

NATIONAL NEWS

India and Israel to set up Task Force on a ten-year roadmap to identify new areas of defence cooperation

- During the **15th India–Israel Joint Working Group meeting** in Tel Aviv, India and Israel decided to form a Task Force to formulate a comprehensive ten-year roadmap to identify new areas of defence cooperation.
- India and Israel reviewed the progress made in **military-to-military engagements**, including exercises and industry cooperation.
- The formation of these sub-working groups would allow for more efficient use of bilateral resources, better technology flow and the sharing of industrial capabilities.

Union Ministry of Rural Development launches an initiative to enable rural self-help group women to earn at least ₹1 lakh per annum

- **Union Ministry of Rural Development** launched an initiative with the goal of enabling **rural self-help group (SHG) women** to earn at least **₹1 lakh** per annum and to put a greater emphasis on pushing women up the economic order.
- Poor women from various classes and castes create self-help groups and associated federations under the National Rural Livelihood Mission, which provides financial, economic and social development services to their members in order to improve their income and quality of life.

Union Minister of Housing and Urban Affairs inaugurates the 14th Urban Mobility Conference 2021

- Union Minister of Housing and Urban Affairs & Petroleum and Natural Gas **Hardeep Singh Puri** inaugurated the **14th edition of the Urban Mobility India (UMI) Conference 2021** with the theme '**Mobility for All**'.
- This conference focuses on providing equitable access and promoting inclusive urban transportation, which aims to provide affordable, clean, safe, informative, efficient and accessible transportation systems, with special attention to the diverse needs of all segments of society, particularly the disabled, the elderly, women and children.

- Sustainable mobility and universal access are crucial for achieving the 2030 Agenda of Sustainable Development Goals (SDGs).

Prime Minister Narendra Modi participates in the 16th G-20 Summit to hold discussions on global economic and health recovery from the COVID-19 pandemic

- Indian Prime Minister **Narendra Modi**, along with the other countries' counterparts, participated in the two-day **16th G-20 Summit** held in **Rome, Italy**.
- Italy currently holds the Presidency of the G20 Summit 2021 under the theme — 'People, Planet, Prosperity' — with a focus on recovery from the pandemic & strengthening global health governance, economic recovery & resilience, climate change & energy transition and sustainable development & food security.

Union Government constitutes a 20-member empowered group of secretaries to monitor the development and implementation of PM Gati Shakti National Master Plan (NMP)

- Union Government has constituted an empowered group of secretaries' (EGoS) led by Cabinet Secretary **Rajiv Gauba** to track the development and implementation of the government's **₹100 crore** comprehensive and integrated approach to infrastructure construction under **PM Gati Shakti National Master Plan (NMP)**.
- The Empowered Group of Secretaries' mandate is to assess and monitor the plan's implementation in order to determine its logistics efficiency and to establish a framework and rules for making any changes to the plan.
- They will also coordinate any revisions to projects currently included in the plan within the required framework and norms, as well as establish a method and a specific time period for the synchronisation of various operations for road and rail construction.

Union Government approves 8.5% interest rate on employees' provident fund for FY21

- The Union Government has approved **8.5 per cent** rate of interest on employees' provident fund (EPF) for 2020–21 fiscal (FY21).

- **Union Ministry of Finance** has approved the EPF interest rate for 2020–21 and it will now be credited to the accounts of nearly five crore users.
- The Employees' Provident Fund Organisation (EPFO) cut the interest rate on provident fund deposits to 8.5 per cent for 2019–20, down from 8.65 per cent in 2018–19, in March 2020.

'Vax' was declared as the Oxford English Dictionary's Word of the Year 2021

- **Oxford English Dictionary** has declared '**vax**' as '**Word of the Year 2021**', which defines vax as vaccine or vaccination when used as a noun.
- As a verb, vax is defined as '**vaccinate**' or 'treat (someone) with a vaccine to produce immunity against a disease'.
- This word seeks to encompass the year in a single word that may describe a globe still recovering from the COVID-19 pandemic and discussing vaccines.
- This word's origin can be traced back to the early 1800s term **anti-vax**, which is a shorter form of anti-vaccinist.

Union Education Minister launches the Bhasha Sangam initiative and mobile application for schools

- Union Education and Skill Development Minister **Dharmendra Pradhan** launched the **Bhasha Sangam** initiative for schools, Bhasha Sangam mobile application and **Ek Bharat Shreshtha Bharat quiz application** on the occasion of Rashtriya Ekta Diwas.
- **Ek Bharat Shreshtha Bharat quiz application** is available in English and Hindi on Google Playstore and aims to enrich the youth of India about Indian culture, religions, traditions, languages and history.
- Bhasha Sangam is a **Union Ministry of Education initiative** under Ek Bharat Shreshtha Bharat that aims to teach basic phrases in 22 Indian languages.

