools commemorate this day by hosting a variety of entertaining and educational seminars, essay contests, rallies, and symposia.
- On this day, students and teachers join together to discuss the importance of literacy and the nation's dedication to education in all areas.

November 12

❖ World Pneumonia Day

Every year on November 12th, the world commemorates World Pneumonia Day



Highlights

- It is celebrated to raise awareness, promote prevention and treatment, and inspire action to combat the disease.
- World Pneumonia Day 2021 is an annual event that first took place in 2009.
- Raise awareness of pneumonia, the biggest cause of death in children under the age of five.
- In order to prevent and treat pneumonia, interventions must be strengthened, accelerated, and sustained.
- Focus on ensuring that all people have equal access to and receive comprehensive pneumonia prevention and control programs.
- Develop specialized ways to reach "harder-to-reach" people in order to increase their access to available solutions.
- Conduct research to come up with new ways to lower the prevalence of pneumonia.
- The Global Coalition against Child Pneumonia commemorated the day on November 12, 2009.
- Since then, the day has served as a yearly rallying point for people all across the world to fight the disease.
- The day is commemorated by a variety of events and activities relating to Pneumonia all around the world.

✘ Public Service Broadcasting Day



Every year on November 12th, Public Service Broadcasting Day is observed.

Highlights:

- The day is observed to honor Mahatma Gandhi's first and only visit to the All India Radio studio in Delhi in 1947.
- Mahatma Gandhi addressed the displaced people (a Pakistani refugee) who had temporarily moved to Kurukshetra, Haryana, after partition on November 12, 1947.
- After SuhasBorker, Convenor, Jan Prasar, conceptualized the day, it was declared Public Service Broadcasting Day or (Jan PrasaranDiwas) in 2000.
- Prasar Bharati has been entrusted with the task of public service broadcasting in order to strengthen democratic traditions and provide opportunities to people from all walks of life.
- Because he couldn't visit the Partition refugees stationed at Kurukshetra in Haryana, Mahatma Gandhi chose to visit the All India Radio studio to deliver his message via radio.

November 14

✘ Children's Day

Every year on November 14th, Children's Day commemorates the birth anniversary of India's first Prime Minister, Pt. Jawaharlal Nehru.



Highlights:

- In India, Children's Day is referred to as 'Baal Diwas'. The goal of the day is to raise awareness of children's rights, care, and education.
- Many educational and motivational programmes are held by and for children across the country on this day.
- Jawaharlal Nehru, India's first Prime Minister, was affectionately known as 'Chacha Nehru' by children.
- As a token of respect for him and to memorialise his passion for children, the celebrations of Children's Day were moved to November 14 after his death in 1964.
- Children's Day has been observed in India on November 14 every year since a resolution was passed in Parliament.
- Children's Day was first observed in India on November 20, 1956, coinciding with Universal Children's Day.



✘ World Diabetes Day

Every year on November 14th, World Diabetes Day is commemorated.

Highlights:

- The campaign's goal is to promote awareness about the critical role that nurses play in the care of diabetic patients.
- "Access to Diabetes Care" is the topic for World Diabetes Day 2021-23.
- In 2007, the United Nations General Assembly passed Resolution 61/225 declaring November 14 as World Diabetes Day.
- "The urgent need to undertake global initiatives to

promote and strengthen human health, as well as provide access to treatment and health-care education," the declaration stated.

- Diabetic retinopathy, kidney failure, heart attack, stroke, and lower limb amputation are all common complications of diabetes.
- Type 2 diabetes can be prevented or delayed by eating a nutritious diet, exercising regularly, and not smoking.
- Furthermore, diabetes can be managed and its repercussions avoided or postponed with the use of medication, regular screening, and treatment for complications.

November 15

✘ Janjatiya Gaurav Divas

The Union Cabinet, led by Prime Minister Narendra Modi, authorised the proclamation of November 15 as Janjatiya Gaurav Divas.



Highlights:

- The Janjatiya Gaurav Divas will honour tribal tribes' traditional heritage and illustrious past.
- The day was designated as part of a year-long commemoration of India's 75th anniversary of independence, in honour of valiant tribal freedom fighters.
- Birsa Munda, who is revered by tribal people across India, was born on November 15, and his birthday is November 15.
- Birsa Munda made a crucial contribution to India's independence by challenging the British colonial regime's exploitative structure.
- He was from the Munda tribe, and in the late 1800s, he led an Indian tribal religious Millenarian movement across the tribal belts of present-day Bihar and Jharkhand.

Janjatiya Gaurav Divas

- To honour tribal independence heroes, the Janjatiya Gaurav Divas will be held.
- It will raise awareness of the sacrifices made by tribal freedom warriors during India's independence struggle for future generations.
- Every year, the day will be commemorated to honour tribal members' efforts to preserve cultural heritage and promote Indian ideals of national pride and hospitality.
- The Indian government will hold a week-long event to celebrate 75 years of tribal people's history on this day.
- It will begin on November 15, 2021, and end on November 22, 2021.
- As part of the celebration, the federal and state governments will host a number of events.
- Each activity will have a theme that will highlight tribal achievements in the Indian Freedom Struggle.
- Several projects in the areas of health, education, skill development, livelihood, and infrastructure will be implemented by the government.



MISCELLANEOUS

World Athletics U20 Championships, 2021 in Nairobi, Kenya



The World Athletics Under20 Championships, 2021 held in the city of Nairobi, Kenya. The tournament was held from 18th-22nd August, 2021.

• India finished at the **21st place** by winning **3 Medals** (2-Silver & 1-Bronze). **Kenya ranked 1st place** by winning 16 Medals (8-Gold, 1-Silver & 7-Bronze)

Rank	Country	Gold	Silver	Bronze	Total
21	India	0	2	1	3
1	Kenya	8	1	7	16
2	Finland	4	1	0	5
3	Nigeria	4	0	3	7

Shailli Singh wins Silver in Long jump

i. **Shailli Singh (Uttar Pradesh)** wins the Silver Medal in Women's long jump event with **6.59 metres**. She missed the Gold Medal by just 1 Centimeter (cm) to Maja Askag of Sweden.

ii. It is the **1st Long jump Medal** for India at the U20 World event, While **Anju George's** Bronze Medal is the only Long Medal at the 2003 Senior World Athletics event.

Amit Kumar won Silver in Men's 10,000 m Race

i. Amit Kumar (Haryana) wins Silver Medal at the debut International event in the Men's 10,000 m Race by finishing with a time of 42 minutes 17:94 seconds.

ii. Haristone Wanyonyi of Kenya won Gold Medal with a time of 42:10.84s and Paul McGrath of Spain took home bronze in 42:31.11s.

iii. Amit set a new national record at the Junior Federation Cup, 2021 with a time of 40:40.97s.

India's 4x400 Mixed Relay Team Won Bronze Medal

i. The Indian Mixed Relay team comprising **Bharath Sridhar, Priya H Mohan, Summy & Kapil** won the **Bronze Medal** in the 4x400 event with a time of 3:20:60s.

• It was India's **1st-ever medal in a relay event at the global level.**

ii. Nigeria won Gold with a time of 03:19:70s & Poland won the Silver Medal with 03:19:80s

Eight esports included in medal events at 2022 Asian Games



For the first time in Asian games, eight **electronic sports (esports)** are included in the medal events at the 19th Asian Games 2022 which are going to be held in Hangzhou, China. The games will

start from September 10, 2022 and continue till September 25.

- The Olympic Council of Asia (OCA) announced the titles for the debut of esports.
- It includes eight medal events and two demonstration games.

List of esports

- Arena of Valor Asian Games Version
- Dota 2
- Dream Three Kingdoms 2
- EA SPORTS FIFA branded soccer games
- HearthStone
- League of Legends
- PUBG Mobile Asian Games Version
- Street Fighter V

Adidas named Olympic medalist Mirabai Chanu as face of 'Stay in Play' Campaign

Adidas, a German footwear and accessories company, has named Olympic silver medalist (weightlifting), **Mirabai Chanu** as the face of its **"Stay in Play"** campaign, which is designed to keep more menstruating women in sports.



• To support the menstruating women athletes, the brand has launched **"TechFit Period Proof tights"** with added layer of protection.

Former Olympic shooter Randhir Singh appointed as acting president of OCA



Former Olympic shooter Raja Randhir Singh, 72, has been appointed as the acting president of Olympic Council of Asia (OCA) as the president Sheikh Ahmad al Fahad al Sabah stepped aside after being found guilty of forgery by a Geneva Court.

• Randhir Singh is currently an Honorary Life Vice-President of the OCA. He served as Secretary General of OCA from 1991 to 2015.

• He also served as Secretary General of the Indian Olympic Association (IOA) from 1987 to 2012

• He was full member of the International Olympic Committee from 2001 to 2014

In March 2021, He was appointed as the chairman of the Coordination Committee of the 2022 Hangzhou Asian Games by OCA General Assembly **About IOC Headquarters:** Lausanne, Switzerland **President:** Thomas Bach

Nagaland to host SACCC 2022 & 56th NCCC

The Associate Vice President (AVP) of Athletics Federation of India (AFI), Abu Metha has allocated the **'South Asian Federation Cross Country Championship 2022(SACCC 2022)'** to Nagaland. It will be held in **Kohima, capital of Nagaland** on 15th January 2022. The **56th National Cross Country Championships (NCCC)** which is also being hosted by Nagaland will be **clubbed**

with the South Asian Federation Cross Country Championships. **Highlights** i. Top athletes from the eight south Asian countries - Afghanistan, Bangladesh, Bhutan, India, Nepal, Pakistan, Sri Lanka and Maldives will participate in the event. ii. The capacity building programmes for athletic coaches from Nagaland will be headed by the Head Coach of Team India (Athletics) at Tokyo Olympics, **P. Radhakrishnan Nair** and others. iii. This will be the biggest international event to be hosted in Nagaland and it will bring athletes, officials and delegates from the entire South Asian convention to the state.

Beijing 2022 Winter Olympics Unveils Official Motto: Together for a Shared Future

The organisers of the **Beijing 2022** announced the official motto of Winter Olympic and Paralympic Games 2022, "**Together for a Shared Future**" over a ceremony at the Capital Museum, Beijing.

• The motto highlights unity and a collective effort, embodying the core values and vision of the Olympic Movement and the aim of pursuing world unity, peace and progress as well as the vision of the Paralympic Games. **Beijing 2022 Mascot:** Mascots of Beijing 2022 Olympic and Paralympic were designed by Cao Xue.

- 2022 Beijing Winter Olympic Games Mascot- **Bing Dwen Dwen** (a Panda)
- 2022 Beijing Winter Paralympic Games Mascot- **Shuey Rhon Rhon** (a Chinese Lantern)



TABLE TENNIS

Indian Table Tennis Player G.Sathiyam wins 2021 ITTF Czech International Open



Indian Table Tennis Player **Sathiyam Gnanasekaran** won the 2021 International Table Tennis Federation (ITTF) **Czech International Open**. The tournament was held from 21-25th August, 2021 in Olomouc, Czech Republic.

- Sathiyam beat Yevhen Ryshchepa of Ukraine in the finals in straight sets 11-9, 11-6, 11-6, 14-12. He did not lose a single set throughout the tournament.
- The victory marks Sathiyam's the **3rd ITTF challenger title** after 4 years in 2017 Spanish Open and 2016 Belgium Open.
- Sathiyam was born in January 1993 in Chennai, Tamil Nadu.

ITTF Rankings:

Senior Mixed Doubles Pair-Rankings

Rank	Name	Country
20	Sathiyam Gnanasekaran & Manika Batra	India
1	Jun Mizutani & Mina Ito	Japan
2	Liu Shiwen & Xu Xin	Taipei

BASKETBALL

Princepal Singh becomes 1st Indian to be a Part of NBA Championship Roster

Princepal Singh Bajwa from Punjab became the **first Indian** to be part of an **NBA title winning team** (at any

level of the NBA) when his team Sacramento Kings won the 2021 NBA Summer League in Las Vegas in United States against the Boston Celtics. • He signed a professional contract with NBA G League Ignite and became the 1st NBA Academy global alumni to sign a G League Contract and 1st ever NBA Academy India alumni to sign a professional contract.

FOOTBALL

FC Goa wins maiden Durand Cup 2021

Indian Super League side **FC Goa** win their maiden Durand Cup Football Tournament title after a 1-0 win over local giants **Mohammedan Sporting Club** in the final at the Vivekananda Yuba Bharati Krirangan in Kolkata, West Bengal on October 3, 2021.

- Captain Edu Bedia scored the winner from a free kick in the 105th minute after the match went into the extra time.

FIFA reveals Ibha, Asiatic lioness as mascot for U-17 2022 WWC

FIFA unveiled **Ibha**, an Asiatic lioness as the official mascot of the U-17 Women's World Cup India 2022. **Ibha** represents women power.



- The objective of the mascot is to **inspire girls** and women around the world to work up to their **full potential**.
- The seventh edition of biennial international football tournament, the **2022 FIFA U-17 Women's World Cup** is being hosted by **India** from October 11 to 30, 2022.
- The announcement coincided with the **International Day of the Girl Child**.

About Ibha i. **Ibha** is a strong, playful and charming Asiatic lioness. ii. Aims to inspire and encourage women and girls by using teamwork, resilience, kindness and empowering others. iii. It will play an important role in engaging with fans, as well as encouraging and inspiring more women and girls across India. **Germany becomes first team to qualify for 2022 World Cup** Germany became the **first team to qualify** for the **2022 World Cup** by beating North Macedonia 4-0 and to secure top spot in qualifying Group J with two games to spare. **About FIFA** It stands for Federation Internationale de Football Association **President** - Gianni Infantino **Headquarters** - Zurich, Switzerland

'Our Goal for All' - Tagline for 2022 AFC Women's Asian Cup Unveiled

Asian Football Confederation (AFC) and the Local Organising Committee (LOC) unveiled '**Our Goal for All**' as the official tagline for the AFC Women's Asian Cup India 2022.

Highlights

i. '**Our Goal for All**' implies the unity and collective effort of the Asian football members to create a glorious future for women's football. ii. The **AFC Women's Asian Cup India 2022** will take place in three Indian cities of Maharashtra - **Navi Mumbai, Mumbai and Pune** - from January 20 to February 6 in 2022. iii. **Top 12** football teams from Asia will participate in the cup which include reigning champions Japan, 2018 runners-up Australia, third-placed China PR and hosts India. They will be joined by Indonesia, the Islamic Republic of Iran, Korea Republic, Philippines, Thailand, Vietnam and others.

FIFA Ranking 2021

India has ranked **106th** in the **FIFA** (Fédération Internationale de Football Association) **Rankings 2021**, the position of team India was increased to one spot.

Highlights: i. After the victory in **SAFF** (South Asian Football Federation) **Championship 2021** of team India led by **Sunil Chhetri**, it has secured the 106th position. The team has defeated Nepal in the summit clash. **ii.** Under the FIFA Rankings, **Belgium** is at **1st** position. **Brazil** holds **2nd** position, it is only 12 points behind **Belgium**. **France** holds **3rd** position.

FIFA Rankings 2021:

Rank	Countries	Rank	Countries
106	India	4	Italy
1	Belgium	5	England
2	Brazil		
3	France		

RACING**Formula One: Max Verstappen wins Belgian Grand Prix, 2021**

Red Bull driver **Max Verstappen** (Netherlands) has been declared the winner of the Belgian Grand Prix (GP), 2021. It was the **Shortest ever Grand Prix** in terms of distance Completed.



- The Belgian Grand Prix was held at the Circuit de Spa-Francorchamps, **Belgium** from August 27th-29th, 2021.
- Mercedes driver's from Britain George Russell Williams & Lewis Hamilton finished in 2nd & 3rd place respectively.
- The F1 Championships are organised by Federation Internationale de l'Automobile (**FIA**)

Highlights of Belgian GP, 2021

i. It is the **Shortest F1 Race ever** in terms of distance completed, surpassing the race in Australia, 1991.

- **Rain shortened** the Belgian GP and **Half points** were awarded since 75% of the race distance was not completed.
- ii.** It was the **6th half-points race in F1 history**, following Spain 1975 (accident), Austria 1975 (rain), Monaco 1984 (rain), Australia 1991 (rain) and Malaysia 2009 (rain).

About Federation Internationale de l'Automobile (FIA) President - Jean Todt Headquarters - Paris, France
L Hamilton become first F1 driver in history to seal 100 wins

Lewis Hamilton sets a new record by registering his 100th win after finishing first in **Russian Grand Prix** held at Sochi Autodrom in Russia on September 28. Hamilton is a British racer, competes for Mercedes.

- With this win, Hamilton became the first Formula-one driver in the history to reach 100 wins. Max Verstappen finished second at **Russian Grand Prix 2021**.

Valtteri Bottas wins Turkish Grand Prix 2021, Verstappen tops F1 championship
Valtteri Bottas wins the **Turkish Grand Prix 2021** which was held in Istanbul Park, Turkey. The victory was his first since Russia in September 2020.

- His Mercedes teammate Lewis Hamilton finished fifth and lost the Formula One championship lead to Red Bull's Max Verstappen.
- **Verstappen** finished **second** with 14.584 seconds behind Bottas at a wet Istanbul Park.

- Red Bull's Sergio Perez finished third with Ferrari's Charles Leclerc fourth.
- Spaniard Carlos Sainz was voted driver of the day for going from the back of the grid to eighth for Ferrari.
- The US Grand Prix in Texas is the next race on October 24.

SNOOKER**Pankaj Advani won IBSF 6-Red Snooker World Cup 2021 in Doha**

Indian snooker player **Pankaj Advani** won his **24th world title** by winning the International Billiards and Snooker Federation (**IBSF**) **6-Red Snooker World Cup 2021** by defeating Pakistan player and 2017 World Team Snooker Champion **Babar Masih**.

- The IBSF 6-Red Snooker World Cup 2021 was organised by IBSF in association with Qatar Billiards and Snooker Federation held from 17th to 21st September 2021 in Doha, Qatar.

- The total prize money of 6-Red Snooker World Cup 2021 is 38000 USD which includes the winner's prize of 12000 USD.

CHESS**Divya Deshmukh becomes India's 21st Woman Grand Master**

On 13th October 2021, Divya Deshmukh, a 15-year-old from Nagpur, Maharashtra became the 21st Woman Grand Master (WGM) of India after qualifying in the 3rd WGM norm. She attained this feat during the "First Saturday Grand Master



- i.** During the tournament, she also qualified for the 2nd norms of International Masters (IM), now there is only one norm ahead for her to qualify as an IM. **Note** - Subbaraman Vijayalakshmi was India's 1st Women Grandmaster, while Viswanathan Anand became India's 1st Grandmaster in 1988.
- ii.** Divya Deshmukh scored 5 points from 9 rounds during the tournament to secure the 3rd & final WGM-norm.
- iii.** In September 2021, R Raja Rithvik became the 70th Grandmaster of India.

Indian GM Praggnanandhaa won Julius Baer Challengers Chess Tour 2021

The 16 year-old Indian Grandmaster (GM) **Rameshbabu Praggnanandhaa** has won the **Julius Baer Challengers Chess Tour 2021** finals after defeating **Christopher Yoo** of the USA (United States of America).

- The event was launched by the **Play Magnus Group** in April 2021 to give young chess stars a springboard to stardom during the pandemic.

Highlights **i.** Praggnanandhaa has defeated Christopher Yoo by 3-0 in the final and won USD 12,500 and secured a regular spot at the 2022 **Meltwater Champions Chess Tour**. **ii.** 24 talents from around, representing 13 countries have participated in the chess tour. **iii.** The Tour has also been nominated for a prestigious **ESG Award** for its work promoting gender equality. **Top 3 of FIDE (The International Chess Federation) Rankings:** **i.** Carlsen, Magnus (Norway) **ii.** Caruana, Fabiano (USA) **iii.** Ding, Liren (China)

CRICKET

Nepal Cricketer Paras Khadka retires from International cricket

Former Nepal Cricket Team Captain **Paras Khadka** (34) announced his retirement from International cricket. He is the **1st Nepalese batsman to score a century** in both ODI and T20 formats. **i.** He has played 10 One Day internationals (ODIs) and 33 Twenty 20 International (T20Is) scoring 1114 runs and 17 wickets. **ii.** Khadka represented Nepal in three Under-19 World Cups in 2004, 2006 and 2008 and led his country in 2014 ICC (International Cricket Council) Men's T20 world cup. **iii.** He served as the Captain of Nepal from 2009 to 2019, making him the **longest-serving captain in Associate Cricket** at the time of resignation from the role.

**South African Cricketer Dale Steyn retires from All forms of Cricket**

South African Cricketer & Right-arm fast bowler, **Dale Willem Steyn** has announced his retirement from **all forms of Cricket** (ODIs, T20Is) at the age of 38. He had retired from Test cricket in 2019.



- The Right arm bowler has played 93 Tests, picking 439 wickets at an average of 22.95. Steyn ranks **8th** in the all-time list of Wicket-takers in Test cricket.
- In One Day Internationals (ODIs), he has played 125 ODIs, picking 196 wickets & **47** Twenty 20 Internationals (T20Is) by taking 64 wickets.
- Steyn has played for Royal Challengers Bangalore (RCB), SunRisers Hyderabad (SRH) & Gujarat Lions in the Indian Premier League (IPL)
- He was born in June **1983** in Phalaborwa, South Africa.

Awards **i.** He was named one of the Wisden Cricketers of the year in 2013 & Wisden Leading Cricketer in the World for 2013. **ii.** He was featured in **Wisden Cricketers of the Decade in 2019**. **iii.** Steyn was included in the International Cricket Council (ICC) Test Team of the Decade at the end of 2020.

Australia wins by 14 runs against India in WT20I

Australia beat India by 14 runs in the third and final T20 Women's International to seal the multi-format series by 11-5 points.

- All three formats have been clubbed together and India after losing the WODI series by 1-2 margin, lost the WT20I 0-2.
- Unbeatable scores by opener Beth Monney 61 and Tahlia McGrath 44 helped Australia to put up a decent score of 149 for five.
- For India, left-arm spinner Rajeshwari Gayakwad took 2 wickets of 37, Renuka Singh 1 for 23, Pooja Vastrakar 1 for 24 and off-spinner Deepti Sharma 1 for 24.
- Chasing the total, Smriti Mandhana scored 49-ball 52 but India kept losing wickets to eventually manage only 135 for 6 in their stipulated 20 overs.

Smriti Mandhana becomes first Indian woman to score ton in pink-ball test

Indian women's cricket team opener Smriti Mandhana became the first Indian woman to score a century in a

pink-ball Test, when she played a 127-run knock against Australia in the one-off Pink Ball Test.