Narendra Modi launches the 'Infrastructure for Resilient Island States' on sidelines of the climate summit in Glasgow

- Prime Minister Narendra Modi launched the '**Infrastructure for the Resilient Island States**' (IRIS) on the sidelines of the climate summit in Glasgow.
- Its goal is to achieve sustainable development in Small Island Developing States (SIDS) by using a systematic approach to resilient, sustainable and inclusive infrastructure.
- Indian Space Research Organisation will build a special data window for Small Island Developing States to

provide them with timely information about cyclones, coral-reef monitoring and coastline monitoring.

Union Ministry of Rural Development signs an MoU with Flipkart to strengthen National Rural Livelihood Mission

- The **Union Ministry of Rural Development** has signed an MoU with **Flipkart** to sell products created by millions of artisans as part of the **Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)** initiative especially those that are led by women by bringing them into the e-commerce fold.
- This MoU is a part of **Flipkart's Samarth programme**, which aims to empower skilled but underserved communities of craftsmen, weavers and artisans with national market access as well as focused knowledge and training through the Flipkart marketplace.

Union Home Minister Amit Shah launches 'Ayushman CAPF' health card to provide health care services to all CAPF personnels and their dependents

- Union Home Minister Shri Amit Shah has **launched 'Ayushmaan CAPF'** health card to provide healthcare services to all Central Armed Police Force (CAPFs) personnel and their dependents.
- This Scheme is a joint initiative of Union Ministry of Home Affairs (MHA) and Union Ministry of Health and Family Welfare (MoHFW) and National Health Authority (NHA).
- Under this scheme, health cards will be distributed to more than 35 lakh beneficiaries across various CAPFs including serving force personnel and their family members.

India launches an online dashboard 'Climate Equity Monitor' for assessing equity in climate action

- India launched an online dashboard '**Climate Equity Monitor**', at the climate change conference, COP26, for **assessing equity in climate action**, inequalities in emissions, energy and resource consumption around the world and ongoing climate policies of several countries from the perspective of developing countries at the international level.
- The dashboard has been conceptualized and developed by independent researchers from India including the Climate Change Group at the **MS Swaminathan Research Foundation**, Chennai and the **Natural Sciences Engineering department at the National Institute of Advanced Studies (NIAS)**, Bengaluru.

Indian Renewable Energy Development Agency (IREDA) launches 'Whistle blower' portal to check frauds and abuse of power

- The Indian Renewable Energy Development Agency (IREDA) launched a 'Whistle blower' portal as a part of the Vigilance Awareness Week 2021.
- Through this portal, IREDA employees can raise concerns related to fraud, corruption and abuse of power.

Prime Minister Narendra Modi unveils Adi Guru Shankaracharya's statue in Kedarnath

- Prime Minister Narendra Modi unveiled a **12-foot statue** of **Adi Guru Shankaracharya** at Kedarnath in Uttarakhand's Rudraprayag.
- The new statue of Shankaracharya was installed just behind the Kedarnath temple.
- After being destroyed in the Uttarakhand floods in 2013, the statue was rebuilt and the construction of the **35-tonne** Shankaracharya statue began in 2019.

Union Government announces no proposal to extend distribution of free ration through the Pradhan Mantri Garib Kalyan Yojana (PMGKAY) beyond 30 November 2021

- The Union Government announced that there was no proposal to extend the distribution of free ration as part of the **Pradhan Mantri Garib Kalyan Yojana (PMGKAY-3)** beyond 30 November 2021 in view of recovery in the economy and good disposal of food grains in the open market.
- The PMGKAY was announced in March 2020 and initially, the scheme was rolled out for April–June 2020 period but was later extended till 30 November 2021.

Department of Telecommunications (DoT) fixes December 2022 as the deadline for transition to new IP address

- The Department of Telecommunications (DoT) has fixed **December 2022** as the deadline from 30 June 2022 for **internet service providers** to customise their networks, as well as update modems and routers at customer locations to deliver services using IPv6.
- The IP addresses help in identifying and connecting various devices and servers onto the internet.