- She is also the Indian first woman to score a century on Australian soil.

Madhya Pradesh Cricketer Anshula Rao becomes 1st Woman Cricketer to be banned for doping

Anshula Rao, a woman cricketer from Madhya Pradesh, was banned for 4-years by the National Anti-Doping Agency after failing a dope test. She is the 1st Woman Cricketer to be banned for use of illegal substances, for intentionally using 19-Norandrosterone, a performance-enhancing steroid.

England All-Rounder Moeen Ali retires from Test Cricket

34-year-old England cricketer **Moeen Ali** has retired from Test cricket or red ball format and he will continue his career in other formats of cricket. He is an all-rounder, left-handed batsman and right-arm off-spinner. **His Test Cricket Records** **i.** He started his test career in 2014.

- ii.** Ali has taken 195 wickets with his off-spin bowling and he scored 2914 runs in 64 Test at an average of 28.29.

About Moeen Ali:

- Ali was born in Birmingham, England.
- He was named as one of five Cricketers of the Year in the 2015 Wisden Cricketers' Almanack.
- He won Warwickshire's NBC Denis Compton Award in both 2004 and 2005 and Worcestershire's NBC Denis Compton Award in 2009.

Australia wins its Maiden ICC T20 World Cup On 14th November 2021, **Australia** defeated New Zealand in the finals of 2021 International Cricket Council (ICC)



T20 World Cup tournament that was held at Dubai International Stadium, UAE, to win its maiden T20 world cup.

i. Mitchell Marsh recorded the fastest fifty in ICC Men's T20 World Cup final's history, by reaching the 50-runs mark in just 31 balls.

ii. New Zealand failed to win the tournament despite posting 172 runs on board, the highest ever score in ICC T20 world cup finals.

Awards:

- **Player of the Match - Mitchell Marsh** (Australia) for his 77-run knock in the finals
- **Player of the Tournament - David Warner** (Australia) for his match winning contribution throughout the tournament

2021 T20 World Cup was set to be hosted by India, but due to COVID-19, the venue was later shifted to United Arab Emirates (UAE) & Oman.

ICC Official Anthem for T20 World Cup - "Live the Game"

ICC released the official anthem for Men's T20 World Cup 2021, called **"Live the Game"**, which was composed by renowned Indian Music Director 'Amit Trivedi'.

- The song featured an avatar animation, which also featured Indian Skipper Virat Kohli.

Virat Kohli steps Down; Rohit Sharma to become India's T20 Captain

After India's poor outing in the ICC T20 World Cup, Virat Kohli relinquished his T20 captaincy for India. While, Board of Control for Cricket in India (BCCI) has decided to appoint Rohit Sharma as India's Captain in the T20 format.

- Previously, Virat Kohli also stepped down from the post of Captain of his Indian Premier League (IPL) franchise, Royal Challengers Bangalore (RCB).

- He has decided to contribute to the team by increasing his batting performance.

Rahul Dravid appointed as Head Coach of India's Senior Men Team

Former Indian Captain, **Rahul Dravid** was appointed as the Head Coach of India's Senior Men's Team, after the Cricket Advisory Committee comprising Sulakshana Naik & RP Singh unanimously made the decision. Dravid previously headed the National Cricket Academy (NCA) and trained India's U19 & India A teams.

- He will succeed Ravi Shastri, whose tenure as head coach ended after the 2021 ICC T20 World Cup.

Rohit Sharma becomes 3rd Male Cricketer to score 3000 T20I runs

During the 2021 T20 World Cup, Indian Cricketer **Rohit Sharma** became the 3rd male cricketer to score 3000 international runs in T20 format. He reached this mark in 115 matches.

- Virat Kohli was the 1st male cricketer to reach 3000 T20I runs in 87 matches

- New Zealand's Martin Guptill became the 2nd player to reach this mark

Rohit Sharma and KL Rahul created the record for the biggest partnership in a T20 World Cup match with their 140-run stand against Afghanistan.

Curtis Campher becomes 3rd bowler to take 4 wickets in 4 balls in T20Is

In the first round of Group A of ICC T20 World Cup, Curtis Campher of Ireland picked up 4 wickets in 4 balls against Netherlands. He is the 3rd bowler to do so in the T20 International format.

Babar Azam set record for fastest Batsman to score 2500 runs in T20Is

Pakistan Captain, Babar Azam created history to become the fastest batsman to score 2500 runs in T20Is. He achieved this in 62 innings, which is 6 matches earlier to Virat Kohli, who previously held the record by reaching the mark in 68 innings.

- Babar Azam was also the highest run-scorer in the T20 World Cup 2021, with 303 runs.

- Babar Azam also broke the 14-year old record set by Matthew Hayden (Australia) for scoring Most runs in the Debut T20 World Cup appearance.

Mohammad Rizwan records Most T20I runs in a Calendar Year

Pakistan's wicket-keeper batsman, Mohammad Rizwan broke the 6-year old record of Chris Gayle (West Indies) to create the record of Most T20I runs in a Calendar year.

- Rizwan with 1676 T20I runs in 2021, broke Chris Gayle's previous record of 1665 runs in a year.

ICC T20 Men's Ranking:

Player Batting Ranking:

Rank	Player	Country
1	Babar Azam	Pakistan
2	Dawid Malan	England
5	KL Rahul	India
8	Virat Kohli	India

ICC T20 Team Ranking:

Rank	Country
1	England
2	India
3	Pakistan

SHOOTING

India wins 5 Medals in Inaugural ISSF President's Cup in Wroclaw, Poland

Indian Shooters have won **5 medals** (2 Gold, 2 Silver & 1 Bronze) in the inaugural edition of International Shooting Sport Federation (ISSF) President's Cup that was held between 3rd to 10th November 2021 at **Wroclaw, Poland**.

Manu Bhaker Wins 2 Gold in Mixed Event:

i. Indian Women's Shooter, Manu Bhaker has won 2 Gold medals in the inaugural ISSF President's Cup in Mixed team events.

- She partnered with Turkey's Varlik in the 25m Rapid Fire pistol Mixed Team event to win the Gold Medal.

- She also partnered with Iran's Javad Foroughi to win Gold in the 10m Air Pistol Mixed Team event.

ii. Whereas India's Rahi Sarnobat finished second in the women's 25m pistol event to win the silver medal, where the Gold was won by Germany's Doreen Veenekamp.

India's Overall Tally:

Personality	Event	Medal
Manu Bhaker	10m Air Pistol Mixed Team	Gold
	25m Rapid Fire pistol Mixed Team	Gold
Rahi Sarnobat	Women's 25m Pistol	Silver
Saurabh Chaudhary	Men's 10m Air Pistol	Silver
Abhishek Verma	Men's 10m Air Pistol	Bronze

YOGA

India to host 1st World Yogasana Championship in June 2022

India is all set to host the first-ever yogasana world championship in June 2022. The announcement for the same was made during the India's first Physical National Yogasana Sports Championships in Bhubaneswar, Odisha being held from November 11 to 13, 2021. The event is organised by the National Yogasana Sports Federation (NYSF) in association with the Odisha government.

- Over 500 competitors are taking part in the National Yogasana Championships.

- Notably this is the 2nd National Yogasana Sports Championship. The 1st was held virtually in 2020.

Lowest water body in the world - Dead Sea

TENNIS

Overview of 2021 BNP Paribas Open held at Indian Wells, USA

The 2021 BNP Paribas Open, also known as the 2021 **Indian Wells Masters** or 2021 **Indian Wells Open**, was held from 4th to 17th October 2021 at the Indian Wells Tennis Garden, Indian Wells, California, the United States of America (USA).

This marks the **47th edition** of the men's BNP Paribas Open (ATP Masters) and the **32nd Edition** of the women's BNP Paribas Open (WTA Masters).

About BNP Paribas Open:

- The BNP Paribas Open is the largest combined ATP Tour Masters 1000 and WTA 1000 tennis event.
- It is annually held at the Indian Wells Tennis Garden in Indian Wells, California, the USA.

Cameron Norrie won his maiden ATP Masters 1000 by winning the Men's singles title at the 2021 BNP Paribas Open:

British tennis player, **Cameron Norrie**, won his first-ever ATP Masters 1000 by winning the **Men's singles** title at the 2021 BNP Paribas Open over Georgian tennis player **Nikoloz Basilashvili** at the Indian Wells Tennis Garden, Indian Wells, California, the United States of America (USA).

- Cameron Norrie (World No. 26) became the first man ranked outside the Top 25 to win in the desert since Ivan Ljubicic in 2010.
- He also became the first British player to win a title of any kind at the BNP Paribas Open.
- With this win, Cameron Norrie has risen to rank 16 in the ATP Rankings.

Paula Badosa defeats Victoria Azarenka to win the Women's Singles Title:

Paula Badosa of Spain won the 2021 women's singles championship at the 2021 BNP Paribas Open defeating Belarusian tennis player **Victoria Azarenka**. This is Badosa's first-ever top tier title.

- Paula Badosa is the first Spaniard to win an Indian Wells Title.
- With this win, Paula Badosa (World No.26) has risen to No 13 in the Women's Tennis Association (WTA) Rankings.

Elise Mertens and Su Wei Hsieh won the Women's Doubles title:

Elise Mertens of Belgium and Su Wei Hsieh of Taiwan won the 2021 Women's doubles title at the 2021 BNP Paribas Open against Veronika Kudermetova of Russia and Elena Rybakina of Kazakhstan.

- This marks the 2nd WTA 1000 title of the duo as a team, following the duo's 2021 Wimbledon title in women's doubles.
- Elise Mertens and Su Wei Hsieh are now qualified for the year end WTA Finals.

John Peers and Filip Polasek won the Men's Doubles title:

John Peers of Australia and Filip Polasek of Slovakia won the Men's Doubles title at the 2021 BNP Paribas Open against Aslan Karatsev and Andrey Rublev of Russia.

- This marks the 4th ATP Masters 1000 title of **John Peers**, he won his first ATP Masters 1000 title in Canada 2018.
- This also marks his 25th career title.



Winners of 2021 BNP Paribas Open:

Category	Winners	Runners
Men's singles	Cameron Norrie(UK)	Nikoloz Basilashvili (Georgia)
Women's singles	Paula Badosa (Spain)	Victoria Azarenka (Belarus)
Men's doubles	John Peers (Australia) Filip Polásek (Slovakia)	Aslan Karatsev (Russia) Andrey Rublev (Russia)
Women's doubles	Hsieh Suwei (Chinese Taipei) Elise Mertens (Belgium)	Veronika Kudermetova (Russia) Elena Rybakina (Kazakhstan)

Alexander Zverev of Germany wins Vienna Open 2021

Alexander "Sascha" Zverev (**Alexander Zverev**), a German professional tennis player, won the fifth ATP title of the season(2021) and 18th overall at the **Vienna Open 2021** or **Erste Bank Open 2021** defeating Frances Tiafoe of United States of America(USA). At present, Alexander Zverev is ranked 3rd in the ATP world Ranking.



- Vienna Open 2021 (currently sponsored by Erste Bank and called the Erste Bank Open 2021) was held at Vienna, Austria from 25th to 31st October 2021.

• The Vienna Open is played each year in late October, and is regularly frequented by the world's Top 10 players.

Novak Djokovic wins 37th Masters Title at Paris 2021
On 7th October 2021, Novak Djokovic (Serbia) defeated Daniil Medvedev (Russia) in the Men's Singles finals of 2021 Paris Masters, at Paris, France. This is his 6th Paris Masters Title & a record 37th Masters overall.

- In the finals, Djokovic, with an impressive 4-6, 6-3, 6-3 defeating Daniil Medvedev.
- With this win, Djokovic will remain at the ATP World Number 1 rank, for the record 7th consecutive year.

BOXING

Akash Kumar won Bronze at 21st AIBA World Boxing Championships 2021 in Belgrade, Serbia

The 21st AIBA Men's World Boxing Championship 2021 was held in Belgrade, Serbia from October 24 to November 6, 2021 in 13 men's weight categories. India's 21-year old Akash Kumar from Bhiwani, Haryana grabbed the bronze medal in the category of **54kg (Bantamweight)**.

- With this win he became the 7th Indian male boxer who won a medal at the World Boxing Championships and also received \$25,000 as prize money and a belt for his accomplishment.
- He suffered a 0-5 loss against Kazakhstan's Makhmud Sabyrkhan.

Key Points: i. The 2021 AIBA men's World Boxing Championships saw the participation of 650 boxers from 88 countries. ii. The gold medalists of each category presented with \$1,00,000 while silver and bronze medalists will be awarded \$50,000 and \$25,000 respectively.

iii. **Boxers from Cuba** received the trophy for Best team and also clinched the maximum gold medals (3).

Most Active Volcano in the World - Maunaloa (Hawaii-U.S.A.)

NATIONAL APPOINTMENTS

■ Virat Kohli

Fire-Boltt, India's leading smart wearable brand, has appointed Indian cricketer **Virat Kohli** as its brand ambassador. As the brand ambassador he will take part in the various marketing, advertisement and endorsement campaigns of the brand.

• The products of Fire-Boltt range from smartwatches, Bluetooth earphones, Bluetooth headphones, true wireless earbuds, Bluetooth speakers, sound bars and lifestyle shoes.



■ Ashok Kumar Gupta

The chairperson of the Competition Commission of India (CCI), **Ashok Kumar Gupta** was given additional charge as the chairperson of the National Financial Reporting Authority (NFRA) He will succeed **Rangachari Sridharan**, who served as the chairperson for 3 years. **Highlights** i. Ashok Kumar Gupta will serve the office only for 3 months as an additional charge or till the appointment of a regular officer or till further orders. ii. The decision was approved by the Minister of Corporate Affairs (MCA) Nirmala Sitharaman.



■ Ranveer Singh

Crypto platform **Coin SwitchKuber** has roped in Bollywood actor **Ranveer Singh** as its first-ever brand ambassador.

• With this collaboration, Ranveer Singh will be featured in three ad films for Coin Switch Kuber's ongoing 'KuchToh Badlega'.

• The objective is to connect with millennials and Gen-Z users by featuring Ranveer through its 'Kuch Toh Badlega' campaign.



■ Navrang Saini

On October 13, 2021, the Central Government gave Navrang Saini, Whole Time Member, Insolvency and Bankruptcy Board of India (IBBI), an additional charge as the Chairperson of IBBI.

• He has been appointed for a period of **three months** or till the joining of a new incumbent to the post or until further orders, whichever is earlier

• He will succeed **S. Sahoo** who retired on September 30, 2021 after a five-year tenure on.



■ PK Purwar

The Appointments Committee of the Cabinet has extended the additional charges of Pravin Kumar Purwar (PK Purwar) as the Chairman and Managing Director of the Mahanagar Telephone Nigam Limited (MTNL) for a period of 1 year with effect from



15th October 2021 to 14th October 2022 or until further orders.

• In April 2020, PK Purwar, CMD of Bharat Sanchar Nigam Limited (BSNL) took an additional charge as the CMD of MTNL.

About PK Purwar: i. PK Purwar is an Indian Post & Telecommunications (P&T) Accounts & Finance Service officer of the 1990 batch. ii. He has held various top positions in the Department of Telecommunications and BSNL. iii. He has also served in various capacities at MTNL for more than 5 years.

■ Amish Mehta

Amish Mehta became the **Managing Director and Chief Executive Officer** of **CRISIL Ltd**, an S&P Global Company. He succeeded Ashu Suyash.



• Amish Mehta joined CRISIL in October 2014 as President and Chief Financial Officer.

• Amish Mehta was appointed as President and Chief Operating Officer (COO) in July 2017, responsible for Global Analytical Center, India Research and SME, Global Innovation and Excellence (GIX) Hub and Corporate Strategy.

■ Pradeep Kumar Panja

The Reserve Bank of India (RBI) approved the appointment of **Pradeep Kumar Panja** as the part-time non-executive Chairman of the Karnataka Bank Limited for a period of **3 years**. The appointment will come into effect from **14th November 2021**. He has been serving as a board member of Karnataka Bank since 19th August 2020.



• He will succeed **P Jayarama Bhat**, whose tenure as Part Time (Non-Executive) Chairman of Karnataka Bank ends on 13th November 2021.

• RBI has approved the appointment under Section 10B(1A)(i) of the Banking Regulation Act, 1949.

About Pradeep Kumar Panja: i. Pradeep Kumar Panja, a career banker, hails from the Panja Village, Dakshina Kannada, Karnataka. ii. Pradeep Kumar Panja is the former Managing Director (Corporate Banking) of the State Bank of India (SBI). iii. He has also served as the MD of the State Bank of Travancore.

iv. At present, he is a member of the Banks Board Bureau (BBB) and serves as a director on the board of 7 companies, engaged in the business of asset reconstruction, cement, real estate, Non-Banking Financial Company (NBFC), Alliance for Financial Inclusion (AFI), etc. v. The 7 companies include 3 listed companies including the Karnataka Bank.

• He will succeed **P Jayarama Bhat**, whose tenure as Part Time (Non-Executive) Chairman of Karnataka Bank ends on 13th November 2021.

■ Amit Saxena

Amit Saxena, Global Deputy Chief Technology Officer (CTO) of State Bank of India (SBI), has been

ap-pointed as the new CTO of the Reserve Bank Innovation Hub (RBIH).

- Based in Bengaluru, as CTO of RBIH, Amit Saxena will build an innovation ecosystem for India's banking and financial services industry.

- Previously he has worked with companies like Syntel, HCL technologies, TechMahindra, and Quark.



■ V R Chaudhari

The Air Marshal, Vivek Ram (VR) Chaudhari has been appointed as the Chief of the Indian Air Force (IAF). He will succeed the current Chief of Air Staff Air Chief Marshal Rakesh Kumar Singh Bhadauria (RKS Bhadauria), who will retire on September 30, 2021.



About Vivek Ram (VR) Chaudhari i. Currently, he is serving as the Vice Chief of Air Staff after the retirement of Air Marshal HS Arora. He has also served as Chief of the Western Air Command (WAC).

- The WAC is the largest air command of the IAF responsible for parts of both the borders with Pakistan and China. Now protecting Ladakh as well.

ii. He is an expert in major MiG-29 fighter aircraft and has experience of flying for more than 3800 hours on fighter and trainer aircraft, including missions flown during Operation Meghdoot, the Air Force's support to capture the Siachen glacier in the 1980s, and Operation Safed Sagar (the support provided by the IAF during the Kargil conflict in 1999).

- He has served in several positions like Deputy Commandant, Air Force Academy, Assistant Chief of Air Staff Operations (Air Defence) and Assistant Chief of Air Staff (Personnel Officers).

iv. Awards: V R Chaudhari is a recipient of the Param Vishisht Seva Medal, Ati Vishisht Seva Medal, and the Vayu Sena Medals.

■ Ashok Bhushan

The Appointments Committee of the Cabinet (ACC) has approved the proposal to appoint Justice Ashok Bhushan, former Judge of the Supreme Court of India, as the Chairperson of National Company Law Appellate Tribunal (NCLAT) for a period of 4 years from the date of assumption of charge of the post or till he attains the age of 70 years or until further order. **Background:** i. Justice SJ Mukhopadhyaya the first chairperson of NCLAT had retired on 14th March 2020 following which the NCLAT has been functioning with acting chairpersons. ii. Prior to the appointment of Justice Ashok Bhushan, Justice Bansi Lal Bhat served as the Acting Chairperson of NCLAT and Justice Ashok Iqbal Singh Cheema (A.I.S. Cheema) served as the Officiating Chairperson of NCLAT.



About Justice Ashok Bhushan: i. Justice Ashok Bhushan hails from the Jaunpur district of Uttar Pradesh.

ii. He has served as the Judge in Allahabad High court and also served as Judge, Acting Chief Justice, and Chief Justice of the High Court of Kerala. iii. He was later elevated as Judge of the Supreme Court of India in May 2016 and served till July 2021.

■ Ramalingam Sudhakar

The government has also approved the appointment of Justice Ramalingam Sudhakar, former chief justice (CJ) of Manipur High Court (HC) as the President of the National Company Law Tribunal (NCLT). **Background:** Following the retirement of Justice Mahesh Mittal Kumar as President of NCLT on 5th January 2020, BSV Prakash Kumar was appointed as the Acting President of NCLT, followed by 6 acting presidents.



About Justice Ramalingam Sudhakar: i. Justice Ramalingam Sudhakar hails from Tamil Nadu. ii. He has served as the Acting Chief Justice of Jammu and Kashmir High Court and Judge of Jammu and Kashmir High Court and Madras High Court. iii. He was Elevated as Chief Justice of Manipur High Court in May 2018 and retired in February 2021.

■ Imtiaz Ali

Director-producer Imtiaz Ali, well known for films like Jab We Met; Love Aaj Kal, Rockstar, Tamasha, has been appointed as the ambassador of the Russian Film Festival in India. As a part of the festival, 10 Russian Films are premiered on Disney+ Hotstar from 16th October to 27th November 2021.



- This is the first-ever online Russian Film Festival in India.

- It is organised by ROSKINO, the only state institution in charge of promoting Russian cinema worldwide, Ministry of Culture of the Russian Federation, the Cinema Fund, the Moscow City Tourism Committee, Discover Moscow, Rossotrudnichestvo, and Kartina Entertainment.

■ Zubeen Garg

Bandhan bank has announced a renowned singer, actor and composer Zubeen Garg as the brand ambassador for the bank in Assam.



- It is the first time Bandhan Bank has associated with a brand ambassador since its inception (2015).

- Zubeen has released a song and music video titled 'Axom amaar mone prane, milicho akei shuror bandhane (Assam is in my mind and soul, and bound together by the bond of music)'.

■ Amitabh Bachchan

Amway India appoints Bollywood actor Amitabh Bachchan as their brand ambassador. As a part of the momentous association, he will endorse the



brand Amway and all the Nutrilite products by Amway.

- Through guided mentorship he will encourage women and youth empowerment.

■ **Mohammed Siraj**

Games24x7 fantasy cricket platform 'My11Circle' announced Indian Cricketer Mohammad Siraj as its new brand ambassador.



- Mohammed Siraj is a part of Indian National Cricket team, and also plays for the Royal Challengers Bangalore team in the IPL.

- **Other brand ambassadors of My11Circle** - Saurav Ganguly, Ajinkya Rahane, VVS Laxman etc.
- My11Circle recently launched its latest campaign called 'Game ke Deewane'.

The Indian cricketer, **Rishabh Pant** has been selected as the brand ambassador for **Hercules**, a bicycle brand owned by TI (Tube Investments) of India limited.

- He will promote the cycling culture amongst urban teenagers of the country.

■ **R. Hari Kumar**

The Defence Ministry appointed Vice Admiral **R Hari Kumar**, the Chief of Western Naval Command (WNC), as India's new Chief of Naval Staff (CNS), who will take over the position from the incumbent CNS **Admiral Karambir Singh** from November 30, 2021.



- Hari Kumar is presently serving as the Flag Officer Commanding-in-Chief of the WNC.

About R Hari Kumar: i.Hari Kumar was commissioned in the executive branch of Indian Navy in January 1983.

ii.Hari Kumar has commanded various aircraft carriers including- INS Viraat and guided-missile destroyer INS Ranvir, INS Nishank, Missile Corvette and INS Kora. iii.He was the 1st Vice Chief of Defence Staff of India. **Awards:** Param Vishist Seva Medal (PSVM), Ati Vishist Seva Medal (AVSM) and Vishist Seva Medal(VSM).

■ **Kapil Dev**

Novo Nordisk India has appointed renowned Indian cricketer **Kapil Dev** as the brand ambassador of the company to create awareness on better diabetes management and early insulin adoption.



- Novo Nordisk is a company that provides diabetes innovative solutions for diabetes care. It also focuses on educating people about management of diabetes.

■ **Satya Narayan Pradhan**

Appointments Committee of the Cabinet (ACC) has appointed Satya Narayan Pradhan (**SN Pradhan**) as the Director-General(DG) of Narcotics Control

Bureau (NCB) (full time) on a deputation till the date of his superannuation on **31st August 2024** or until further orders.

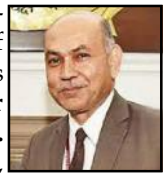


- SN Pradhan was holding the additional charge as the DG of NCB in addition to the responsibilities as the DG of NDRF.

About SN Pradhan: i.Satya Narayan Pradhan (SN Pradhan) is an IPS officer of Jharkhand cadre 1988-batch who is serving as the Director-General of National Disaster Response Force (NDRF) with additional charges as the DG of NCB. ii.He took the additional charge as the DG of NCB succeeding Rakesh Asthana who was appointed as Delhi Police Commissioner.

■ **PC Mody**

On 12th November, PC Mody, the former chairman of the Central Board of Direct Taxes (CBDT), was appointed as the new **Secretary General of Upper House (Rajya Sabha)** for a 1-year term. He will succeed **PPK Ramacharyulu**, who was appointed just weeks before on 1st September 2021.



- The Chairman of Rajya Sabha, M Venkaiah Naidu, who is the appointing authority made the appointment of PC Mody.

- PPK Ramacharyulu has now been appointed as an **Advisor in the Rajya Sabha Secretariat** for 1-year term.

- PC Mody is the 1st Indian Revenue Services (IRS) officer to hold the post of Secretary General of Rajya Sabha, which is normally held by a Senior IAS Officer.

■ **Prof. Bimal Patel**

The Vice-Chancellor of Rashtriya Raksha University and Member of National Security Advisory Board (NSA) of India, **Professor Bimal Patel** elected to the **International Law Commission (ILC)** for a five-year term starting from January 1, 2023 to 2027.



- He has secured 163 votes out of 192 members present and voting. He has topped in the **United Nations General Assembly (UNGA)** Asia-Pacific group.

- He was one of the 8 members selected by UNGA from the Asia-Pacific region.

About Bimal Patel: i.Bimal Patel has worked for 15 years at various global organisations including United Nations of Youth and the Organisation for the Prohibition of Chemical Weapons (OPCW) at the Hague, Netherlands. ii.He has also served as the Director at the Gujarat National Law University and member of the **21st Law Commission of India**.

■ **MC Marry Kom**

On 16th November 2021, The Union Tribal Affairs Minister **Arjun Munda** inaugurated **TRIFED** (Tribal

Cooperative Marketing Development Federation Ltd) **Aadi Mahotsav** at **Dilli Haat** in **New Delhi**, in the presence of Sukhram Munda, Grandson of Bhagwan Birsa Munda.



• On the occasion Olympic medalist and boxer Padma Vibhushan **MC Marry Kom** was declared as **brand ambassador** of the TRIFED Aadi Mahotsav.

■ **S K Mishra**

On 17th November 2021 The Central Government through the Department of Revenue under the Ministry of Finance extended the tenure of Director of Enforcement Directorate (ED) **S K Mishra** by **1-year**, till 18th November 2022 which was supposed to end on 18th November 2021.



• The order was passed after the government brought in **two ordinances** to ensure that the Directors of the Enforcement Directorate (ED) & the Central Bureau of Investigation (CBI) could have tenures of up to five years (2-years & can be extended by 3 more years).

• The extension of the term should **not exceed 5 years**.

■ **Sourav Ganguly**

The Board of Control for Cricket in India (BCCI) President and former cricketer **Saurav Ganguly** was appointed as the **Chairman** of the International Cricket Council (ICC) **Men's Cricket Committee**. He succeeded **Anil Kumble**,



a former Indian cricketer who stepped down after serving a maximum of three continuous, 3-year terms. **Other decision taken by the ICC Board:** i.The 'ICC Women's Committee' will be known as the 'ICC Women's Cricket Committee' and will assume all decision making responsibility for women's cricket reporting directly to the CEC (Chief Executives Committee) • **Johnny Grave**, Chief Executive Officer (CEO) of Cricket West Indies has been **appointed** to the ICC Women's Cricket Committee.

ii.The ICC Board also approved '**first-class status**' and '**list A classification**' to women's cricket to align with the men's game. iii.The Pakistan Cricket Board (PCB) Chief **Ramiz Raja** will be a part of the ICC Working Group appointed by the Board to **review the status of cricket in Afghanistan**.

• The group comprises **Imran Khwaja (Chairman)**, Ross McCollum, Lawson Naidoo and Ramiz Raja.

■ **PK Garg**

The Sports Authority of India (SAI) has appointed Arjuna Awardee Commodore **Pushendra Kumar Garg** (PK



Garg), as the new Chief Executive Officer (CEO) of SAI's Target Olympic Podium Scheme (TOPS). He will replace the incumbent CEO Commander Rajesh Rajagopalan and take over on **25th October 2021**.

• PK Garg has served as a High-Performance Director with SAI till June 2021.

About PK Garg: i.Commodore PK Garg joined the Indian Navy in 1984 and has handled several assignments during his 34-year career. ii.He is a former athlete who represented India in 5 Asian games between 1986 and 2002 in the Enterprise Class Sailing Event and he has also won 5 National championships. iii.He won the gold at the Enterprise Class Sailing World Championships in 1993 in Zimbabwe and won bronze in 1997 in Goa. iv.From 2014 to 2017, he served as the secretary of the Services Sports Control Board of the Indian Armed Forces. v.He has served as the Joint Secretary of the Yachting Association of India for four years.

Awards: • Arjuna Award(Sailing) in 1990.

• Major Dhyan Chand Khel Ratna Award 1993-1994.

■ **Deepika Padukone**

Adidas, a German sportswear major, has appointed Bollywood actress **Deepika Padukone** as its global brand ambassador. She will endorse Adidas women globally. The appointment was announced during the unveiling event of Adidas's first flagship store in India in Delhi.



• The other brand ambassadors of Adidas in India include Olympic medalists Mirabai Chanu and Lovlina Borgohain, Indian boxers Nikhat Zareen and Simranjeet Kaur; sprinter Hima Das and squash player Dipika Pallikal.

About Deepika Padukone: i.Deepika Padukone, the daughter of former Indian badminton player, Prakash Padukone - the first Indian to win the All England Open Badminton Championships.

■ **KL Rahul**

Realme, a Chinese smartphone brand, has appointed Indian Cricketer KL Rahul as its brand ambassador for its smartphone category.



• The association of realme with KL Rahul will reinstate the brand ideology of being youth-oriented.

About KL Rahul: i.K Lokesh Rahul(KL Rahul) hails from Bangalore, Karnataka. ii.He is an Indian International cricketer who represents Karnataka in domestic cricket. iii.He is the captain of the Punjab Kings in the Indian Premier League (IPL) 2021. iv.In the Indian team, he is a right-handed batsman and a wicket-keeper.

INTERNATIONAL APPOINTMENTS

□ Morinari Watanabe

Morinari Watanabe was re-elected as the President of International Gymnastics Federation or **Fédération Internationale de Gymnastique** (FIG) for a period of three years.



Highlights : i.Morinari Watanabe defeated Azerbaijan's contender **Farid Gayibov**, in the FIG President election that was held during a conference in Turkey. ii.Earlier, He was elected as the President of FIG in 2016 for a 4-year term. iii.The next election for the President of FIG will be held in 2024, coinciding with the Summer Olympics to be held in Paris, France.

□ Fumio Kishida

Fumio Kishida leader of the Liberal Democratic Party (LDP) has been re-elected as the Prime Minister (PM) of Japan following the victory of the LDP in the 2021 Parliament election. The LDP has secured 261 seats in the 465 members lower house exceeding the parliamentary majority of 233 seats.



• Fumio Kishida will succeed Yoshihide Suga who resigned as PM of Japan in September 2021.

About Fumio Kishida: i.Fumio Kishida has previously served as the Foreign Minister of Japan from 2012 to 2017. ii.He has been serving as the president of LDP since September 2021.

□ Daniel Brühl

Spanish-German Actor **Daniel Brühl** has been named the **Goodwill Ambassador** for the United Nations (UN) World Food Programme (WFP). He has joined the WFP's mission to reach a world with Zero Hunger. **Roles of Goodwill ambassador:** i.He will support raising awareness for the millions of hungry people and engage his supporters in advocacy for a Zero Hunger world. ii.As the goodwill ambassador, he will inform about the main drivers of hunger and showcase the efforts of UN WFP to tackle both immediate needs and root causes of hunger. **About Daniel Brühl:** i.Daniel Brühl, born in Barcelona, Spain, has worked in both European and American productions in various languages like English, Spanish, German, French, Polish, and Chinese.



ii.He has starred in numerous movies such as 'Rush', 'The Alienist', 'Good Bye Lenin!', 'Colonia'. iii.He has starred as 'Helmut Zemo' in Marvel's Captain America: Civil War and The Falcon and The Winter Soldier.

□ Daniel Ortega

José Daniel Ortega Saavedra, won his fourth consecutive presidential term in Nicaragua elections. According to the Supreme Electoral Council of Nicaragua,

Daniel Ortega won the election with 75% of the total votes polled.

• This will be his fourth consecutive five-year term, and overall this is his 5th term as President.

• This election is widely regarded as rigged, as the opposition political leaders were either imprisoned before the election or termed Terrorist & exiled from the country.

About José Daniel Ortega Saavedra i.**Daniel Ortega**, born on November 11, 1945, La Libertad, Nicaragua. ii.He is a Nicaraguan guerrilla leader, member of the Sandinista junta that took power in 1979, and the elected president of Nicaragua.



□ Shombi Sharp

The United Nations (UN) Secretary General, **Antonio Guterres** appointed **Shombi Sharp** of the United States (US), a sustainable development expert, as the **UN Resident Coordinator in India**.



He will lead the UN team in India, and work towards India's Covid-19 response plans to recover better for the Sustainable Development Goals.

• Prior to this he served as the United Nations Resident Coordinator in Armenia.

About Shombi Sharp: i.He began his career working in the non-profit organization **CARE International** foundation in Zimbabwe. He is a postgraduate in HIV/AIDS management from the National Medical University of South Africa and Stellenbosch University in South Africa. ii.Shombi Sharp has the experience of more than 25 years in sustainable development and growth projects.

□ Sandra Mason

The Governor-General of Barbados, **Dame Sandra Prunella Mason**, has been elected as the first-ever **President of Barbados**, a Caribbean island. She will replace **Britain's Queen Elizabeth II** as the new head of Barbados.



• She will swear in as the President of Barbados on **30th November 2021**, which marks the 55th anniversary of Barbados's independence from Britain.

• Barbados will remove the Queen as its Head of state and gain the status of a republic.

About Sandra Prunella Mason:

i.Sandra Mason has been serving as the Governor-General of Barbados since 2018.

ii.She was the first woman to be appointed Appeals Judge on the Barbados Court of Appeals.

iii.She served as the Queen's Counsel to the Inner Bar of Barbados.

iv.She has served as the Chairman (1997-1999), Vice Chairman (1993 to 1995) and Pioneer of the United Nations (UN) Committee on the Rights of the Child between 1991 and 1999.

Awards & Honours

★ Jeel Albena Aid Organization from Yemen won 2021 UNHCR Nansen Refugee Award

Jeel Albena Association for Humanitarian Development



(JAAHD), a Yemeni humanitarian organization, has been declared the winner of the **2021 UNHCR Nansen Refugee Award**. JAAHD is a humanitarian organisation that provides emergency services to internally displaced people in northern Yemen.

- The winner of the award was announced by **Filippo Grandi**, Commissioner of the United Nations High Commissioner for Refugees (UNHCR) and **Ameen Jubran**, Founder of Jeel Albena, received the award on behalf of Jeel Albena.

About Jeel Albena: i. JAAHD was founded by Ameen Jubran in 2017 ii. Jeel Albena operates in Hudaydah, Hajjah, Al Mahwit and Raymah and the organisation has provided shelter and hope to thousands of internally displaced people during Yemen's six-year conflict.

2021 UNHCR Nansen Refugee Award Regional Winners:

Africa: i. Roukiatou Maiga, President of Women's Association DjamWeli, Burkina Faso. ii. Diambendi Madiega, farmer and practitioner of traditional medicine in Kaya, Burkina Faso. **Asia:** Dr Saleema Rehman, obstetrician and gynaecologist, is an Afghan refugee in Pakistan. **Americas:** Santiago Ávila, Director General of Jóvenes contra la violencia, Honduras. **Europe:** Nikola Kovačević, Human rights lawyer, Serbia.

★ Lasker Foundation announced the Winners of 2021 Lasker Awards

The Lasker Foundation announced the winners of the 2021 Lasker Awards,



America's top biomedical research prize. Lasker Foundation was established in 1942 by Albert and Mary Lasker, the Foundation is committed to inspiring robust and sustained support for biomedical research. The Lasker Awards 2021 was presented under 3 categories.

- 2021 Albert Lasker Basic Medical Research Award
 - 2021 Lasker-DeBakey Clinical Medical Research Award
 - 2021 Lasker-Koshland Special Achievement Award in Medical Science
- i. **The 2021 Albert Lasker Basic Medical Research Award** was presented for the discovery of light-sensitive microbial proteins that can activate or silence individual brain cells and for their use in developing optogenetics.

Winners:

- Dieter Oesterhelt, Emeritus, Max Planck Institute of Biochemistry, Martinsried.
 - Peter Hegemann, Humboldt University of Berlin.
 - Karl Deisseroth, Stanford University
- ii. **The 2021 Lasker-DeBakey Clinical Medical Research Award** was presented for the discovery of new therapeutic technology based on the modification of messenger RNA. **Winners:**
- Katalin Karikó, BioNTech
 - Drew Weissman, University of Pennsylvania.

iii. **The 2021 Lasker-Koshland Special Achievement Award in Medical Science** was presented to David Baltimore, California Institute of Technology.

- David Baltimore, one of the premier biomedical scientists renowned for his discoveries in virology, immunology, and cancer.

★ India sweeps 2021 FIH Hockey Star Awards

For the first time ever, India swept the eight 2021 International Hockey



Federation's (FIH) annual **Hockey Star Awards** with drag-flickers **Harmanpreet Singh** and **Gurjit Kaur** claiming the **Player of the Year** honours in men and women.

- However, world no. 1, Tokyo Olympics champions expressed disappointment over the voting system and the outcome of FIH Hockey Star Awards after none of their players won any award.

The awards Award

Category	Men & Women
Player of the Year Award	Harmanpreet Singh Gurjit Kaur
Goalkeeper of the Year Award	PR Sreejesh Savita Punia
Rising Star of the Year Award	Vivek Sagar Prasad Sharmila Devi
The Best Coach Award	Graham Reid Sjoerd Marijne

- i. **Harmanpreet Singh and Gurjit Kaur** were the India's top scorers in Tokyo with 6 and 4 respectively.
- ii. For Belgium men, **Alexander Hendrickx** and **Arthur van Doren** were

voted the second and third best players with Vincent Vanaschnamed the second best goalkeeper and Shane McLeod the second best coach.

iii. In 2019, Indian men's team skipper Manpreet Singh won the Player of the Year honour and Prasad and Lalremsiami (women) took home the Rising Star of the Year awards.

iv. There were no awards in 2020 due to Covid-19.

★ USIBC presented 2021 Global Leadership Humanitarian Awards

The United States (US)-India Business Council (USIBC) has presented the



2021 Global Leadership Humanitarian Awards to Julie Sweet, CEO and Chair of Accenture; Arvind Krishna, Chairman and CEO of IBM; and Brad Smith, President and Vice-Chair of Microsoft.

- The award recognises their contribution in forming a Global Task Force on Pandemic Response (GTF) to assist India to combat the 2nd wave of the COVID-19 pandemic.
- They had coordinated a group of more than 40 CEOs to assemble the corporate resources to support the relief efforts in India.

Shiv Nadar, Mallika Srinivasan honoured with USIBC 2021 Global Leadership Award: Shiv Nadar, founder and chairman emeritus, HCL Technologies and Mallika Srinivasan Chairman & Managing Director of Tractors and Farm Equipment Limited (TAFE) has been named the recipient of the USIBC 2021 Global Leadership Award.

★ Vice President Naidu presents Lal Bahadur Shastri National Award for Excellence to AIIMS chief Dr Randeep Guleria

The Vice President M Venkaiah Naidu presented the 22nd Lal

Bahadur Shastri National Award for Excellence to



Director of All India Institute of Medical Sciences (AIIMS) Dr Randeep Guleria. The Vice President also paid tribute to the former Prime Minister, Lal Bahadur Shastri at Upa-Rashtrapati Nivas, Delhi. Highlights i. 22nd Lal Bahadur Shastri National Award for Excellence was presented to honour the exemplary standards of morality in public life. ii. Dr Guleria got the award for creating awareness about the pandemic and devotion to duty, nurturing the Department of Pulmonary Medicine and Sleep Disorders in AIIMS.

★ James Sangma of Meghalaya won 2021 PETA India Award for 'Vegan Leather' Initiative

The Forest & Environment Minister of Meghalaya, James Sangsang Kongkal Sangma received the Progressive Business Concept Award of PETA (People for the Ethical Treatment of Animals) India 2021 for his Vegan Leather initiative. He started an initiative to make 'Vegan Leather' from Pineapples in the northeastern states of India.



Key points i. The state administration is planning to build a museum to spread awareness about climate change and protection of vulnerable animals. It will be called the Climate Change Museum. ii. According to PETA, it estimates that animal agriculture – which includes the murder of animals for clothing is responsible for approximately a fifth of all human-induced greenhouse gas emissions (GHG). In the 2020-21 fiscal year, India exported USD 3.68 billion in footwear, leather, and leather products. iii. Meghalaya

contributed to about 8% of total pineapples produced in India.

What's Vegan Leather?

Vegan leather is a material that mimics leather, but is created from artificial or plant products instead of animal skins. It is most often made from two different plastic polymers; polyurethane (PU) and polyvinyl chloride (PVC) – they are commonly used due to their wrinkled texture which helps to give the effect of real leather.

★ WHO's DG bestows "WHO Director-General's Award" Posthumously on Henrietta Lacks in Geneva

The Director General (DG) of World Health Organization (WHO), Dr Tedros Ad-



hanom Ghebreyesus honoured the late, Henrietta Lacks with a 'WHO Director-General's award', for recognizing her world-changing legacy, who died of cervical cancer, 70 years ago, on 4 October, 1951.

Key points i. In honouring Henrietta Lacks, WHO acknowledges the importance of reckoning with past scientific injustices, and advancing racial equity in health and science. ii. WHO gave recognition to Henrietta Lacks' contribution by inviting her family members at the WHO office in Geneva, where Lawrence Lacks, son of Henrietta Lacks, was given recognition on behalf of his mother.

About HeLa cells i. The researchers named the tissues of Henrietta Lacks as "HeLa cells", which became a popular word in the medical world. ii. Her cells became the first "immortal" cell line, and have allowed for incalculable scientific breakthroughs such as the human papillomavirus (HPV) vaccine. iii. These cancer cells taken from her body became a research substance for scientists globally, and it was after research on

those sample cells that the medical world developed vaccines for dangerous diseases such as polio, cancer, drugs for HIV and COVID-19 research.

★ 8 writers named for Sahitya Akademi Fellowship

The general council of National Academy of Letters aka Sahitya Akademi was met under the chairmanship of its president Dr Chandrashekhar Kambar where the highest honour, the Sahitya Akademi Fellowship was announced for 8 writers. The eminent writers selected for for the same areas follows: i. Ruskin Bond- He has written over 300 short stories, essays and novels and more than 30 books for children besides several other works. He is the recipient of Sahitya Akademi Award, Sahitya Akademi's Bal Sahitya Puraskar, Padma Shri and Padma Bhushan among other prestigious awards. ii. Vinod Kumar Shukla (Hindi)- With 20 published books including poetry collections, novels, and short stories to his credit, he is a member of the General Council of Sahitya Akademi. He is also the recipient of Sahitya Akademi Award, Shikhar Samman of the Madhya Pradesh Government, among others. iii. Sirshendu Mukhopadhyay (Bengali)- He is a novelist and short story writer. He is also a recipient of Sahitya Akademi Award, among others. iv. Mundanat Leelavathy (Malayalam)- She is an eminent writer, literary critic, and educationist with more than 60 published books to her credit. She has won many prestigious awards and honours like the Padma Shri, Sahitya Akademi Award. v. Dr. Bhalchandra Nemade (Marathi)- He has around 15 published books which have won him honours as the Padma Shri, Sahitya Akademi Award, Jnanpith Award, etc. vi. Dr Tejwant Singh



Gill (Punjabi)- He an eminent writer and scholar who has written 25 books and has translated works of Punjabi poetry, drama and fiction into English and Garcia Marquez's "One Hundred Years of Solitude" into Punjabi. vii. Swami Rambhadracharya (Sanskrit)- A spiritual leader and Sanskrit scholar, Swami Rambhadracharya is the recipient of a number of awards including five gold medals at the All India Sanskrit Conference, Sahitya Akademi Award etc. viii. Indira Partha-sarthy (Tamil)- A writer and scholar, he has more than 40 published books to his credit including plays, novels, collection of short stories and anthologies of novellas. He is also a recipient of the Sahitya Akademi Award, Padma Shri, etc.