Prime Minister Narendra Modi tops in the Global Leaders Approval Ratings

- **Prime Minister Narendra Modi** has surpassed US President Joe Biden, German Chancellor Angela Merkel and other foreign leaders to become the most popular

leader in the world, with a **70%** approval rating among 13 world leaders in the **Global Leaders Approval Ratings**.

- Global Leader Approval Ratings are based on a seven-day moving average of adult residents in each country and samples sizes vary by country and the report is released by **Morning Consult Political Intelligence**.
- Narendra Modi remains at over 60 per cent in approval ratings since Morning Consult started collecting data in 2019.
- Morning Consult Political Intelligence tracks the approval rating for governmental leaders in Australia, Brazil, Canada, France, Germany, India, Italy, Japan, Mexico, South Korea, Spain, the United Kingdom and the United States.

Union Government amends Packaged Commodities Rules 2011 for enhanced protection of consumer rights

- The Union Government has amended the **Legal Metrology (Packaged Commodities) Rules 2011** for enhanced protection of consumer rights. These amendments will come into effect from **1 April 2022**.
- The Department of Consumer Affairs under the Union Ministry of Consumer Affairs, Food and Public Distribution has omitted **Rule 5** of the Legal Metrology (Packaged Commodities) Rules 2011 to protect consumers' interests.
- A new provision has been added to identify the unit sale price on pre-packaged commodities, allowing for easy comparison of the costs at the time of purchase.
- The provisions of declarations of maximum retail price (MRP) have been simplified by removing illustration and providing for making the mandatory declaration of MRP in Indian currency inclusive of all taxes. This has allowed the manufacturer to declare the MRP on the pre-packed commodities in a simplified manner.

India and the United States virtually hold the 11th Defence Technology & Trade Initiative Group meeting

- The **11th Defence Technology and Trade Initiative (DTTI) Group meeting** between India and the **United States (US)** was held virtually in which both India and the US agreed on a **Statement of Intent (Sol)** to bring sustained leadership focus to the bilateral defence trade relationship and create opportunities for co-production and co-development of defence equipment.
- Four joint working groups focused on land, naval, air and aircraft carrier technologies have been established under DTTI to promote mutually agreed projects within their domains.

India's first Centre for Research on Drone Technology was launched at IIT Guwahati

- Union Minister of State for Civil Aviation General V. K. Singh launched **India's first Centre for Excellence in Research on Drone/UAV Technology and Artificial Intelligence** at the Indian Institute of Technology (IIT), Guwahati.
- IIT Guwahati will share its research expertise, impart skill development, set up a drone port and provide all administrative support and fulfill the vision of the Indian Prime Minister to realise the potential of India to be a global drone hub by 2030.

Union Minister of Commerce and Industry Piyush Goyal is set to inaugurate the 40th edition of the India International Trade Fair (IITF) 2021

- The **40th edition of the India International Trade Fair (IITF) 2021** will be inaugurated by the Union Minister of Commerce and Industry Piyush Goyal on 14 November 2021 at Pragati Maidan, New Delhi.
- The India International Trade Fair 2021 focuses on the theme "**Aatmanirbhar Bharat**", which aims to promote investment and self-reliance in diverse sectors to meet domestic demand and be a part of the global supply chain eco-system.
- Bihar is the Partner State, while Uttar Pradesh and Jharkhand are the Focus States in the India International Trade Fair 2021.

National Internet Exchange of India launches a digital payment gateway

- The **National Internet Exchange of India (NIXI)** under the Union Ministry of Electronics and Information Technology (MeitY) launched a **digital payment gateway** across its business units by integrating payment gateways on all its customer-facing websites for ease of use.
- This will enhance convenience for NIXI's customers by offering real-time payments, providing uninterrupted services and ensuring a seamless experience for all stakeholders.
- NIXI has partnered with **PayU and NSDL** to offer payment gateway services.
- PayU is enabling payment digitisation for crucial initiatives across the three key domains of NIXI.

India launched 'E-Amrit' web portal for electric vehicle related information at the COP26 Summit

- India launched '**E-Amrit**', a web portal on electric vehicles (EVs) at the ongoing COP26 Summit in **Glasgow, UK**.
- This portal serves as a **one-stop destination** for all information about **electric vehicles**, including debunking myths about their adoption, purchasing, investment opportunities, policies and subsidies.
- This portal has been developed and hosted by **NITI Aayog** under a collaborative knowledge exchange programme with the UK Government and as part of the UK-India Joint Roadmap 2030.