★ Bangladesh PM Sheikh Hasina bags SDG Progress Award

Bangladesh Prime Minister Sheikh Hasina has been conferred with 'SDG Progress Award', for Bangladesh's steady progress in achieving the sustainable development goals (SDGs), by the UN sponsored Sustainable Development Solutions Network (SDSN) at the 9th Annual International Conference on Sustainable Development held in New York in September 2021. Sustainable Development Goals To end poverty, protect the planet and ensure peace and prosperity for all. About UN SDSN Launched in 2012 President - Jeffrey Sachs Headquarters: New York, United States

Objective: To mobilize global scientific and technological expertise to promote practical problem solving for sustainable development and implement the Sustainable Development Goals (SDGs).

★ NHPC's 510 MW Teesta-V Power Station, Sikkim won 2021 IHA Blue Planet Prize

The 2021 IHA Blue Planet Prize



for excellence in sustainable hydropower development has been awarded to 510 MW Teesta-V Power Station, Sikkim, owned and being operated by NHPC Limited.

- The award was presented by the International Hydropower Association (IHA), a non-profit membership association operating in 120 countries, based in London, United Kingdom(UK).

- The award was announced during the World Hydropower Congress, 2021 held from 7th to 24th September 2021 over a virtual platform.

★ Union Mansukh Mandaviya virtually presented ICC Annual Awards 2020

On September 24, 2021, Union Minister Mansukh Laxmanbhai Mandaviya, Ministry of Chemicals and Fertilizers (MoC&F) virtually presented the ICC (Indian Chemical Council) Annual Awards for the year 2020.

- He also released the latest edition of the Members Directory that contains detailed information of all the members of the council.

★ India's Vidyut Mohan wins Inaugural '2021 Earthshot Prize' under 'Clean Our Air' Category



An Indian Social Enterprise 'Takachar', under the leadership of Vidyut Mohan was named as the winner of inaugural '2021 Earthshot Prize' that was created by the United Kingdom's Prince William to reward people fighting to save planet earth. Takachar won the 'Earthshot Prize', also known as 'Eco

Oscars', under the "Clean Our Air" category for its invention to recycle agricultural waste.

• The first-ever Earthshot Prize or 2021 Earthshot Prize awards ceremony took place at the iconic Alexandra Palace in London.

i. In the finals, Takachar invention went head to head with a Solar-powered ironing cart project developed by 14-year old Vinisha Uma-shankar from Tamil Nadu.

Takachar Invention - A Cheap, small-scale, portable technology that attaches to tractors and converts crop residues to bio-products like fuel & fertilizers.

• Thereby eliminates the need for burning crop waste, and reduces air pollution.

★ Union Education and Skill Development Minister Dharmendra Pradhan presents Kaushalacharya Awards 2021

Union Education Minister and Skill Development Minister, Dharmendra Pradhan presented the Kaushalacharya Awards for 2021 virtually on the occasion of Vishwakarma Jayanti (17th September). The Award was given to 41 skill trainers for their excellent contribution to the skill ecosystem. Highlights i. The 41 trainers are belonged to various initiatives and training programmes of Skill India – Directorate General of Training (DGT), Apprenticeship, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS) and Entrepreneurship. Awards for vocational training under Industrial Training Institute (ITI) were also presented. ii. Five candidates also got the award under the apprenticeship category while two candidates got award under the trainers category from DGT for non-engineer category.



★ GeM bags CIPS Award 2021

Government e Marketplace (GeM) wins CIPS Excellence in Procurement Awards 2021 (CIPS Awards) in the "Best Use of Digital Technology" category. The award was given by The Chartered Institute of Procurement & Supply (CIPS), London.



• The award was received by High Commission of India First Secretary (Economic) Rohit Vadhvana on behalf of GeM in a programme held in London on September 22.

• GeM was also shortlisted as a finalist in two additional categories, i.e., 'Public Procurement Project of the Year' and 'Best Initiative to Build a Diverse Supply Base'.

★ Oxford Dictionary's Word of the Year 2021 – 'Vax'

'Vax' has been chosen as the Word of the Year for 2021 by the Oxford English Dictionary (OED). In 2021, Vax which inturn refers to 'Vaccine' or 'Vaccination' repeatedly appeared in the news, and other written media more than any other word.



- The appearance of words related to Vax such as 'vaccinate' have increased 34 times and 'vaccination' have increased 18 times.
- The usage of the word Vaccine has been doubled due to Covid-19 pandemic from september 2020 to september 2021.
- Vax or Vaccine is derived from the Latin word 'vacca', meaning cow and defined as Vaccination. Notably, 'Lockdown' was selected as the Collins Word of the Year for 2020. In 2020, instead of choosing one word, Oxford Dictionary decided to name a series of words as 'Word of the Year for 2020', which includes - Covid-19, Lockdown, Bushfires, Black

Lives Matter, WFH [Working From Home], Key workers and Furlough.

★ Astronaut Wang Yaping became 1st Chinese woman to walk in Space



Astronaut Wang Yaping has become the first Chinese woman to walk in space following the completion of her 6-hour stint outside the Tiangong space station, as a part of its on-going construction.

- Tiangong (means heavenly palace), the latest achievement of China's efforts to become a major space power.
- This marks the first extravehicular activity of the Shenzhou-13 crew, and it is also the first in China's space history involving the participation of a woman astronaut

The Man Booker Prize 2021

South African author Damon Galgut has won the prestigious Man Booker Prize 2021 for fiction for his novel



'The Promise'. It was his ninth book that states the decline of one dutch family in South Africa over four decades from the apartheid era to the present day. It is a tale of a troubled Afrikaner family and its broken promise to a Black employee.

- With this recognition, Damon Galgut won 50,000 pounds (\$69,000) as an award amount.
- Booker prize is the world's most prestigious literary honours which is also called Oscars of world literature.

Key Highlights: i. He has previously been nominated twice; first in 2003 for 'The Good Doctor' and in 2010 for 'In a Strange Room', but lost both times. ii. He is the **third South African** novelist to win the Booker Prize, after Nadine Gordimer in 1974 and J.M. Coetzee, who won twice, in 1983 and 1999. iii. The chair of the judges (Booker Prize) was **Maya Jasanoff**.

National Sports Awards 2021

The Ministry of Youth Affairs & Sports announced the recipients of the **National Sports Awards 2021**. President of India, Ram Nath Kovind, will felicitate the awardees during the award ceremony which will be held at the Darbar Hall of Rashtrapati Bhavan on **13th November 2021**.

The recipients of the National Sports Awards 2021 were recommended by the Selection Committee of the National Sports Awards 2021.

National Sports Awards:

i. The National Sports Awards are annually presented to recognise and reward excellence in sports.

ii. The National Sports Awards 2021 includes

- Major Dhyan Chand Khel Ratna Award
- Arjuna Award
- Dronacharya Award,
- Dhyan Chand Award for Lifetime achievement
- Rashtriya Khel Protsahan Puruskar
- Maulana Abul Kalam Azad (MAKA) Trophy

Selection Committee of the National Sports Awards 2021:

The Selection Committee of the National Sports Awards 2021 was chaired by former Supreme Court Judge Justice **Mukundakum Sharma**.

Members:

- Devendra Jhajharia, Three-time Paralympic medal-winning javelin thrower
- Venkatesh Prasad, Former Cricketer
- Venkatesh Prasad, Former World Champion (Boxing)
- Baldev Singh, Hockey coach
- Sandip Pradhan, Director General of Sports Authority
- Vijay Lokapally, senior journalists
- Vikrant Gupta, senior journalists

Major Dhyan Chand Khel Ratna Award:

Major Dhyan Chand Khel Ratna Award formerly known as the Rajiv Gandhi Khel Ratna Award is the highest sporting honour of India. The award is presented to recognise the spectacular and outstanding performance by a sportsperson over a period of 4 years.

- The Khel Ratna Awards was instituted in 1991-1992.
- The award carries a cash prize of Rs 25 Lakhs

Winners of Major Dhyan Chand Khel Ratna Award 2021:

Number of awardees: 12

Number of para-sports personalities: 5

Name of the Sportsperson	Discipline
Neeraj Chopra	Athletics
Ravi Kumar Dahiya	Wrestling
Lovlina Borgohain	Boxing
Sreejesh P.R	Hockey
Avani Lekhara	Para Shooting
Sumit Antil	Para Athletics



Name of the Sportsperson	Discipline
Pramod Bhagat	Para-Badminton
Krishna Nagar	Para-Badminton
Manish Narwal	Para Shooting
Mithali Raj	Cricket
Sunil Chhetri	Football
Manpreet Singh	Hockey

Highlights:

Sunil Chhetri, captain of both India national football team and Bengaluru FC has become **India's first football player** to be named as the recipient of the Khel Ratna Award.

Arjuna Awards for outstanding performance in Sports and Games:

Arjuna Award for outstanding performance in Sports and Games recognise the outstanding achievement of an individual in National Sports.

- The Arjuna Award was instituted in 1961, named after Arjuna, a character from the Sanskrit epic Mahabharata.
- The award carries a cash prize of Rs 15 lakh, a bronze statue of Arjuna and a scroll.

Winners of Arjuna Awards 2021:

Number of awardees: 35

Number of para-sports personalities: 8

Name of the Sportsperson	Discipline
Arpinder Singh	Athletics
Simranjit Kaur	Boxing
Shikhar Dhawan	Cricket
Bhavani Devi Chadalavada	Fencing
Anandha Sundhararaman	
Monika	Hockey
Vandana Katariya	Hockey
Sandeep Narwal	Kabaddi
Himani Uttam Parab	Mallakhamb
Abhishek Verma	Shooting

Largest Lake (Artificial) in the World - Lake Mead (Boulder Dam)

Name of the Sportsperson	Discipline
Ankita Raina	Tennis
Deepak Punia	Wrestling
Dilpreet Singh	Hockey
Harman Preet Singh	Hockey
Rupinder Pal Singh	Hockey
Surender Kumar	Hockey
Amit Rohidas	Hockey
Birendra Lakra	Hockey
Sumit	Hockey
Nilakanta Sharma	Hockey
Hardik Singh	Hockey
Vivek Sagar Prasad	Hockey
Gurjant Singh	Hockey
Mandeep Singh	Hockey
Shamsher Singh	Hockey
Lalit Kumar Upadhyay	Hockey
Varun Kumar	Hockey
Simranjeet Singh	Hockey
Yogesh Kathuniya	Para Athletics
Nishad Kumar	Para Athletics
Praveen Kumar	Para Athletics
SuhashYathiraj	Para-Badminton
SinghrajAdhana	Para Shooting
Bhavina Patel	Para Table Tennis
Harvinder Singh	Para Archery
Sharad Kumar	Para Athletics

Dronacharya Award for outstanding coaches in Sports and Games:

Dronacharya Award for outstanding coaches in Sports and Games, instituted in 1985, is awarded to the coaches to recognise their outstanding and meritorious work on a consistent basis and enable sportspersons to excel in International events.

- The award is presented in 2 categories: **Life-Time Category** and **Regular Category**.
- The Dronacharya Award (Lifetime) carries a cash prize of Rs 15 lakh and the Dronacharya Award (Regular) carries a cash prize of Rs 10 lakh.

Winners of Dronacharya Award 2021:

Total number of awardees: 10

Life-time Category: 5

Regular Category: 5

Category	Name of the Coach	Discipline
Life-Time Category	T. P. Ouseph	Athletics
	Sarkar Talwar	Cricket
	Sarpal Singh	Hockey
	Ashan Kumar	Kabaddi

Category	Name of the Coach	Discipline
	Tapan Kumar	Swimming
	Panigrahi	
Regular Category	Radhakrishnan Nair P	Athletics
	Sandhya Gurung	Boxing
	PritamSiwach	Hockey
	Jai Prakash Nautiyal	Para Shooting
	Subramanian Raman	Table Tennis

Dhyan Chand Award for Lifetime Achievement in Sports and Games:

Dhyan Chand Award for Lifetime achievement honours the individuals who contribute to sports through their performance and continue their contribution by promoting the sports even after retirement.

- The award carries a cash prize of Rs 10 lakh.

Winners of Dhyan Chand Award for Lifetime achievement 2021:

Number of awardees: 5

Name	Discipline
Lekha K.C.	Boxing
AbhijeetKunte	Chess
Davinder Singh Garcha	Hockey
Vikas Kumar	Kabaddi
Sajjan Singh	Wrestling

Rashtriya Khel ProtsahanPuruskar:

Rashtriya Khel ProtsahanPuruskar is presented to the corporate entities including both private and public sector, sports control boards, NGOs including sports bodies at the State and National level, who have contributed towards the promotion and development of sports.

Winners of Rashtriya Khel ProtsahanPuruskar 2021: Rashtriya Khel ProtsahanPuruskar 2021:

Category	Recommended Entity
Identification and Nurturing of Budding and Young Talent	Manav Rachna Educational Institution
Encouragement to sportssports through Corporate Social Responsibility	Indian Oil Corporation Limited

Maulana Abul Kalam Azad (MAKA) Trophy:

Maulana Abul Kalam Azad (MAKA) Trophy is presented to the Overall top performing university in inter-university tournaments.

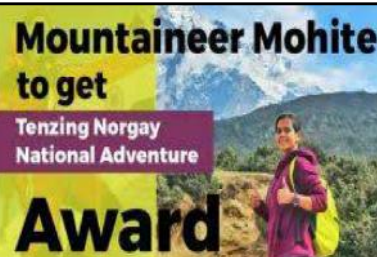
Winner of MAKA Trophy 2021:

Panjab University, Chandigarh has been named as the winner of **Maulana Abul Kalam Azad (MAKA) Trophy 2021**.

Largest Lake (Freshwater) in the World - Superior

Mountaineer *Priyanka Mohite* to receive 2020's Tenzing Norgay National Adventure Award

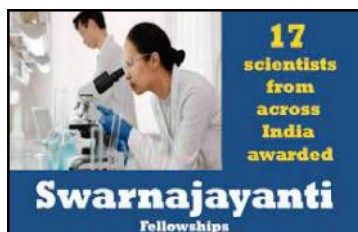
Maharashtra-based, 28-year old mountaineer Priyanka Mohite was selected by the Ministry of Youth Affairs and Sports for the prestigious 'Tenzing Norgay National Adventure Award 2020' for outstanding contribution in the field of land adventure. **Achievements** i. She scaled the world's highest peak Mt Everest, Mt Lhotse and Mt. Makalu. She is the **1st Indian woman** to climb **Mt Annapurna**, the 10th highest mountain peak in the world. **Note** - In 2018, **Shivangi Pathak**, 16-year old, became the youngest Indian woman to reach the summit of Mount Everest. **Tenzing Norgay National**



Award 2020 Priyanka is one among the 7-recipients of '2020 Tenzing Norgay National Award' & will receive the award from President Ram Nath Kovind in during the **2021 National Sports Award**.

Awardee	Category
Priyanka Mangesh Mohite	Land Adventure
Jay Prakash Kumar	Land Adventure
Col. Amit Bisht	Land Adventure
Sheetal	Land Adventure
Srikanth Viswanathan	Water Adventure
Lt. Col. Servesh Dhadwal	Air Adventure
Jai Kishan	Life Time Achievement

Govt. Awarded Swarnajayanti Fellowships 2020-2021 to 17 Scientists



The Government of India has awarded the **Swarnajayanti Fellowships Scheme 2020-2021** for innovative research ideas to **17 scientists** from scientific institutions across India. The fellowship recognises the potential of the scientists in creating an impact on the Research and Development (R&D) in different disciplines.

• The awardees under the scheme are facilitated by the Department of Science & Technology (DST), under the Ministry of Science and Technology.

Awardees of the Swarnajayanti Fellowships Scheme 2020-2021

Awardee	Institute	Discipline
Dr Siddhesh S. Kamat	Indian Institute of Science Education & Research - Pune	life science
Dr Sridharan Devarajan	Indian Institute of Science - Bengaluru	life science
Dr Niti Kumar	CSIR-Central Drug Research Institute - Lucknow	life science
Dr Nitin Gupta	Indian Institute of Technology - Kanpur	life science

Largest Lake (Saltwater) in the World - Caspian

52nd International Film Festival of India (IFFI)

The **International Film Festival of India (IFFI)**, founded in 1952, is one of the most significant film festivals in Asia. Held annually, currently in the state of Goa, on the western coast of the country, the festival aims at providing a common platform for the cinemas of the world to project the excellence of the film art; contributing to the understanding and appreciation of film cultures of different nations in the context of their social and cultural ethos; and promoting friendship and cooperation among people of the world. The festival is conducted jointly by the Directorate of Film Festivals (under Ministry of Information and Broadcasting) and the state Government of Goa.

The annual International Film Festival of India (IFFI) took place in Goa and came to an end on November 28, Sunday. The 52nd edition of the event celebrated cinema and artistes from around the globe and also gave young artists a platform to showcase their talent. The IFFI featured numerous well-known personalities from the world of entertainment and here's a list of the winners on the last day of the event.



List of winners at International Film Festival of India

- Jitendra Bhikulal Joshi won a Silver Peacock for Best Actor (Male) for his role in *Godavari*.
- Vaclav Kadrnka from the Czech Republic was awarded the Best Director for his film *Saving One Who Was Dead*
- Angela Molina bagged an award for her film *Charlotte*
- Japanese film *Ring Wandering* won a Golden Peacock Award for Best Film
- *The Wealth of the World* received a Jury Special Mention for Debut Feature Film
- Prasoon Joshi received the Indian Film Personality of the Year Award
- Lucia Marat bags the Best Director award for Brazilian film *Ana*
- Lara Boldorini bags the Best Actor (Female) for her role in *On Wheels*
- Chinese Director Yan Han receives the Special Mention Award for *A Little Red Flower*
- South African film *Barakat* bags the Best Film Award
- Actor Jitendra Bhikulal Joshi bagged the Best Actor Award (Male) for his role in *Godavari*
- Director Mari Alessandrini's *Zahori* bagged the award for the Best Debut Feature Film of a Director
- Roman Vasyanov received a special mention for the Russian film *The Dorm*
- *Lingui - The Sacred Bonds* won the ICFT UNESCO Gandhi Award

Snapshots

- ❑ Japanese filmmaker Masakazu Kaneko's film *Ringu Wandering*, about an aspiring manga artist, won the top honour at the closing ceremony. The movie won the coveted Golden Peacock Award, which consists of a cash prize of Rs 40 lakh.
- ❑ The best director award went to Vaclav Kadrnka for 'Saving One Who Was Dead'.
- ❑ Jitendra Joshi, known to audiences outside Marathi cinema for his performance as constable Katekar in the Netflix series 'Sacred Games', won the best actor male award for filmmaker Nikhil Mahajan's Marathi drama 'Godavari'. Mahajan was felicitated at the festival with a special jury award.
- ❑ Nikhil Mahajan shared the special jury award with Brazilian actor Renata Carvalho for 'The First Fallen'.
- ❑ The best actor female award went to Angela Molina for her Paraguay film 'Charlotte' from filmmaker Simon Franco.
- ❑ The Special Jury Mention was given to Roman Vasyanov for his Russian film 'The Dorm'.
- ❑ Simon Farriol's 'Wealth of the World' won the Jury Special Mention for the Debut Feature Film of a Director.
- ❑ Argentine director Mari Alessandrini's 'Zahori' bagged the Best Debut Feature Film of a Director at the festival.
- ❑ 'Lingui - The Sacred Bonds', directed by Mahamat-Saleh Haroun from Chad, won the ICFT UNESCO Gandhi Award at the film gala.
- ❑ Noted lyricist and CBFC chairman Prasoon Joshi was felicitated with the Indian Personality of the Year honour.
- ❑ Randhir Kapoor and Manoj Bajpayee were also felicitated at the closing ceremony.
- ❑ Uttar Pradesh was awarded the friendliest state for film shooting.

The 52nd edition of the festival saw five major OTT players including Netflix, Amazon Prime, Zee5, Voot and SonyLIV participating in the event for the first time through masterclasses, screening, and virtual events.

Person in Memory

✿ Alan Davidson

The Australian all-rounder cricketer **Alan Keith Davidson** passed away at the age of 92. He was the first player to score 100 runs and take 10 wickets in a single Test match.



- Alan Davidson was the New South Wales (NSW) all-rounder and a left-arm swing bowler. He claimed 186 wickets and scored 1328 runs during his career.
- i. Alan Keith Davidson was born in 1929, Lisarow, Australia. ii. He was the **President of Cricket NSW** for 33 years, served 20 years as a Trustee of the Sydney Cricket Ground (SCG) and 5 years as an Australian Test selector (ATS) between 1979-84. iii. He played in 44 Tests for Australia and he was inducted into the International Cricket Council's (ICC) **Hall of Fame in 2011**.

✿ Ashley Mallett

Former Australian Test spinner Ashley Mallett passed away at the age of 76 in Adelaide, South Australia. He was battling cancer.



- Ashley Mallett also was famous as "Rowdy" (nickname). He played 38 Tests from his debut against England in 1968.
- He was born on 13th July, 1945 in Sydney, New South Wales.

✿ Tarak Sinha

Renowned Cricket Coach and Dronacharya Awardee **Tarak Sinha** passed away due to cancer at the age of 71 in New Delhi. He was fondly referred to as "Ustad ji" by his disciples.



About Tarak Sinha: i. Tarak Sinha was the founder of the Sonnet Cricket Club, Delhi. ii. He has served as the coach of the Delhi team which won the Ranji title in the 1985-86 season. iii. He has also served as the head coach of the National Women's cricket team. iv. The International cricketers who were trained by Tarak Sinha include Surinder Khanna, Aakash Chopra, Shikhar Dhawan, Anjum Chopra and Rishabh Pant.

Honours: i. He received the Dronacharya Award (LifeTime) for Cricket in 2018. ii. He was the 5th Indian cricket coach to win the honour, after Desh Prem Azad, Gurcharan Singh, Ramakant Achrekar and Sunita Sharma.

✿ Ramakrishna Rao

The renowned academician and psychologist **Koneru Ramakrishna Rao** passed away due to age-related illness. Ramakrishna Rao was a recipient of **Padma Shri Award** in the year 2011, under the 'Literature and Education category'.



- Ramakrishna Rao was a former Chairman of Andhra Pradesh State Council of Higher Education (APSCHE).
- He served as the Vice-Chancellor of Andhra University and Chancellor of GITAM (Gandhi Institute of Technology and Management) deemed-to-be university.
- He has also served as President of the US-based Parapsychological Association and as the President of Indian Academy of Applied Psychology.

✿ Frederik Willem de Klerk

The former president of South Africa, **Frederik Willem de Klerk** passed away due to **mesothelioma cancer** at the age of 85 years. He died of Mesothelioma cancer, a cancer that affects the lining of the lungs.



De Klerk is the last white President of South Africa, who was known for ending the Apartheid System (no voting rights for non-white people) of South Africa.

- De Klerk came to power in 1989 under apartheid, a system of legalised racism, but later became a key figure in the transition to democracy.
- He served as the President of South Africa from 1989 to 1994, and conducted the 1st democratic election (with voting rights to non-white) of South Africa in 1994.
- He also served as the Deputy President from 1994 to 1996, when Nelson Mandela became the country's 1st black President.

Nelson Mandela, in his autobiography "**Long Walk to Freedom**", has detailed De Klerk's contribution to South Africa's democracy.

- De Klerk shared the **Nobel Peace Prize** with Nelson Mandela in 1993 for helping to negotiate an end to apartheid.

✿ Babasaheb Purandare

In November 2021, Renowned histo-rian and Padma

Vibhushan recipient **Balwant Moreshwar Purandare** passed away due to pneumonia in Pune, Maharashtra at the age of 99 years. He is also popularly known as **Babasaheb Purandare**.



About Balwant Moreshwar Purandare: i. Babasaheb Purandare was born on July 29, 1922 Pune, Maharashtra. He was awarded the **Padma Vibhushan award in 2019**, India's second-highest civilian award, in the field of 'Art'. ii. He is a famous Marathi writer, known for his popular historic Marathi book "Raja Shivchhatrapati", which was published in the 1950s. For this he was known as 'Shiv Shahir'. iii. Purandare also conceived and directed the theatrical history on Shivaji Maharaj's life titled 'Jaanta Raja' in the mid-1980s.

✿ **Roh Tae-woo**

Former President of **South Korea**, **Roh Tae-woo**, passed away in Seoul at the age of **88 years**. He played an important role in the transition of democratic elections in South Korea.



Key points: i. Roh Tae-woo was born in 1932 and began his military career during the 1950-1953 **Korean War** and was the commander of a combat unit in the **Vietnam War**. ii. Roh Tae-woo participated in a 1979 coup that made his army friend and coup leader **Chun Doo-hwan** president after their mentor, dictator **Park Chung-hee**, was assassinated. iii. He is known by the nickname - Mul (Water) Tae-woo. He served as President of South Korea from 1988 to 1993.

✿ **Dr Madhavan Krishnan Nair**

Padma Shri **Dr Madhavan Krishnan Nair (M Krishnan Nair)**, an eminent Oncologist and the founding director of the Regional Cancer Centre (RCC), Thiruvananthapuram, Kerala has passed away due to age-related ailments at his residence in Thiruvananthapuram, Kerala. He was born in 1939 in Peroorkada in Thiruvananthapuram, Kerala.



About Dr M Krishnan Nair: i. Dr M Krishnan Nair has served as a member of the expert group that prepared the National Cancer Control Plan of India. ii. He has also served on the Expert Advisory Panel on Cancer of the World Health Organization (WHO). iii. He was known for establishing one of the largest comprehensive cancer centres (RCC Thiruvananthapuram) in India. iv. He made pioneering

contributions in Community Oncology, Pain and Palliative Care, and Paediatric Oncology.

Honours: i. The Government of India has honoured him with the Padma Shri for medicine in 2001. ii. He has also been honoured with several awards such as Pasupathy Nath Wahi Cancer Award and Bhisma-charya Award.

✿ **Puneeth Rajkumar**

Kannada actor **Puneeth Rajkumar**, who was popularly known as the **Powerstar**, has passed away at the age of 46 in Bengaluru, Karnataka. He was born as Lohit Rajkumar on 17th March 1975 in Chennai, Tamil Nadu. Puneeth

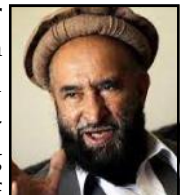


Rajkumar was the son of the late Kannada Superstar Dr Rajkumar. **About Puneeth Rajkumar:** i. Puneeth Rajkumar, fondly known as '**Appu**', is an actor, playback singer, television presenter, and producer. ii. Puneeth Rajkumar started his career as a child artist in 1976 and made his debut as a lead actor in 2002. iii. He has starred in a total of 49 movies including 28 movies as lead.

iv. He has also hosted the Kannadada Kotyadhipati, a quiz show, the Kannada version of the 'Who Wants to be a Millionaire?'. **Awards:** i. At the age of 10 he won the national award for the best child artist for the 1985 film '**Bettada Hoovu**'. ii. He won his 1st Karnataka State Award for Best Child Artist for the films Chalisuva Modagal and Yeradu Nakshatragalu and his 2nd state award for best child artist for Eradu Nakshatragalu.

✿ **Ahmad Shah Ahmadzai**

Ahmad Shah Ahmadzai, the former Prime Minister (PM) of Afghanistan and a renowned jihadi leader passed away at the age of 77 in Kabul, Afghanistan. He was born in 1944 in Malang Village of Khaki Jabbar district of Kabul Province, Afghanistan.



About Ahmad Shah Ahmadzai: i. Ahmad Shah Ahmadzai has served as the acting PM of Afghanistan under President Burhanuddin Rabbani during 1995-1996 prior to the 1996 Taliban Takeover.

ii. He fled from Afghanistan after the takeover and remained in exile till the fall of the Taliban in 2001. iii. Between 1992 and 1996 he has served the government of Afghanistan in various key positions.

PRACTICE SET

ENGLISH SPECIAL

Directions (1-5): In each of the following questions a sentence is given with a word given in **BOLD**. Corresponding to each question three sentences are given with the use of the same word. From the options choose the sentences which give a **DIFFERENT MEANING** for the word used in the sentence above. The meaning used in the sentence(s) should be different from the one used in the main sentence.

- The **crane** lifted the container off the ship.
 - A **crane** had to be used to haul the car out of the stream.
 - The white **crane** quivered its wings and flew away.
 - The little prefabricated hut was lifted away by a huge **crane**.

(a) Only (I) (b) Only (II) (c) Only (III)
(d) Both (I) and (II) (e) Both (II) and (III)
- You can **lead** a horse to water, but you can't make it drink.
 - Education makes a person easy to **lead**, but difficult to drive ; easy to govern but impossible to slave.
 - If the blind **lead** the blind, both shall fall into the ditch.
 - Exposure to **lead** is known to damage the brains of young children.

(a) Only (I) (b) Only (II) (c) Only (III)
(d) Both (I) and (II) (e) Both (II) and (III)
- A **tear** trickled down the old man's cheek.
 - A dog can **tear** a rabbit apart in seconds.
 - Don't pull the pages so hard or they will **tear**.
 - I had no scissors to open the bag with so I had to **tear** it open instead, which made a mess when I spilled all the chips.

(a) Only (I) (b) Only (II) (c) Only (III)
(d) All (I), (II) and (III) (e) None
- Fair** words and foul deeds cheat wise men as well as fools.
 - Fair** words will not make the pot play.
 - The prince fell in love with a **fair** young maiden.
 - A **fair** face may hide a foul heart.

(a) Only (I) (b) Only (II) (c) Only (III)
(d) Both (I) and (II) (e) Both (II) and (III)
- Though the steak wasn't perfect, the satisfied customer was **content** with his meal.
 - Some employees are **content** with their pay and others will never be happy until they get a raise.
 - Julie had learned to be **content** with her life, preferring peace and happiness over change.
 - We should spend our time creating **content** for our website rather than wasting time worrying about minor cosmetic details.

(a) Only (I) (b) Only (II) (c) Only (III)
(d) Both (I) and (II) (e) Both (II) and (III)

Directions (6-20): In the questions given below a sentence is given with two blanks in each. Corresponding to each question two columns are given with three words in each column. Which

combination of words from the two columns will perfectly fit into the blanks to make the sentence contextually correct and meaningful.

6. Generation Gap when there is a considerable difference of age (an entire generation) two people.

Column I	Column II
A. form	D. between
B. occurs	E. with
C. create	F. inside

- (a) A-E (b) A-F and C-E (c) A-E, A-F, C-E and C-F
(d) B-D (e) C-F and B-E

7. While generation gap is usually a of conflict between the children and their parents, it is an interesting concept.

Column I	Column II
A. cause	D. amaze
B. terrible	E. more
C. points	F. actually

- (a) A-F (b) B-D (c) C-E
(d) C-D (e) A-D and B-F

8. Money is the most basic requirement of life without which one cannot his basic needs and requirements of the daily.....

Column I	Column II
A. desire	D. routine
B. made	E. present
C. fulfil	F. working

- (a) B-D (b) A-F and B-D (c) C-E and C-F
(d) C-D (e) A-E

9. A good leader to understand the strengths and weaknesses of people in his team as well as their situation in order to bring the best in them.

Column I	Column II
A. tries	D. in
B. helped	E. out
C. manage	F. within

- (a) A-E (b) A-F (c) A-E, A-F, C-E and C-F
(d) C-E (e) C-F

10. No matter how close you are to your team and how much you two-way communication, those who look up to you often make you sit on a pedestal and this can lead to a of isolation.

Column I	Column II
A. enthusiasm	D. sense
B. encourage	E. freedom
C. pamper	F. assure

- (a) A-F (b) B-D (c) C-E
(d) C-D (e) A-D and B-F

11. Earlier, newspapers were with only news details, but currently they contain news and views about various subjects, covering everything.

Column I	Column II
A. published	D. since
B. creation	E. more
C. print	F. almost

- (a) B-D (b) A-F and B-D, (c) C-E and C-F
(d) B-E (e) A-F

12. In this modern time, when people do not have time to about things other than their job, Newspapers let them know days and dates of the fairs, festival, occasions, cultural events, etc.

Column I	Column II
A. calculate	D. about
B. know	E. with
C. prediction	F. among

- (a) A-F (b) B-D (c) C-E
(d) C-D (e) A-D and B-F

13. Private banks have their own call centres that are towards answering the queries of the customers, to their complaints and taking service requests.

Column I	Column II
A. educates	D. adhering
B. high lightened	E. ignoring
C. dedicated	F. upholds

- (a) A-E (b) A-F (c) A-E, A-F, C-E and C-F
(d) C-D (e) C-F

14. Scientists have been trying to evidences to figure out whether life has ever existed on Mars or is it inhabited with people presently or if there is any of life on Mars in the future.

Column I	Column II
A. collate	D. figure
B. separation	E. predict
C. culminate	F. possibility

- (a) B-D (b) A-F and B-D (c) C-E and C-F
(d) B-E (e) A-F

15. While the scientists keep sending spacecrafts and rovers on Mars to their research, I often dream about going to the planet to understand if there are any people living there and life is actually possible on this planet or not.

Column I	Column II
A. induces	D. whether
B. conduct	E. weather
C. curb	F. rather

- (a) A-F (b) B-D (c) C-E
(d) C-D (e) A-D and B-F

16. A perceptible process of transformation has in education, away from a lecture based approach and towards adaptable, flexible modes of learning and teaching.

Column I	Column II
A. develop	D. didactic
B. introduce	E. information
C. begun	F. improving

- (a) A-E (b) A-F (c) A-E, A-F, C-E and C-F
(d) C-D (e) C-F

17. Educational reforms can play an important role in violence against women by increasing school safety, by empowering women through education, and by better attitudes and practices among students about women's human rights.

Column I	Column II
A. intercepting	D. promoting
B. preventing	E. revise
C. endangering	F. editing

- (a) B-D (b) A-F and B-D (c) C-E and C-F
(d) B-E (e) A-E

18. Violence against women and girls is related to their of power and control, as well as to the social norms that prescribe men and women's roles in society and abuse.

Column I	Column II
A. lack	D. condone
B. hinder	E. overlook
C. ability	F. regret

- (a) A-E (b) B-D (c) C-E
(d) C-F (e) A-D and A-E

19. Women Education is necessary because if a woman is educated she would be able to herself for her rights, fight against discrimination, able to take decision concerning herself, to economic growth of nation, will be able to face all scientific and technological changes and will participate in world politics.

Column I	Column II
A. introduce	D. contribute
B. empower	E. distribute
C. encouraged	F. produce

- (a) A-E (b) B-F (c) A-E, A-F, C-E and C-F
(d) B-D (e) C-F

20. Globalisation and the Internet changed every aspect of the tourism and leisure industry - from marketing and communication channels booking and hospitality services.

Column I	Column II
A. have	D. in
B. has	E. to
C. had	F. for

- (a) B-D (b) A-F and B-D (c) C-E and C-F
(d) B-E (e) A-E

Direction (21-25): Which of the following phrases given below each sentence should replace the phrase printed in bold letters to make the sentence meaningfully correct. Choose the best option among the five given alternatives that reflect the correct use of phrase in the context of the grammatically correct sentence. If the sentence is correct as it is, mark "No Error" as your answer.

21. Several instances of toxic alcohol poisoning in India, including the Malvani hooch tragedy in Mumbai in 2015 that killed 106 people, **have been attributed for the lack of** affordable liquor for the poor.

- (a) have been attributed to the lack of

- (b) have been attribute to the lack of
 (c) have been attributed to the lacking of
 (d) has been attributed to the lack of
 (e) No Error
22. Toxicity often comes from drinking methanol, **which resulting in blindness**, tissue damage or death.
 (a) which results in blind
 (b) which results in blindness
 (c) who results in blindness
 (d) whose results in blindness
 (e) No Error
23. The death of more than 100 people to toxic alcohol in Uttar Pradesh and Uttarakhand **has expose the thriving sale of illicit liquor** in the region.
 (a) has exposing the thriving sale of
 (b) has exposed the thrive sale of
 (c) has exposed the thriving sale of
 (d) has been exposed the thriving sale of
 (e) No Error
24. **Despite it's ambitious targets**, NDA's 'Make in India' has failed to improve investment, employment, and exports in India's manufacturing sector.
 (a) Despite its ambition targets
 (b) Despite its ambitious targeted
 (c) Inspite its ambitious targets
 (d) Despite its ambitious targets
 (e) No Error
25. When the Bharatiya Janata Party (BJP) swept into power in 2014, one of its first acts was to launch the 'Make in India' initiative with the ambitious **vow of converting India into a global manufacturing hub**.
 (a) vow of convert India into a global manufacturing hub.
 (b) vow of converting India into a global manufacture hub.
 (c) vow of converting India into a global manufactured hub.
 (d) vow of converted India into a global manufacturing hub.
 (e) No Error

Answer key with solution

1. **Ans.(b)**
Sol. Crane: a large, tall machine used for moving heavy objects by suspending them from a projecting arm or beam.
 Crane: a tall, long-legged, long-necked bird, typically with white or grey plumage and often with tail plumes and patches of bare red skin on the head.
2. **Ans.(c)**
Sol. Lead: organize and direct.
 Lead: a soft, heavy, ductile bluish-grey metal.
3. **Ans.(d)**
Sol. Tear: pull (something) apart or to pieces with force.
 Tear: a drop of clear salty liquid secreted from glands in a person's eye when they cry or when the eye is irritated.
4. **Ans.(e)**
Sol. Fair: just or appropriate in the circumstances.
 Fair: (of hair or complexion) light; blonde.
5. **Ans.(c)**
Sol. Content: in a state of peaceful happiness.

- Content: the things that are held or included in something.
6. **Ans.(d)**
Sol. B-D is grammatically and contextually correct.
7. **Ans.(a)**
Sol. A-F is grammatically and contextually correct.
8. **Ans.(d)**
Sol. C-D is grammatically and contextually correct.
9. **Ans.(a)**
Sol. A-E is grammatically and contextually correct. 'Bring out' means to effectively develop (something, such as a quality).
10. **Ans.(b)**
Sol. B-D is grammatically and contextually correct.
11. **Ans.(e)**
Sol. A-F is grammatically and contextually correct.
12. **Ans.(b)**
Sol. B-D is grammatically and contextually correct.
13. **Ans.(d)**
Sol. C-D is grammatically and contextually correct. 'Adhere' means closely follow, observe, or represent.
14. **Ans.(e)**
Sol. A-F is grammatically and contextually correct. 'Collate' means collect and combine (texts, information, or data).
15. **Ans.(b)**
Sol. B-D is grammatically and contextually correct. 'Whether' is a conjunction used to express a doubt or choice between alternatives.
 And 'weather' is the state of the atmosphere at a particular place and time as regards heat, cloudiness, dryness, sunshine, wind, rain, etc.
16. **Ans.(d)**
Sol. C-D is grammatically and contextually correct. 'Didactic' means intended to teach, particularly in having moral instruction as an ulterior motive.
17. **Ans.(a)**
Sol. B-D is grammatically and contextually correct.
18. **Ans.(e)**
Sol. A-D and A-E are grammatically and contextually correct. 'Condone' means accept (behaviour that is considered morally wrong or offensive).
19. **Ans.(d)**
Sol. B-D is grammatically and contextually correct.
20. **Ans.(e)**
Sol. A-E is grammatically and contextually correct.
21. **Ans.(a)**
Sol. "have been attributed to the lack of " is grammatically and contextually correct. The subject is plural here and so 'have' will be used.
22. **Ans.(b)**
Sol. "which results in blindness " is grammatically and contextually correct.
23. **Ans.(c)**
Sol. "has exposed the thriving sale of " is grammatically and contextually correct. Adjective 'thriving' should be used here.
24. **Ans.(d)**
Sol. "Despite its ambitious targets " is grammatically and contextually correct. 'Its' is correct and 'it's' is incorrect. 'It's' means 'It is'.
25. **Ans.(e)** **Sol.** No Error

MIXED BAG

- Navy Vice Chief Vice Admiral Satish Namdeo Ghormade virtually laid keels of the 1st Warship of Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) and 3rd Warship of Survey Vessel Large (SVL) Project for Indian Navy.



- 8 ships are being built by Garden Reach Shipbuilders & Engineers (GRSE) Ltd at Larsen & Toubro (L&T) Shipyard in Kattupalli port, Tamil Nadu under Public Private Partnership (PPP) model.
- The vessels will be deployed by the Navy for search and rescue missions in coastal areas.

PM-DAKSH Yojana:

- Target groups: It includes - SCs (Scheduled Castes), OBCs (Backward Classes), EBCs (Economically Backward Class), DNTs (Denotified Tribes), and Safai Karamcharis (Sanitation Workers).
 - Sections of the target group - Artisans, Women, and Youth
- The target groups will be provided with skill development training programmes on upskilling or re-skilling, short-term training, long-term training, and entrepreneurship development programmes.
- Features of the scheme:
 - Under the scheme, training will be provided by the govt at free of cost for the trainees under the age group of 18-45 years.
 - A stipend of Rs 1000 to Rs 1500 per month per trainee will be provided for trainees (in case of having 80 percent and above attendance).
 - Wage compensation of Rs 3000 per trainee will also be provided (Rs 2500 - as per PM-DAKSH and Rs 500 - as per Common Cost Norms for trainees).
 - After the completion of training, the trained candidates will be provided certification and placement.
- Target: MoSJ&E aims to provide skill development to 2.7 lakh persons over the next 5 years, with around 0.5 lakh youth in the 1st year i.e. 2021-22.

Key points:

- The 3 apex Corporations under MoSJ&E viz, National Scheduled Castes Finance and Development Corporation (NSFDC), National Backward Classes Finance and Development Corporation (NBCFDC), and National SafaiKaramcharis Finance and Development Corporation (NSKFDC) were providing loans to the target groups for self-employment after training.
- In the last 5 years (before 2021), the 3 apex Corporations have provided skill development training to 2,73,152 persons of target groups and they aim to train ~50,000 persons in 2021-22.

Pakistan successfully test-fired the Nuclear capable Surface to Surface Ballistic Missile Ghaznavi (Hatf-III). It has a range of upto 290 Km.

- It is designed and developed by National Development Complex (NDC)
- The missile is equipped with a proper terminal guidance system and

will enhance the operational readiness of Army Strategic Forces Command (ASFC) and revalidating technical parameters of the Weapon system.

Key Points

- The missile inducted into Pakistan Army in 2012, It is named after 11th Century Muslim Turkic Conqueror 'Mahmud of Ghazni'.
 - The missile has been tested in both Day & Night modes
 - Other Medium Range Ballistic Missiles of Pakistan are Ghauri&Shaheen.
- Indian Space Research Organisation's (ISRO) Largest Launch Vehicle Geosynchronous Satellite Launch Vehicle (GSLV) F-10 rocket failed to put Earth Observation Satellite (EOS-03) satellite (also known as GISAT-1) into the Geo-synchronous orbit. It was launched from Satish Dhawan Space Center (SDSC), Sriharikota in Andhra Pradesh.
 - The mission failed due to a technical anomaly in the cryogenic upper stage ignition.
 - The mission is the 1st flight of GSLV with Ogive Payload fairing which can accommodate larger payloads.
 - It is the 8th Flight of Indigenous Cryogenic Engine, 14th Flight of GSLV, 79th Launch vehicle mission from SDSC, Sriharikota.

Earth Observation Satellite (EOS)

- EOS-03 is ISRO's most advanced Earth observation satellite. Its main objectives are
 - To provide near real time imaging of large area regions of interest at frequent intervals.
 - Quick monitoring of natural disasters, episodic events and any short term events & obtaining spectral signatures for agriculture, forestry, water bodies.
 - Imaging the country 4-5 times a day, and to monitor water bodies, crops, vegetation condition, and forest cover changes.
- EOS-02 is scheduled for launch in September-October 2021.
 - It will be launched in ISRO's new rocket - SSLV (Small Satellite Launch Vehicle).
 - India has developed 4 rockets - SLV (Satellite Launch Vehicle), ASLV (Augmented Satellite Launch Vehicle), and different versions of PSLV (Polar Satellite Launch Vehicle) & GSLV (only two are currently operational).

- US Space Agency NASA has selected Space Exploration Technologies Corporation (SpaceX) for the Europa Clipper Mission. It will be Earth's 1st mission to conduct detailed investigations of Jupiter's moon Europa.

- The Europa Clipper mission will be launched in October 2024 aboard Falcon Heavy Rocket from NASA's Kennedy Space Center in Florida, USA.

- Total Contract award amount for launch services comes to around USD 178 million.

Key Points i. Jupiter's moon Europa is approximately 390 million miles (630 million kilometers) from Earth and the journey is expected to take more than 5 years.

ii. The mission will reach Jupiter's orbit in April 2030. iii. It will produce high-resolution images of Europa's surface, determine its composition, look for signs of recent or ongoing geological activity and others.

- The Ministry of Women and Child Development (MWCD) launched the web-based portal 'pmcaresforchildren.in' to identify the children who are eligible to receive support under the 'PM CARES for Children' scheme.

- The portal will facilitate the submission and processing of applications for securing benefits.

- 'PM CARES for Children' scheme was announced by Prime Minister Narendra Modi to support the orphan children who have lost both parents/legal guardian/adoptive parents due to COVID-19.

- The scheme will enable their wellbeing through health insurance, empower them through education and equip them for self-sufficient existence with financial support of Rs. 10 lakh, on reaching 23 years of age.

- Indian Space Research Organisation (ISRO) is set to launch its most advanced Geo-Imaging Satellite 'EOS-3' (also known as GISAT-1) on August 12, 2021. It will be capable of near-real time monitoring of natural disasters like Floods & Cyclones.

- It is also capable of imaging the country 4-5 times a day and will monitor water bodies, crops, vegetation condition, and forest cover changes.

- It will be launched into the Geosynchronous orbit by GSLV-F10 Rocket from Satish Dhawan Space Centre (SDSC), Sriharikota, Andhra Pradesh.

Objective of the Satellite:

- The earth observation satellite will provide the country near real-time images of its borders and also enable quick monitoring of natural disasters.



- The Satellite would provide near real-time imaging of the large area region of interest at frequent intervals.
- It will obtain spectral signatures of agriculture, forestry, mineralogy, disaster warning, cloud properties, snow and glacier and oceanography.

- Rescheduled Launches i. The 1st Developmental flight of the Small Satellite Launch Vehicle (SSLV) has been scheduled for launch in the 4th Quarter of 2021 from SDSC, Sriharikota, Andhra Pradesh.

- SSLV has a payload capability of 500 kg to 500 km Planar orbit or 300 kg to Sun Synchronous Polar Orbit.

- Cochin Shipyard Ltd (CSL) launched 5 vessels - 3 Floating Border Outpost Vessels (FBOP) for Border Security Force (BSF) & 2 Mini General Cargo Ships for JSW Group from its dock in Cochin, Kerala.

- The vessels were launched by Rameetha K., Scientist at the Naval Physical and Oceanographic Laboratory (NPOL).

i. Indian Air Force (IAF) formally inducted the Rafale Aircraft into the 101 Squadron of the Eastern Air Command (EAC) at Hasimara Air Force, West Bengal.

Launch of Vessels by CSL

i. The 3 FBOPs designed & built indigenously by CSL for BSF will act as Strategic base stations at the borders. They will be deployed on the Eastern & Western borders and will strengthen BSF's water wing.

- The 3 FBOPs are part of a series of 9 vessels being built for the BSF.

- Each FBOPs has a length of 46 metre and are equipped with arrangements for holding 4 fast patrol boats.

- They will serve as a floating base for the fleet of fast patrol boats and will supply petrol, fresh water, and provisions to the smaller boats.

ii. The 2 Mini General Cargo Ships have a dead-weight tonnage of 8,000 each.

- The vessels will boost JSW's business through coastal and inland waterways in India.

- They are part of a series of 4 similar ships being built for the JSW Shipping & Logistics Pvt Ltd.

- The vessel will be used for transportation of dry bulk cargo like coal, iron ore, dolomite and limestone.

- Google has launched a new bug bounty platform called bughunters.google.com during the 10th anniversary celebration of its Vulnerability Rewards Programme (VRP), which allows Bug hunters to submit issues with a single intake form.

- Recently, Google-parent Alphabet announced the launch of a new robotics company, Intrinsic. It will focus on building software for industrial robots.

- Indian Space Research Organisation (ISRO) targets to launch Bhutan's INS-2B satellite into space by December, 2021. It will be a joint collaboration between India and Bhutan
 - The satellite will be used to map Bhutan's natural resources and for disaster management.



- 4 Engineers from Bhutan are being Trained by ISRO at ISRO's UR Rao Satellite Centre in Bengaluru for developing the satellite.
- Hindustan Aeronautics Limited's (HAL) 1st Civilian Aircraft Hindustan-228(VT-KNR) has carried out Ground Run and Low Speed Taxi Trials (LSTT) successfully at its facility in Kanpur, Uttar Pradesh. This is the 1st fixed wing Made in India civil Aircraft.
 - The Ground run and LSTT was carried for Directorate General of Civil Aviation (DGCA) certification which will help HAL to get an international certification for the aircraft.
 - According to HAL, the Hindustan-228 (VT-KNR) aircraft complies with the latest Federal Aviation Regulations (FAR 23) certification requirements.
 - This indigenous Commercial Aircraft will help in the UdeDesh ka Aam Nagrik (UDAN) scheme- Regional airport development and Regional Connectivity Scheme of Government of India.
 - It can be utilised by Civil operators and State Governments for intra and interstate connectivity with seamless support towards training, maintenance and logistics.

Hindustan-228

- The Aircraft is a 19- seater Multirole Utility Aircraft.
- It can be used in various roles such as VIP Transport, Para jumping, Cloud seeding, Aerial surveillance, Photography, Passenger transport, Air ambulance, and In flight Inspection role.
- Three new wild balsam species belonging to genus *Impatiens* were identified in the Western Ghats region of southern Kerala (Sankhili forest) and the Idukki district of Kerala.
 - The 3 identified plants were named as *Impatiens achudanandanii*, *Impatiens shailajae*, and *Impatiens danii*.
 - The plants were identified by S. Arya and V.S. Anil Kumar of the Department of Botany, University College, Thiruvananthapuram, Kerala. V. Suresh, G. Govind, Vishnu Walsan K. were also part of the discovery.
- Species Naming:
 - Out of 3 identified species, 2 were named after V.S. Achuthanandan, the former Chief Minister of Kerala and K.K. Shailaja, the former health minister of Kerala, as an honour to their contributions in environmental protection and containing COVID-19 spread in Kerala.
 - The 3rd species was named after Dr Mathew Dan, Principal Scientist at Jawaharlal Nehru Tropical Botanic Garden and Research Institute in Thiruvananthapuram, Kerala for his contributions to systematics and conservation of angiosperms

in the Western Ghats. iii. The plants of genus *Impatiens* are popularly known in Malayalam as 'KaashiThumba' or 'SheemaThumba'. Features: *Impatiens achudanandanii* is a glabrous herb with whitish-creamy flowers and the *Impatiens danii* is a 10-20 cm tall plant with a white flower.

- Russia successfully test-fired its new S-500 Air Defence Missile Systems in a Kapustin Yar Training ground, Russia. The missile, considered as the most advanced anti-missile system, successfully hit a high-speed ballistic target.
 - S-400 Triumf is a Long-range Surface-to-Air Missile Defence System. It is an interceptor-based missile system which can destroy incoming hostile aircraft, missiles, and drones at ranges of up to 600 kms.
 - It is manufactured by Almaz-Antey (Russian State-owned company).
 - Post successful completion of tests, the first S-500 system known as 'Prometheus' & the Triumfator-M will be sent to an Air Defence unit outside Moscow, Russia.

S-400 System

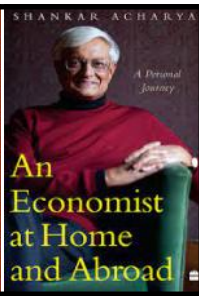
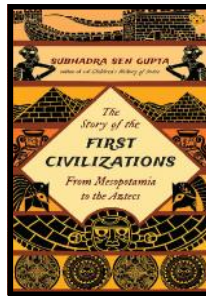
- Several Countries like Turkey, Saudi Arabia, Belarus, India have all acquired/or expressed interest in acquiring S-400.
 - In 2018, India signed a USD 5 billion deal with Russia to buy 5 units of the S-400 air defence missile systems.
 - India is set to receive the 1st batch of S-400 System from Russia between October-December, 2021.
 - India's DRDO is developing its own Indigenous 'Akash' Air Defence Missile System.
- Bharat Dynamic Ltd (BDL) officially started the delivery of the 1st Missile of the 1st Firing unit of Medium Range Surface to Air Missile (MRSAM) for delivery to the Indian Air Force (IAF). It was flagged off by MSR Prasad, Director General (Missiles & Strategic Systems) of BDL.
 - MRSAM is a high response, quick reaction, vertically launched supersonic missile.
 - It has been jointly developed by Defence Research & Development Organisation (DRDO) & Israel Aerospace Industries (IAI). MRSAM is manufactured by Bharat Dynamics Ltd (BDL).
 - MRSAM has a range of 70 kms & a speed of Mach 2. It is capable of neutralizing Aerial targets like missiles, aircraft, guided bombs, helicopters.

Key Points

- BDL has already completed Indian Navy's order, while Army & Air Force programmes are being completed simultaneously.
- It is powered by an indigenously developed dual-pulse rocket motor and dual control system.
 - The weapon system is also equipped with active Radio Frequency seeker to identify, track, engage and destroy the target with high kill probability.
- MRSAM has different variants for the Indian Army, Air Force & Navy.

Some books in store

- ❑ A book titled **"Languages of Truth: Essays 2003-2020"** authored by **Salman Rushdie**. In his new book, Rushdie attempts to perform a defensive castling move. He suggests his work has been misunderstood and mistreated because the literary culture has turned from brio-filled imaginative writing toward the humbler delights of "autofiction," as exemplified by the work of **Elena Ferrante and Karl Ove Knausgaard**.
- ❑ Bollywood actor **Neena Gupta** is all set to launch her autobiography **"Sach Kahun Toh"**, publisher **Penguin Random House India**. she wrote the book in 2020 during the lockdown. The book addresses issues like casting couch, film industry politics, and also talks about what it takes for a young actor to survive without a godfather or guide.
- ❑ From her time at the **National School of Drama (NSD)** to moving to Bombay (Mumbai) in the 80s and her single parenthood, the book will share Gupta's life story in the most "unapologetically honest" manner. "She details the big milestones in her life, her unconventional pregnancy and single parenthood, and successful second innings in Bollywood.
- ❑ **Aditya Gupta**, a Delhi-based entrepreneur and mountaineer aim to raise **Rs 1 crore** for COVID-19 relief from the sale proceeds of his recently released book **"7 Lessons from Everest - Expedition Learnings from Life and Business"**. The coffee-table book, with 350 stunning images spread over 250 pages, is written by Aditya Gupta.
- ❑ The book narrates the author's experience of scaling Mt Everest at the age of 50 in 2019 and shares the virtues of **"preparation, passion, perseverance, mental toughness, and resilience"**. The proceeds from the book will be given to NGO **Child Rights and You (CRY)**.
- ❑ **"The Story of the First Civilizations: From Mesopotamia to the Aztecs"** by **Subhadra Sen Gupta**
A book titled **"The Story of the First Civilizations: From Mesopotamia to the Aztecs"** written by **Subhadra Sen Gupta**. This is the last book authored by Subhadra Sen Gupta and published posthumously by Talking Cub, an imprint of Speaking Tiger.
 - The book is an informative book for Children, on the ancient civilizations around the world like Mesopotamia, Egypt, Indus valley, Greece, Rome etc
- ❑ **"The Sage with Two Horns: Unusual Tales from Mythology"** by **Sudha Murty**
Sudha Murty, the chairperson of the Infosys Foundation and a renowned author has published her new book titled **"The Sage with Two Horns: Unusual**



Tales from Mythology", the 5th and last book of the "Unusual Tales from Mythology" series. The book is published by **Penguin Random House India** imprint **India Puffin**. **About Unusual Tales series:** The series features the stories of kings and queens, gods and goddesses, sages and extraordinary men and women of wisdom.

- The Serpent's Revenge: Unusual Tales

from the Mahabharata

- The Upside-Down King: Unusual Tales about Rama and Krishna
- The Man From The Egg: Unusual Tales About The Trinity
- The Daughter from a Wishing Tree: Unusual Tales about Women in Mythology

"Not Just Cricket: A Reporters Journey" by **Pradeep Magazine**

- ❑ A book titled **"Not just cricket: A Reporters Journey"** by Pradeep Magazine is going to be released in Dec 2021. It is published by HarperCollins Publishers India. **Key points i.**It consists of life experiences, social, political, ups and downs of Indian cricket by the journalist Pradeep Magazine. It also contains memorable cricket encounters and anecdotes of cricket. **ii.**The write describe the picture of the kashmir from the 1950s to terror-ravaged Punjab, from the MandirMasjid rift and the impact of Mandal politics to the tragic consequences of the kashmirsituation. Magazine paints a fascinating portrait of modern India

❑ **"An Economist at Home and Abroad: A Personal Journey"** by **Dr. Shankar Acharya**

Noted Economist and former Chief Economic Adviser to the Government of India, **Dr. Shankar Acharya** has authored a new book titled **"An Economist at Home and Abroad: A Personal Journey"**.

- ❑ The book features the professional and personal life of the most accomplished policy economist Dr. Shankar Acharya.

- The book is published by HarperCollins India.

"The Cinema of Satyajit Ray" by **Bhaskar Chattopadhyay**

- ❑ A new book titled **"The Cinema of Satyajit Ray"** written by the author **Bhaskar Chattopadhyay** and published by Westland details the life of legendary Indian Filmmaker - 'Satyajit Ray'. The book is divided into two sections, first is about art and second is the artist.
- Bhaskar Chattopadhyay also authored novels like **"Patang"** (2016), **"Here Falls the Shadow"** (2017) and **"The Disappearance of Sally Sequeira"** (2018).

About the book: The book describes 39 feature films of Satyajit Ray - including various short films and documentaries to investigate their cinematic and social context. It also contains essays on each film and documentaries of Satyajit Ray.

GENERAL STUDIES

ROUND UP

HISTORY

- Silapaddikaram' and 'Manimekalai' are the immortal epic works belonging to which of the following period? - **Sangam Age**
- Which of the silver coin which was introduced by Sher Shah and continued by the Mughals? - **Rupaya**
- Who is the founder of Mahabali-puram? - **Narsimha Varman**
- Who built the Ibadatkhana at Fatehpur Sikri? - **Akbar**
- Which freedom fighter was associated with the murder of Michael O'Dwyer in London? - **Udham Singh**
- Who was Ramachandra Pandurang? - **Tantiya Tope, the hero of the 1857 Revolt**
- Aryans' social system was based on which philosophy? - **Varnashrama Dharma**
- How many Upanishads are there in Indian Philosophy? - **108**
- Who was the President of the All-India States People's Conference in 1939? - **Jawaharlal Nehru**
- Which has been treated as the most important among all the Smritis? - **Manusmriti**



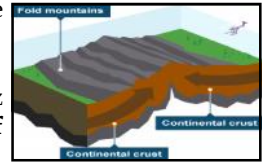
- In ancient India, who were known as Guild? - **An association of traders, merchants and artisans**
- Who authored the book 'Poverty and the Un-British Rule in India'? - **Dadavai Naoroji**

GEOGRAPHY

- Damodar river rises from which plateau? - **Chhotanagpur plateau**
- Which is the largest delta in the world? - **Ganga delta**
- The boundary between North and South Korea is marked by which line? - **38th Parallel**
- With which agricultural product the pink revolution is associated? - **Onion**
- What is 'Selva'? - **The equatorial rainforest**
- Yellow revolution is associated with which crop production? - **Oilseeds**
- On the bank of which river, the Rourkela steel plant is located? - **Brahmani**
- Where is the Singalila National Park located? - **Darjeeling**

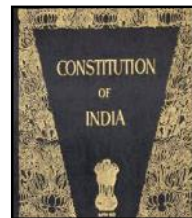


- Which canal is called the Gateway to the Pacific? - **Panama canal**
- Where is the strait of Hormuz lie? - **Persian Gulf and Gulf of Oman**
- What kind of mountain system is the Himalayan Mountain? - **Fold mountain**
- What is the process of soil formation referred to? - **Paedogenesis**



POLITY

- What does the Article 324(2) of the Indian constitution describe? - **President's power to determine the number of Election Commissioner**
- Which part of the Indian constitution deals with the Union Territories? - **Part VIII**
- When was the Supreme Court of India inaugurated? - **28th January, 1950**
- Who was the first woman governor of West Bengal? - **Padmaja Naidu**
- What is the minimum age for candidate for office of the Vice-President? - **35 Years**
- Constitution of India was adopted by constituent assembly on which date? - **26 November, 1949**



- Which parts of constitution explicitly mentions that India is a secular state? - **Preamble of Indian Constitution**
- Which Article is for "Protection of interests of Minorities"? - **Article 29**

- In which Constitutional Amendment Act Sikkim was made full-fledged State of the Union of India? - **36th Constitutional amendment, 1975**

- As per the Constitution of India, a new All India service can be instituted with only on the initiative of which constitutional body? - **Rajya Sabha**
- Who determines the qualifications which shall be requisite for appointment as members of the Finance Commission in India? - **Parliament by an act**
- A Money Bill can be originated in the State Legislature with the consent of whom? - **The Governor**
- In which year did the parliament adopt the Indian constitution? - **1950**
- What does the Article 131 of Indian constitution deal with? - **Original jurisdiction of the Supreme Court**



- To whom the Lok Sabha Speaker addresses and submits his resignation? - **Deputy Speaker of Lok Sabha**

ECONOMY

- In an oligopolistic or monopolistically competitive market, firms do not raise their prices because even a small price increase will lose many customers. Which among the following is the most suitable terms used for this concept? - **Kinked demand**
- Which is the central nodal agency for implementing the price support operations for commercial crops? - **NAFED**

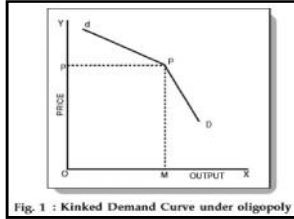


Fig. 1 : Kinked Demand Curve under oligopoly



- Which international organisation publishes the 'World Investment Report'? - **UNCTAD**
- National Seed Policy, 2002 is based on the recommendation of which committee? - **M V Rao Committee**

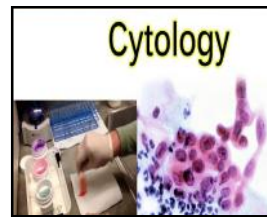
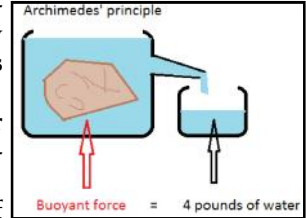
- Which five year plan of Indian Economy started Indicative planning? - **Eight five year plan**
- The 'Mudra Bank' is a subsidiary of which organization? - **SIDBI**
- What does measure the degree of inflation? - **General Price Index Number**
- In India what is the base of 'currency notes issue system'? - **Minimum Reserve System**
- 'World Competitiveness Report' is released by which international organisation? - **World Economic Forum**
- What is a nother name of 'Galloping inflation'? - **Hyper inflation**
- When was the National Development Council set up? - **1952**
- Which law states that the size of a firm and its growth rate are independent? - **Gibrat's Law**
- In an economy what is the basis for classification of public and private sector? - **Ownership of enterprises**

GENERAL SCIENCE

- In an atom, the order of filling up of orbitals is governed by which principle? - **Aufbau principle**
- When milk is churned, the cream from it is separated due to which force? - **Centrifugal force**
- The 'stones' formed in human kidney consist mostly of which substance? - **Calcium Oxalate**
- What is the function of Haber process? - **It is used to produce Ammonia**
- What's impact causes the nuclear fission? - **Neutron**
- What is pig iron? - **The iron obtained from blast furnace**



- To test sugar in blood and urine, what is used? - **Benedict's solution**
- What is Synecology? - **Study of plant communities in relation to their habitats in a given ecosystem**
- Which method can be applied to determine purity of a metal? - **Archimedes principle**
- Which atmospheric layer helps in radio transmission? - **Ionosphere**
- What is the function of heavy water in nuclear reactor? - **Moderator**
- What is sublimation? - **The process of conversion of solid directly into vapour**

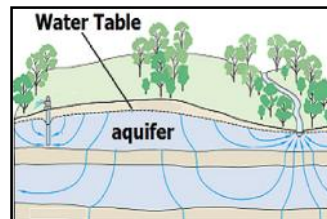


- What is the study of cells called? - **Cytology**
- What is the wavelength of Xrays? - **1 angstrom**
- What is cohesion? - **The tendency of similar or identical particles surfaces to cling to one another**

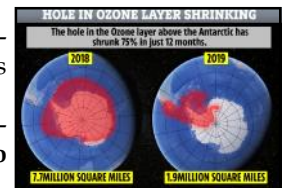
- What is Stefan's Law? - **The amount of heat radiated by unit area of surface in one second is directly proportional to the fourth power of absolute temperature of the body**

ENVIRONMENT

- Who postulated the concept of green house gas? - **Joseph Fourier**
- Term the deep underground reservoir of water - **Aquifer**
- What are those species called which are limited to just one habitat? - **Endemic species**
- Which channel has separated the Andaman and Nicobar islands? - **Ten degree channel**



- What are the transitional regions between ecosystems called? - **Ecotones**
- What is the pollutant responsible for ozone hole? - **Cloro Fluoro Carbon (CFC)**
- What is viticulture? - **The cultivation of grapes**
- What is biotic community? - **A population of living being in a definite geographical region**



- What is the 'Montreaux Record'? - **The register of wetland sites under the threat of anthropogenic activities**
- What is the common use of the plant "Dhaincha" or *Sesbania bispinosa*? - **Green Manure**

KNOWLEDGE BANK

Special Mention Accounts (SMAs)

In order to better manage bad loans or loans that do not seem to fetch any return for the banking concern which is though an asset for the institution, RBI classified such debts under SMAs or Special Mention Accounts. Alongside, banks also planned certain incentives for early detection of such defaults.

Special Mention Accounts are those assets/accounts that shows symptoms of bad asset quality in the first 90 days itself or before it being identified as NPA.

The classification of Special Mention Accounts (SMA) was introduced by the RBI in 2014, to identify those accounts that has the potential to become an NPA/Stressed Asset.

The backdrop

The Special Mention Account identification is an effort for early stress discovery of bank loans. It was introduced as a corrective action plan to contain stress. As per the SMA regulations, banks should identify potential stress in the account by creating a new sub-asset category viz. 'Special Mention Accounts' (SMA). Logic of such a classification is because some accounts may turn NPA soon. Here, an early identification will help to tackle the problem better.

Newly introduced categories

There are four types of Special Mention Accounts - SMA-NF, SMA 0, SMA1 and SMA 2. The Special Mention Accounts are usually categorized in terms of duration.

SMA-0 is a category in which both the principal and interest has remained outstanding for a period of 30 days after the payment due date and there can be some incipient stress with the loan account.

SMA-1 is a category in which stress with respect to the principal and interest has remain overdue for a period of more than 30 days to 60 days.

SMA-2 is the third category devised in order to mitigate the bad loan problem with the amount being overdue for tenure between 61 days to less than 90 days.

But some 'Special Mention' assets are identified on the basis of other factors that reflect sickness/irregularities in the account (SMA-NF). In case of SMA-NF, non-financial indications about stress of an asset is considered.

What is the difference between NPA and SMA?

Remember, that NPA has duration of 90 days. On the other hand, the worst type of special mention account (SMA - 2) has less than 90 days' duration.

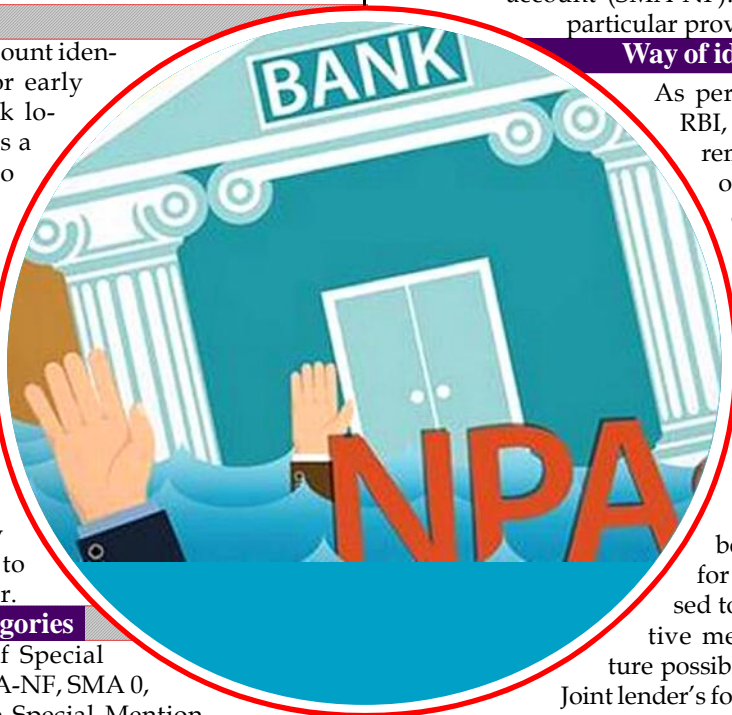
'Special Mention' category of assets is not only on the basis of non-repayment or overdue position but also due to other factors that reflect sickness/irregularities in the account (SMA-NF). There will not be any particular provisioning for SMA assets.

Way of identification

As per the stipulations of the RBI, a loan account which has remain over-due for 90 days or more is classified as a NPA or Non-Performance Assets. More, so to correctly identify the loan accounts as turning into SMAs, RBI has put in place some non-financial signs for banks to identify and treat such accounts as SMAs. So, before the loan account actually becomes non-performing for the bank, they are advised to take all possible corrective measures such as restructure possible viable accounts, create Joint lender's forum or JLF when the loan remains overdue for more than 60 days and is classified as SMA2. Also, a corrective action has to be planned in a month's time after the loan account has been declared SMA2.

Food for thought

Recently, Reliance Communications has defaulted on its loan accounts with different banks on both principal and interest payments. Concurrently, its loan accounts have been classified as SMA1 or SMA2, which signifies that there are probably higher chances that it can slip to the NPA category which is a great threat to the overall banking sector.





COMPUTOMETER



Components of URL	
Component	Description
A Scheme	Identifies the protocol to be used to access the resource on the Internet. http etc.
A Host	Host name identifies the host that holds the resource, www. example. com. Host name further divided into (a) Server's name www (b) domain name, example.com
Path	It identifies the specific resource within the host that the web client wants to access./software/hp/ cics/index. html.

Some Popular Domain	
Codes	Used for
.gov	Government agencies
.edu	Educational Institutions
.org	Organisation (non profit)
.mil	Military
.com	Commercial business
.net	Network organisations
.ca	Canada
.th	Thailand
.in	India
.au	Australia
.us	United states

IP Address Classifications

Class	Bits used to Identify Class	Bits in Network ID	Number of Networks Host	Bits in ID	Number of Hosts/ Network	Address Range	Subnet Mask
A	1	7	126	24	16,277,214	1.0.0.0 to 127.255.255.255	255.0.0.0
B	2	14	16,384	16	65,534	128.0.0.0 to 191.255.255.255	255.255.0.0
C	3	21	2,097,152	8	254	192.0.0.0 to 223.255.255.255	255.255.255.0
D		0	0	28	268,435,454	224.0.0.0 to 239.255.255.255	
E	Class E addresses are reserved for future use (and Class D are usually used for testing only)						

Some Popular Web-development Languages

Language	Features
Hypertext markup Language (HTML)	<ul style="list-style-type: none"> Collection of platform-independent styles use to create a web page. Used to describe the structure of web page. Allows to use graphics, fonts, sizes and colors to enhance the presentation of a document. It is a Markup Language.
eXtensible Markup language (XML)	<ul style="list-style-type: none"> A text based markup language. Enables you to store data in a structured format by using meaningful tags. A cross-platform and both hardware and software-independent markup language.
Perl	<ul style="list-style-type: none"> Works with HTML, XML and other mark up languages. Web servers uses CGI scripts, written in Perl to communicate with other programs such as database.
Javascript and JScript	<ul style="list-style-type: none"> A programming language, which runs on the browser. Often called client-side scripting language. Responsible for most of the interactivity on a web page.
VBScript	<ul style="list-style-type: none"> Client based language. Runs only on the Internet Explorer. Easier to code when developing Active Server Pages (ASP).
Active Server Pages (ASP)	<ul style="list-style-type: none"> ASP scripts run on the server side. It uses some special tags, which can be embedded in the HTML code to generate dynamic web pages.
PHP	<ul style="list-style-type: none"> An open source development environment. Used to develop dynamic web pages. • Works almost like an ASP. Handles database more easily.
Java	<ul style="list-style-type: none"> An object-oriented language. Web-based java applications are generally in the form of java applets.

Internet Connections

Internet Connection	Features	Advantages	Disadvantages
Dial-up	<ul style="list-style-type: none"> ▪ The first dial-up connection was made in 1965 by Lawrence G. Roberts. ▪ Temporary connection. ▪ It used telephone lines to connect with Internet. ▪ To connect with Internet user needs to specify username and password. 	<ul style="list-style-type: none"> ▪ Low cost. ▪ Safely. ▪ Availability. 	<ul style="list-style-type: none"> ▪ Lags behind in speed. ▪ Unstable dial-up connection ▪ Demands a phone line. ▪ Phone route is engaged. ▪ The quality of the connection is not always good and data rates are limited.
Digital Subscriber Line (DSL)	<ul style="list-style-type: none"> ▪ It uses an existing copper telephone lines. ▪ Data transmission speed ranges from 128 Kbps to 3.4 KHz for Internet access. 	<ul style="list-style-type: none"> ▪ Independent service. ▪ High bandwidth ▪ Ch 	<ul style="list-style-type: none"> ▪ Distance dependence. ▪ Limited availability. ▪ Expensive. ▪ Asymmetry.
Cable Modem	<ul style="list-style-type: none"> ▪ It provides two connections; one for television and other for computer. ▪ The data sends and receive through coaxial cable. ▪ High speed Internet connection. 	<ul style="list-style-type: none"> ▪ High quality Internet service. ▪ High bandwidth. ▪ Provides a continual connection. 	<ul style="list-style-type: none"> ▪ Does not support large number of users.
Leased Line	<ul style="list-style-type: none"> ▪ Internet access speed ranges from 2.4 Kbps to 45 Mbps. ▪ Used fibre optics cable. ▪ Dedicated phone connection. ▪ Provides consistent amount of bandwidth 	<ul style="list-style-type: none"> ▪ Available at higher speeds No slow-down at peak times. ▪ Faster uploads. 	<ul style="list-style-type: none"> ▪ Most expensive interconnection
Integrated Service Digital Network (ISDN)	<ul style="list-style-type: none"> ▪ It builds on groups of standard transmission channels. ▪ It handles all types of information ▪ It supports up to three calls at the same time ▪ It handles many devices and many telephone numbers, on the same line. 	<ul style="list-style-type: none"> ▪ Fast and flexible. ▪ Switched service flexibility. ▪ Simultaneous voice, data image and video. ▪ High speed, high quality digital transmission. 	<ul style="list-style-type: none"> ▪ Not every place has ISDN connection. ▪ Even if your place has this facility, it is expensive to get an ISDN dial-up connection from your ISP. ▪ Not all the ISPs provide ISDN dial-up plan.
Broadband	<ul style="list-style-type: none"> ▪ Desired bandwidth. Connects PC to the internet via cable, telephone line etc. 	<ul style="list-style-type: none"> ▪ The speed is much more, can be upto 50 mbps also, It is not dependent on weather. It has the best service delivery. It is easy to use. 	<ul style="list-style-type: none"> ▪ It can be more expensive compared to a dial-up. High security risk.
Wireless Fidelity (Wi-Fi)	<ul style="list-style-type: none"> ▪ Guest wireless network. ▪ Wireless ON/OFF button. ▪ Gigabit Ethernet IPv6 support. 	<ul style="list-style-type: none"> ▪ No wires. ▪ Mobility. ▪ Can use lots of laptops/computers at the same time with a router portability. 	<ul style="list-style-type: none"> ▪ Slower connections. ▪ Easier to loss connection.
Worldwide Interoperability for Microwave Access (Wi-Max)	<ul style="list-style-type: none"> ▪ Very high peak data rates. ▪ Scalable bandwidth and data rate support. ▪ Flexible and dynamic per user resource allocation. 	<ul style="list-style-type: none"> ▪ Single station can serve hundreds of users. ▪ Speed of 10 Mbps at 10 kilometers. 	<ul style="list-style-type: none"> ▪ Weather conditions like rain could interrupt the signal. ▪ Other wireless equipment could cause interference. ▪ Multiplied frequencies are used.

Multiple Choice Questions

- What is the 'Dictionary Attack'?
 - It is used for unauthorised access of customer's account
 - It is used to determine a password**
 - It is used to infect the systems with viruses
 - It is used for stealing information from the Credit Card
- The peak cell rate (PCR), sustainable cell rate (SCR), and maximum burst size (MBS) are used for measurement of –
 - Channel capacity
 - Frequency modulation
 - Amplitude distortion
 - Bandwidth**
 - None of these
- Which among the following is used for denoting the detectable movement of a computer mouse?
 - Mickey**
 - Daisy
 - Snipa
 - Novint
- ©Brain, also known as the first computer virus for MS-DOS, was written by two brothers belonging to which among the following countries?
 - Iran
 - Iraq
 - Pakistan**
 - India
 - Afganistan
- Which of the following audio/video formats was developed by Microsoft?
 - ADX
 - WMA**
 - MPEG
 - AVS
 - VOB
- While browsing internet, what is the area of storage called that compensates for the different speeds of data flow or timings of events by temporarily holding a block of data that is waiting to be processed?
 - Cache
 - Buffer**
 - Flash
 - Trash
 - None of these
- Which among the following is NOT a search engine?
 - Baidu
 - Google
 - Yahoo
 - Woolfarm Alfa**
 - All are search engines
- One kilobyte has _____
 - 1000 bytes
 - 1024 bytes**
 - 1036 bytes
 - 1048 bytes
 - 128 bytes
- What do we call an input/output device on a computer, reserved for communication between the computer operator or maintenance engineer and the computer?
 - Console**
 - Jockey
 - EDP device
 - Link device
- Which among the following is a high-level language used to develop software applications in compact, efficient code that can be run on different types of computers with minimal change?
 - C
 - FORTRAN
 - ALGOL
 - COBOL**
- _____ is a small-sized type of volatile computer memory that provides high-speed data access to a processor and stores frequently used computer programs, applications and data.
 - Cache**
 - Buffer
 - Flash
 - Trash
 - None of these
- Dynamic Adhoc Wireless Networks (DAWN) usually come under ____
 - 2G**
 - 3G
 - 4G
 - 5G
 - None of these
- _____ is designed specifically to off-load communication processing tasks from the host computers to several networks.
 - Backend processor
 - Front-end processor**
 - Node processor
 - File server
 - None of these
- Which among the following is the essential character of the ASDL Internet Connections?
 - Use of cable television infrastructure
 - High upload rate, Low download rate
 - Use of voice spectrum of the telephone lines
 - High download rate, Low upload rate**
 - Low download rate, low upload rate
- A digital certificate can verify the identity of -
 - an individual
 - a server
 - a company
 - Only 1
 - Only 1 & 2
 - Only 2 & 3
 - Only 1 & 3
 - All 1, 2 & 3**
- In which type of storage device the access time is effectively independent from the location of the device?
 - Gateway device
 - Primary storage device
 - Secondary storage device
 - Direct access storage device**
 - None of these
- What is the use of Digitizer as an input device?
 - To convert binary inputs into graphical and pictorial data
 - To convert graphical and pictorial data into binary input**
 - To convert graphical and pictorial input into analog inputs
 - To convert analog inputs into graphical and pictorial data
 - None of these
- The automatic execution of high-priority computer programs that have been designed to pre-empt the use of computer resources is called _____.
 - Background processing
 - Black processing
 - Foreground processing**
 - White processing
- Which among the following is the time period during which a computer is malfunctioning or not operating correctly due to machine failures?
 - Response time
 - Down time**
 - Up time
 - Run time
 - None of these
- "Internet escrow" is a term most commonly related to which of the following?
 - Database management
 - Cyber security
 - Software development
 - E-commerce**
 - None of these

FINANCIAL AWARENESS MCQ

1. Structure of Basel II is based on how many pillars?
a) Two b) Ten
c) Four d) Five
e) Three
2. On which one of the following issues has IMF supported monetary policy of India?
a) Stimulus for agriculture sector
b) Concessions for foreign investment
c) Tightening of monetary policy
d) None of these
3. Which of the following terms is used in the field of Banking?
a) MRI b) Refraction
c) Depository Receipt
d) Neutralisation
e) Atomic Number
4. What is the full form of LAF, as used in banking world very frequently?
a) Liquid Advances Finance
b) Liquidity Adjustment Facility
c) Legal Adjournment Formality
d) Local Advance Finance
e) Late Arrival of Finance
5. In the term STRIPS, the first letter 'S' denotes
a) Single b) Small
c) Special d) Savings
e) Separate
6. SEBI is a/n _____.
a) Advisory body
b) Statutory body
c) Constitutional body
d) Non-statutory body
e) Registered as a society
7. When the loan is granted for purchase of white goods, it is called
a) Consumption loan
b) White goods loan
c) Consumer durable loan
d) Business loan
e) Proprietary loan
8. Which of the following organisations/agencies has established a fund known as Investor Protection Fund?
a) RBI b) SIDBI
c) Bombay Stock Exchange d) Ministry of Finance
e) Ministry of Commerce and Industry
9. Reverse Repo is a tool used by RBI to _____.
a) Inject liquidity
b) Absorb liquidity
c) Increase the liquidity with banking system
d) To keep the liquidity at one level
e) None of these
10. Which of the following is not a measure adopted by the Government or RBI to control inflation?
a) Monetary Policy
b) Fiscal Policy
c) Public Distribution System
d) Price Control
e) Financial Inclusion
11. Expand the term FRBM.
a) Financial Responsibility and Business Management
b) Fiscal Responsibility and Business Management
c) Financial Responsibility and Budget Management
d) Fiscal Responsibility and Budget Management
e) Formal Responsibility and Business Management
12. GNP stands for _____.
a) Gross National Product
b) Group Net Product
c) Grand Nuclear Process
d) Group Networking Process
e) None of these
13. Consider the following.
A. Deposit rates
B. Base Rate
C. Prime Lending Rate
Which of the above are decided by the Reserve Bank of India?
a) Only (A) b) Only (B)
c) Only (C) d) Both (B) and (C)
e) None of these
14. Mixed Economy means _____.
a) Co-existence of small and large industries
b) Promoting both agriculture and industries in the economy
c) Co-existence of public and private sectors
d) Co-existence of the rich and the poor
e) Existence of wholesale and retail markets
15. Which of the following would result in a fall in asset prices?
a) Low liquidity in the economy
b) High liquidity in the economy
c) RBI increasing the Reverse Repo Rates
d) RBI allowing more banks to play
e) None of these
16. The main function of the IMF is _____.
a) to help solve balance-of-payments problems of member countries
b) to arrange international deposits from banks
c) to act as private sector lending arm of the World Bank
d) to finance investment loans to developing countries
e) None of these
17. Which of the following bodies promoted Securities Trading Corporation of India Limited (STCI) jointly with the Public Sector Banks?
a) Securities Exchange Board of India
b) ICICI Ltd c) IDBI Ltd
d) Reserve Bank of India
e) IRDA
18. 'Global Market' means market of _____.
a) USA b) China
c) OPEC members
d) European Union Countries
e) All major countries and their alliances
19. Many times we read a term CBS used in banking operations. What is the full form of the letter 'C' in the term 'CBS'?
a) Complete b) Credit
c) Continuous d) Core
e) None of these

20. Who amongst the following is NOT a famous economist?
a) Amartya Sen b) Octavio Paz
c) Muhammad Yunus
d) Peter A Diamond
e) Dale I Mortensen
21. Insurance companies in India are regulated by _____.
a) AMFI b) IRDA
c) SEBI d) RBI
e) NABARD
22. The expansion for BIFR, in the context of the Indian industry, is _____.
a) Board for Investment and Financial Redevelopment
b) Bureau for Industrial and Financial Revolution
c) Board for Investment and Formal Reconstruction
d) Board for Industrial and Financial Reconstruction
e) Bureau for Investment and Financial Reconstruction
23. The currency notes of which of the following denominations are not printed in India?
a) ₹ 5 b) ₹ 10
c) ₹ 50 d) ₹ 2,500
e) ₹ 1,000
24. Which of the following is the most active segment of the money market in India?
a) Call Money/Notice Money Market
b) Repo/Reverse Repo
c) Commercial Paper (CP)
d) Certificate of Deposit (CD)
e) None of these
25. What is the full form of 'CRR' as used in banking sector?
a) Crucial Reserve Rate
b) Cash Reserve Ratio
c) Compulsory Return Rate
d) Credit and Reserve Ratio
e) None of these
26. As per notification issued by RBI, circulation of which of the following coins shall be ceased wef 29th June, 2011?
a) ₹1 b) 50 paise
c) 25 paise
d) Both (b) and (c) above
e) None of these
27. Which of the following schemes is related exclusively to Financial Inclusion?
a) Swawalamban b) Swadeshi
c) Swabhiman d) SGSY
e) None of these
28. Which of the following is the biggest borrower in India?
a) Indian Government
b) Reserve Bank of India
c) Indian Railways
d) State Governments
e) Public Sector Undertakings
29. Which of the following organisations/agencies works solely to monitor and arrange flow of agriculture credit in India?
a) NABARD b) SIDBI
c) RBI d) SEBI
e) None of these
30. Union Budget, which is presented every year in the parliament, is also known as _____.
a) General Budget
b) Common Budget
c) Annual Budget
d) Finance Report of the Year
e) Statement of Allocation of Funds
31. Where is the headquarters of the International Monetary Fund (IMF)?
a) Geneva b) Paris
c) London d) Manila
e) Washington DC
32. Which of the following terms is NOT used in Banking/Financerelated matters?
a) Discount Rate
b) Letter of Credit
c) Cheque Clearing
d) General Ledger
e) Law of Motion
33. Which of the following is NOT a part of the Ministry of Finance?
a) Department of Financial Services
b) Department of Expenditure
c) Department of Revenue
d) Department of Disinvestment
e) Department of Resource Planning
34. Which of the following is a leading electronic-payment technology firm? (The logo of the firm can be seen printed on credit cards/ATM centres etc.)
a) Visa b) Max
c) BSE d) Sensex
e) SWAP
35. When banks accept a fixed sum of money from an individual for a definite term and pay on maturity with interest, the deposit is known as _____.
a) Term deposit
b) Demand deposit
c) Bond d) Mortgage
e) Advance
36. The cooperative movement in which of the following fields has achieved a great visible success in India?
a) Milk production
b) Banking sector c) Textile sector
d) Cotton production
e) None of these
37. When was the first nationalization of many banks were conducted?
a) 19 August, 1969
b) 19 October, 1969
c) 19 July, 1969
d) None of The Above
38. How many banks were nationalized as on 19 July, 1969:
a) 15 b) 13 c) 14
d) None of The Above
39. Second Time Nationalization of more than 5 banks were conducted in:
a) 1975 b) 1980 c) 1985
d) None of The Above
40. In 1980, how many banks were nationalized:
a) 5 b) 7 c) 6
d) None of The Above

Answer

- 1.(e) 2.(d) 3.(c) 4.(b)
5.(e) 6.(b) 7.(c) 8.(a)
9.(b) 10.(e) 11.(d) 12.(a)
13.(a) 14.(c) 15.(a) 16.(a)
17.(d) 18.(e) 19.(d) 20.(b)
21.(b) 22.(d) 23.(d) 24.(a)
25.(b) 26.(c) 27.(d) 28.(a)
29.(a) 30.(a) 31.(e) 32.(e)
33.(e) 34.(a) 35.(a) 36.(c)
37.(c) 38.(c) 39.(b) 40.(c)

IMPORTANT CHARTS

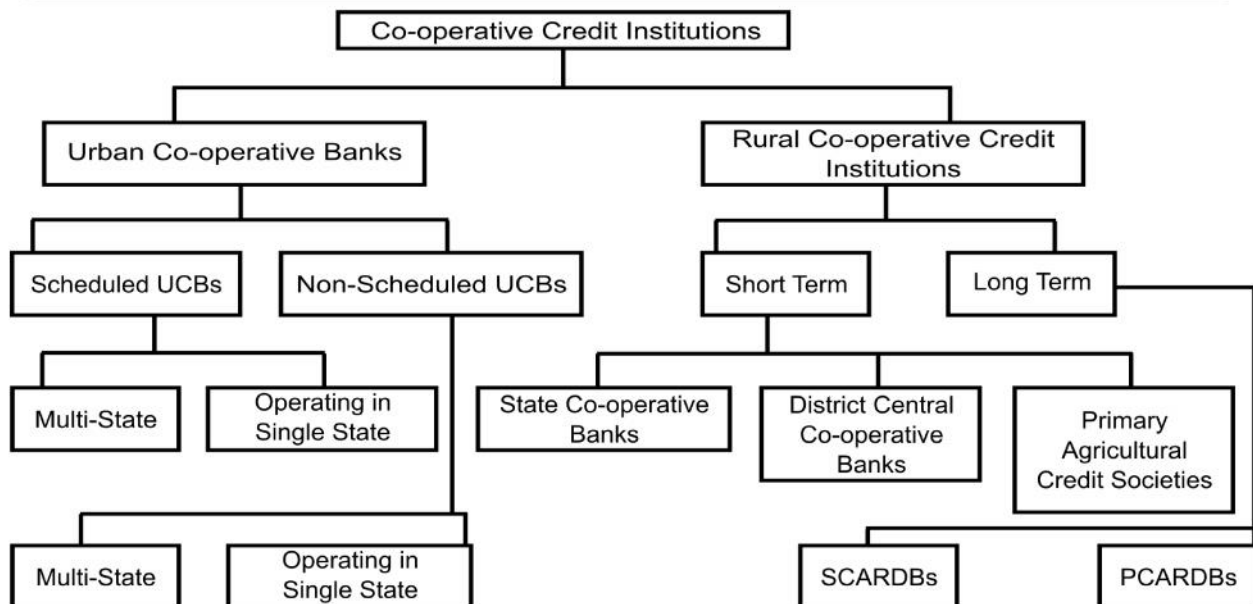
LIST OF STOCK EXCHANGES IN INDIA

Name of the Stock Exchange	Headquarters	Year of Establishment
Bombay Stock Exchange (BSF)	Mumbai	1875
National Stock Exchange (NSE)	Mumbai	1992
Calcutta Stock Exchange (CSE)	Kolkata	1908
India International Exchange (India INX)	Gujarat	2017
Metropolitan Stock Exchange of India Ltd.	Mumbai	2008
NSF IFSC Ltd.	Gujarat	2016
Multi Commodity Exchange of India (MCX)	Mumbai	2003
National Commodity and Derivatives Exchange (NCDEX)	Mumbai	2003
Indian Commodity Exchange Limited	Mumbai	2003

DIFFERENCE BETWEEN SAVING AND CURRENT ACCOUNT

	SAVING ACCOUNT	CURRENT ACCOUNT
Meaning	Saving bank account is an account meant for individuals who like to save for meeting their future financial requirements.	Current account refers to a running account, in which there is no limit on the operation, during a working day.
Objective	To encourage savings of a person.	To support frequent and regular transactions.
Suitable for	Individual	Businessman or company
Interest	Paid	Not paid
Withdrawals	Limited	Unlimited
Passbook	Provided by banks	Not issued by banks.
Overdraft	Not allowed	Allowed
Opening balance	Less amount is required to open a savings bank account.	High amount is required for opening a current account.

Structure of Co-operative Credit Institutions



SCARDBs : State Co-operative Agriculture and Rural Development Banks.

PCARDBs : Primary Co-operative Agriculture and Rural Development Banks.

DIFFERENCE BETWEEN UNIT BANKING AND BRANCH BANKING

BASIS FOR COMPARISON	UNIT BANKING	BRANCH BANKING
Meaning	Unit banking is that system of banking in which there is a single small banking company, that provides financial services to the local community.	Branch banking is a banking method wherein a bank operates in more than one place to provide banking services to customers, through its branches.
Local economy	Affected by the ups and downs of the local economy.	It is not affected by the ups and downs of the local economy.
Independence of operations	More	Comparatively less
Supervision Cost	Low	Comparatively high
Financial Resources	Limited financial resources	Large pool of financial resources
Competition	No or little within the bank	Exist between the bank branches
Rate of interest	Not fixed, as the bank has its own policies and norms.	Fixed by the head office, and directed by the central bank.
Decision making	Quick	Time Consuming

DIFFERENCE BETWEEN SCHEDULED BANKS & NON-SCHEDULED BANKS

BASIS FOR COMPARISON	SCHEDULED BANKS	NON-SCHEDULED BANKS
Meaning	Scheduled banks is a banking corporation whose minimum paid up capital is Rs. 5 lakhs and does not harm the interest of the depositors.	Non-scheduled banks are the banks which do not comply with the rules specified by the Reserve Bank of India, or say the banks which do not come under the category of scheduled banks.
Second Schedule	Listed in the second schedule.	Not-listed in the second schedule.
Cash Reserve Ratio	Maintained with RBI.	Maintained with themselves.
Borrowing	Scheduled banks are allowed to borrow money from RBI for regular banking purposes.	Non-Scheduled banks are not allowed to borrow money from RBI for regular banking purposes.
Returns	To be submitted periodically.	No such provision of submitting periodic returns.
Members of clearing house	It can become a member of clearing house.	It cannot become member of clearing house.

DIFFERENCE BETWEEN COMMERCIAL BANK & MERCHANT BANK

BASIS FOR COMPARISON	COMMERCIAL BANK	MERCHANT BANK
Meaning	Commercial bank is a banking company established by a number of people for providing the basic banking functions i.e. accepting deposits and lending money to general public.	Merchant bank refers to the financial institution, that specializes in international trade and provide an array of services to its clients.
Governing Act/body	Regulated by Banking Regulation Act, 1949.	Rules and regulations designed by SEBI.
Engaged in	General banking business	Consultancy type business
Nature of loan extended	Debt-related	Equity-related
Exposure to risk	Less	Comparatively more
Role	Financier	Financial Advisor
Caters	Needs of general public.	Needs of corporate firms.

EconoMix

Comprehensive Economic Partnership Agreement (CEPA)

Both India and South Korea are now in urgent need to find economic boosters for their economy. Enhancement of mutual trade and investment opportunities can fulfil that need. Comprehensive Economic Partnership Agreement (CEPA) of 2010 can be the pivot in that quest. A flourishing Indo-Korean trade and economic relationship alone may not be able to erase many economic bottlenecks existing in these economies. However, a bilateral platform can provide India and South Korea to articulate their concerns. CEPA can be that ideal platform to thrash out differences and build a fruitful sustainable economic and trade partnership in future. In the current turbulent global scenario, that will be the way to go for both these economies.

Economic and Trade Relation

The Comprehensive Economic Partnership Agreement (CEPA), signed between India and South Korea on 7 August 2009 and operationalised with effect from 1 January 2010, remains a watershed in the relationship between the two countries. The CEPA is a bilateral agreement that covers trade in goods and services, investment, competition and intellectual property rights (IPRs). The agreement was signed at a time when India seemed to be keen to shed its "protectionist" tag in the light of the stalemate in Doha Round of negotiations at World Trade Organization (WTO). India was then witnessing a growth phase for five years or so, which was unprecedented in its history. Such economic growth attracted potential partners and also prompted India to undertake an ambitious trade policy—in terms of engagement in bilateral trade and investment agreements. In this phase, India engaged itself with the Association of South East Asian Nations (ASEAN) and the South Asian Free Trade Area (SAFTA), as well as bilaterally with countries like Singapore, South Korea and Sri Lanka, among others. However, since 2011 India has witnessed slowdown in its growth path and the country appears to be going through a phase of lack in aggregate demand. Although India's GDP (at market exchange rate) is converging towards the US\$ 3-trillion mark, a large population makes India's per-capita GDP much lower than that of other major economies. In fact, India falls under the category of lower-middle income economies in terms of per-capita GDP, according to the classification made by the World Bank. And although population growth has gone down over the years, it is still at 0.9 percent. Therefore, the macroeconomic situation for South Korea is not encouraging in the present times. Both India and South Korea need to take out their respective economies from the risk of falling further down. Bilateral understanding within the framework of CEPA seems to be the best way to deal for both the countries. Another area of concern for India is that almost nine years after the implementation of CEPA, the country's export basket to South Korea consists of mainly raw material and intermediate goods (Table 3). It is not that this composition is only prevalent with South Korea, this has been a universal problem for Indian exports to other



countries as well. The speed with which the integration with global market has happened is much faster than the dynamism in Indian exporters, who were supposed to develop their export products at a faster pace but are lagging behind significantly in reality. One way of tackling the problems of trade deficit and comparatively less advanced nature of export basket of India is to encourage South Korean investment in India. If South Korean companies start operating from India and export to other destinations, that could narrow the trade deficit of India and also improve the quality of the basket of Indian exports. In other words, the ROK companies can then contribute to the well-being of the Indian economy and also to their own profitability. The resultant employment generation should contribute positively to Indian economy. If properly implemented, it can be mutually beneficial for both countries.

South Korea has sizeable investments in India. Some of the prominent ROK companies include Hyundai Motors, Samsung Electronics, LG Electronics and Lotte Group. It is encouraging that most of these companies operate almost as Indian companies on Indian soil. These companies have substantially contributed to the industrial production and employment in Indian economy. Probably more such investments can resolve India's relatively lower quality export composition in future.

Another emerging factor in Indo-ROK trade relationship is impending formation of the Regional Comprehensive Economic Partnership (RCEP).

India still consists of a workforce that is comparatively cheaper than many other countries in Asia. Moreover, in the Ease of Doing Business index, India has made rapid strides in recent times. India also has a consumer market which can buy various goods. These are the pivotal reasons why South Korean companies may look at investing in India.

However, ROK companies often complain about delays and cancellation in granting different approvals for doing business in India. Some of these complaints are genuine and must be addressed. Small and medium enterprises in South Korea are particularly interested in investing in India mainly for the reasons mentioned earlier. However, many of them find the hurdles to start and operate business quite difficult. Easing these barriers can result in more Korean investment in Indian economy. Under the framework of CEPA, India should address all these concerns to increase Indo-Korean trade and investment and take it to a new level. Both countries have expressed desire to increase the volume of bilateral trade to \$50 billion by 2030, but commensurate bilateral investment escalation can take the economic relationship to a much stronger level.

Both South Korea and India have the potential to thrash out their differences and build a fruitful sustainable economic and trade partnership in future. In the current turbulent global scenario, that will be the way to go for both these economies.

(..... to be continued)

Few Facts about Bihar



Introduction - The state Bihar needs no introduction. It is one of the Eastern states of India. It is the 13th largest state in India. The third largest state of India by population, it is also continuous with Uttar Pradesh to its west, Nepal to the north, the northern part of West Bengal to the east, with Jhar-khand to the south. In November 2000 the new state of Jharkhand was created from Bihar's southern provinces and now forms the state's southern and southeastern borders. The name Bihar is derived from the Sanskrit and Pali word, Vihara (*Devanagari: विहार*), which means "abode". The state has a rich history and culture which dates back to ancient times. It was once a great center of learning and many a powerful empires originated from here. It was also the centre of Buddhism as the religion originated from here.

Administration of Bihar

Governor - Phagu Chauhan **Chief Minister** - Nitish Kumar **Deputy Chief Minister** - Tarkishore Prasad & Renu Devi **Chief Justice of Bihar** - Justice Shri Sanjay Karol **Chief Secretary** - Tripurari Sharan
Speaker of Legislative Assembly - Vijay Kumar Sinha **Principal Secretary** - Chanchal Kumar
Seats in Assembly - 243 **Lok Sabha Seats** - 51 **Capital** - Patna

State Symbol of Bihar

State Bird - Sparrow **State Flower** - Marigold **State Tree** - Peepal



- History of the State -



Bihar, the ancient land of Buddha, has witnessed golden period of Indian history. It is the same land where the seeds of the first republic were sown and which cultivated the first crop of democracy. Such fertile is the soil that has given birth to innumerable intellectuals which spread the light of knowledge and wisdom not only in the country but in the whole world. The state has its capital at Patna, which is situated on the bank of the holy river Ganga. The state as it is today has been shaped from its partition from the province of Bengal and most recently after the separation of the tribal southern region now called Jharkhand. For centuries it was the principal seat of imperial powers and the main focus of Indian culture and civilization.

Ancient Book-Bhagavadgita Author-Veda Vyas



Regions of Bihar—such as Magadha, Mithila, Anga, and Vaishali—are mentioned in religious texts and epics of ancient India.

The Haryanka dynasty, founded in 684 BC, ruled Magadha from the city of Rajgriha (*modern Rajgir*). The two well-known kings from this dynasty were Bimbisara and his son Ajatashatru. The Haryanka dynasty was followed by the Shishunaga dynasty. Later the Nanda Dynasty ruled a vast tract stretching from Bengal to Punjab. The Nanda dynasty was replaced by the

Maurya Empire, India's first empire. The Mauryan Empire, which originated from Magadha in 325 BC, was founded by Chandragupta Maurya, who was born in Magadha.

The Mauryan emperor, Ashoka, who was born in Pataliputra (Patna) is believed to be one of the greatest rulers in the history of the world. The Gupta Empire, which originated in Magadha in 240 AD, is referred as the Golden Age of India in science, mathematics, astronomy, commerce, religion, and Indian philosophy. The tenth and the last Guru of Sikhism, Guru Gobind Singh was born in Patna. Bihar remained a part of the Bengal Presidency of British India till 1912 until the province of Bihar and Orissa was carved out as a separate province.

- Gautam Buddha attained Enlightenment at Bodh Gaya, a town located in the modern day district of Gaya in Bihar.
- Vasupujya, the 12th Jain Tirthankara was born in Champapuri, Bhagalpur.
- Vardhamana Mahavira, the 24th and the last Tirthankara of Jainism, was born in Vaishali around the 6th century BC.

- History of Bihar dates back to the reign of Bimbisara.

○ Many famous emperors, including the Guptas, had their capital in Patliputra. Mohammad Bin Bakhtiar Khalji was the first Muslim ruler to spread his domain in this region. Khaljis were followed by the Tughluqs and the Mughals. Mughals had worked wonders in the administration of Bihar. But with their downfall, the Nawabs got an upper hand over Bihar. In the Battle of Buxar, Bihar passed on to the British. In 1931, the states of Bihar and Orissa were curbed



from the Bengal Presidency. Ultimately, on 15th November, 2000, a separate state known as Jharkhand was culled out. Some prominent Universities of ancient Bihar were Nalanda Odantapurâ or Odantapuri and Vikramashila. In ancient and classical India, Bihar was considered a center of power, learning, and culture. From Magadha arose India's first empire, the Maurya empire, as well as one of the world's most widely adhered-to religions, Buddhism. Since the late 1970s, Bihar has lagged far behind other Indian states in terms of social and economic development because of Govt.'s ignorance towards Bihar.

During the 19th century, when the standard of living in Bihar worsened under British rule, many Biharis had to migrate as indentured laborers to the West Indian islands, Fiji, or Mauritius. During this time, many sad plays and songs called "bihara" became very popular in the Bhojpur area.

– Geography of Bihar –

□ **Area** - 94,163 square kilometers. □ **Latitude** - 21°58'10" and 27°31'15" North.

□ **Longitude** - 82°19'50" and 88°17'40" East. □ **Boundaries** - West Bengal, Jharkhand, Uttar Pradesh, the Himalayas and Nepal. □ **Capital** - Patna. □ **Population** - 8,28,78,796.

□ **River** - Ganga, Sone, Poonpoon, Falgu, Karmanasa, Durgawati, Kosi, Ghaghara, etc.

UNESCO World Heritage site in Bihar

There is only one World Heritage site in Bihar and that is Mahabodhi Temple Complex at BODHGAYA : Mahabodhi Temple Complex at Bodh Gaya (Buddha Gaya), spread over an area of 4.86 hectares (12.0 acres) was inscribed in the UNESCO World Heritage List as a unique property of cultural and archaeological importance. The first temple was built by Emperor Ashoka in the 3rd century BC (260 BC) around the Bodhi Tree *Ficus religiosa* (to the west of the temple). It is the oldest temple in the Indian sub-continent built during the "Golden Age" of Indian culture credited to the Gupta period.

Wildlife Sanctuaries



- ❖ Bareilly Jheel Salim Ali Bird Wild Life Sanctuary
- ❖ Bhimbandh Wild Life Sanctuary
- ❖ Gautam Buddha Wild Life Sanctuary ❖ Kanwarjheel Wild Life Sanctuary
- ❖ Kaimur Wild Life Sanctuary
- ❖ Kusheshwar Asthan Bird Wild Life Sanctuary ❖ Nagi Dam Wild Life Sanctuary
- ❖ Nakti Dam Wild Life Sanctuary
- ❖ Pant (Rajgir) Wild Life Sanctuary
- ❖ Udaipur Wild Life Sanctuary
- ❖ Valmiki Wild Life Sanctuary
- ❖ Vikramshila Gangetic Dolphin Wild Life Sanctuary



Festivals of Bihar



Chatth Puja - Almost all civilizations have worshipped the 'sun god', but it has a unique form in Bihar. Chatth Puja is the only occasion where the setting sun is worshipped.

Sama-Chakeva - This is a festival especially celebrated in Mithila. Mithilanchal dedicates this festival to the celebration of the brother-sister relationship.



Ramnavami - A Hindu festival celebrated in all parts of the country. This is the auspicious day when Lord Rama was born. People celebrate it observing fasts and offering prayers in his honour.

Makar-Sankranti - Also known as Tila Sankranti, the festival marks the beginning of the summer season.

Bihula - Bihula is a prominent festival of eastern Bihar especially famous in Bhagalpur district.

Madhushravani - This festival is celebrated all over Mithilanchal with much enthusiasm. It is celebrated in the month of Sawan (Hindu calendar), which falls around August.

Some Famous Personalities from Bihar

Aryabhata - Genius Indian Mathematician

Chanakya - An ancient Indian teacher, philosopher, economist, jurist and royal advisor.

Ashoka - The great Indian emperor of the Maurya Dynasty.

Ramdhari Singh Dinkar - Indian Hindi poet, essayist, patriot and academic, who is considered as one of the most important modern Hindi poets.

Kunwar Singh - A leader during the Indian Rebellion of 1857.

Rajendra Prasad - He was the first President of the Republic of India and also was the first President to have been in the office twice.



Jagjivan Ram - He was an Indian independence activist and politician from Bihar.

Bismillah Khan - Indian musician credited with popularizing the shehnai, a subcontinental wind instrument of the oboe class. He was awarded Bharat Ratna, Padma Vibhushan, Padma Bhushan, Padma Shri.

Girija Prasad Koirala - Indian-born Nepalese politician who served four times as prime minister of

Nepal (1991-94, 1998-99, 2000-01, 2006-08).

Ashok Kumar - Ashok Kumar, fondly known as Dadamoni, was one of the most versatile and iconic actors of all times.

Jayprakash Narayan - He was posthumously awarded the Bharat Ratna and was also a receiver of Magyasaysay award for public service in 1965.



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*** COURSES JOINTLY WITH NETAJI SUBHAS OPEN UNIVERSITY (RECOGNISED BY UGC-DEB)**



Easy EMI Scheme (Only Sealdah Centre)

Courses Eligibility : Class X/XII Board Exam

- Electronics & Telecommunication Engg.
- Computer Hardware & Advanced Networking #
- * ● Routing Switching Expert
- * ● Network Expert
- AC & Refrigeration Engineering #
- Automobile Engineering
- * ● Electrical & Electronics Appliances Engg.
- * ● CCTV Installation Technician
- Mobile & Telephone Repairing Technician
- * ● Smartphone Repairing Technician
- Electrical Technician
- Civil Draughtsmanship [with CAD]
- Civil Construction Technology
- * ● Chip Level Laptop Repairing
- Professional Executive Secretary #
- * ● Office Management (Front & Back)
- * ● Certified Professional Accountant
- Comp. Application & Programming #
- * ● Computer Application & Office Mgt. #
- * ● Stenography
- * ● Advanced Excel
- * ● Tally GST
- * ● Dot Net Technology
- Diploma Course in Retail Management
- Certificate Course in Retail Management

Corporate Courses

- TVS Automobile Technician [Course conducted by: TVS Motor Co. Ltd.]
- Godrej Advance Course in AC, Refrigeration & Washing Machine [Course conducted by: Godrej]
- Carrier Midea Air Conditioner & Appliances [Course conducted by: Carrier Midea India]
- IFB Electronics Appliances Engineering [Course Conducted By: IFB]
- DAIKIN Air Conditioning Engineering [DAIKIN Centre of Excellence]
- BOSCH Automobile Electronics AC & Electrical Technician [Course Supported By: BOSCH]

Interior Design

- Interior Design, Decoration & Site Supervisor (Godrej Interio)
- Diploma In Professional Interior Design
- Advanced Diploma In Professional Interior Design } Park Street Centre

Beauty

- * ● Advance Diploma in Cosmetology
- * ● Advance Diploma in Beauty
- * ● Advance Diploma in Hair
- * ● Advance Diploma in Make-up
- * ● Diploma in Beauty
- * ● Diploma in Hair
- * ● Diploma in Make-up

Paramedical

- Diploma in Medical Laboratory Technician } Affiliated to State Medical Faculty Govt. of West Bengal
- Diploma in Renal Dialysis Technician
- Diploma in Operation Theatre Technician
- Certificate in Medical Radiology & Imaging Technology
- Certificate in General Duty Assistant
- Certificate in Emergency Medical Technician
- Certificate in Anaesthesia Technician
- Certificate in Cardiac Care Technician

Scholarships Only for Online Admission : www.georgetelegraph.org

Centres

Main Training Centre Sealdah : 8336939682/3/4/5, 033 22272605/24851214

TEXMACO GEORGE TELEGRAPH Centre Of Excellence BELGHARIA : 9830780280

DAIKIN Centre Of Excellence SEALDAH : 8336939682

AUTOMOBILE ENGINEERING Centre of Excellence SALAP (Howrah) : 9903967142 • RAJARHAT : 9903967146

Agartala 9436139307	Contai 9674165582	Khosbag (Bankura) 9635735382	Interior Design
Alipurduar 9836408027	Coochbehar 9674165586	Kakdwip 9830077802	Park Street 9073610877
Andul 8334975533	Cuttack 0671 2312666	Kharagpur 9073610876	Beauty
Asansol 0341 2302897	Durgapur 9051111246	Liluah (Howrah) 9830136688	Bhowanipur 9073952154
Belgharia (Texmaco) 9830780280	Dakghor 8017522288	Malbazar 9674165584	Garden Reach 6290939559
Bagnan 9051110638	Diamond Harbour 8017522287	Malda 9674165585	Jalpaiguri 8158806115
Balurghat 9674165418	Guwahati 9127066277	Midnapore 8335062606	Naktala (Garia) 9831166575
Bolpur 9073333262	Garden Reach 9230613574	Memari 8777687853	Paramedical
Barasat (Taki Rd.) 9674165589	Haripal 9874136799	Pandua 9831840004	Barasat 9073952156
Barasat (Jessore Rd.) 8336911041	Habra 9093037766	Purulia 9051110498	Behala 8336911653
Behala 9836616668	Haldia 9732727609	Raiganj 9830680900	Kamarkundu 9434021033
Berhampore 9674165587	Joynagar 9836666773	Rajarhat 6290271014	Sonarpur 9073727474
Bongaon 9836717783	Jalpaiguri 9434154082	Siliguri 8335051715	Liluah 9830136688
Bankura 9932870010	Kalyani 9674165588	Sonarpur 9830720005	Smart Centre
Barackpur (Future Hope) 9830596844	Krishnanagar 9674162462	Suri 9475074332	Dumdum 9748999933
Burdwan 0342 2560398	Konnagar 9007129736	Tamluk 9735521383	Garia (Boral) 9903660200
		Thakurpukur 8017522286	Serampour 9073610884
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