Union Ministry of Civil Aviation launches 'e-governance for Civil Aviation (e-GCA)' online platform

- Union Civil Aviation Minister Jyotiraditya Scindia launched the **e-governance for Civil Aviation (e-GCA)** online platform, which will allow the aviation regulator, the Directorate General of Civil Aviation (DGCA), to conduct 298 services. These services include pilot licencing and medical examination.
- This platform will provide services to various DGCA stakeholders such as pilots, aircraft maintenance engineers, air traffic controllers, air operators, airport operators, flying training organisations, maintenance and design organisations.
- The portal was developed by **Tata Consultancy Services**.

Narendra Modi launches the RBI Retail Direct and RBI Integrated Ombudsman schemes

- Prime Minister Narendra Modi launched two customer-centric initiatives of the Reserve Bank of India (RBI) — **retail direct scheme and integrated ombudsman scheme** to provide opportunities to retail investors to participate in the government securities market and contribute towards nation-building.
- With the help of the RBI Retail Direct scheme, we can access the government securities market both primary and secondary markets by opening a **gilt securities account (Retail Direct)** with the Reserve Bank of India (RBI).
- The **Reserve Bank-Integrated Ombudsman Scheme (RB-IOS)** is aimed at further improving the grievance redress mechanism for resolving customer complaints against entities regulated by the RBI.

Union Cabinet approves the restoration of the Member of Parliament Local Area Development Scheme (MPLADS)

- The **Member of Parliament Local Area Development Scheme (MPLADS)** was restored by the Union Cabinet.
- The annual MPLADS fund entitlement per Member of Parliament (MP) constituency is **₹5 crores**, released in two instalments of **₹2.5 crores** each, subject to the fulfilment of conditions as per the MPLADS guidelines.
- The MPLADS is a Central Sector Scheme fully funded by the **Government of India**.
- The scheme's goal is to allow MPs to promote developmental projects in their constituencies, with a focus on the establishment of long-term community assets in areas like drinking water, primary education, public health, sanitation and roads.

Union Minister of Law and Justice Kiren Rijiju launches Citizens' Tele Law mobile application

- Union Law and Justice Minister **Kiren Rijiju** launched the **Citizens' Tele Law mobile application** and felicitated frontline functionaries at a function in New Delhi as a part of 'Azadi Ka Amrit Mahotsav' event.
- This app in the Android version would be available on Google Playstore for download.
- This app will connect the beneficiaries directly with panel lawyers offering legal advice and consultation.

Defence Secretary Dr. Ajay Kumar launches a book titled 'Force in Statecraft'

- Defence Secretary **Dr. Ajay Kumar** released a book titled **'Force In Statecraft'** which is a collection of writings on counter-insurgency operations, the conflict in the Northeast, airpower and nuclear posture that provide a conceptual understanding of India's national security.
- This book's contributors are all veterans of the Indian Armed Forces with extensive operational experience and knowledge of a number of key forces and their applications.

Maharashtra signs a Memorandum of Understanding with Rocky Mountain Institute (RMI) to boost the adoption of electric vehicles

- The **Maharashtra Government** signed a Memorandum Of Understanding (MoU) with the Indian arm of the USA-based **Rocky Mountain Institute (RMI)** to support the adoption of electric vehicles (EVs) in **Maharashtra**. This MoU was signed in Glasgow amid the ongoing **COP26 Summit**.
- Maharashtra's new draft Electric Vehicle (EV) Policy 2021 aims to bring at least **1,46,000** new battery-

operated electric vehicles (BEVs) on state roads by **2025**.

Maharashtra

- Capital: **Mumbai**
- Chief Minister: **Uddhav Thackeray**
- Governor: **Bhagat Singh Koshiyari**
- National Parks: **Chandoli National Park, Gugamal National Park, Nawegaon National Park, Pench (Jawaharlal Nehru) National Park, Sanjay Gandhi (Borivilli) National Park, Tadoba National Park**

Oil India Limited joins hand with IIT-Guwahati to boost tech in the energy sector

- **Indian Institute of Technology (IIT) Guwahati** will collaborate with **Oil India Limited (OIL)** on the development and introduction of new technologies in energy and related sectors.
- This partnership will also focus on cooperation in the Transfer of existing technologies, knowledge upgradation and innovation partnership, training and skill development and other areas of mutual agreement.

A three-day festival 'Kashi Utsav' was held in Varanasi

- A three-day festival **Kashi Utsav** was held in **Varanasi** to celebrate the classic heritage and culture of **Kashi**, especially the centuries-old luminaries — Goswami Tulsidas, Sant Kabir, Sant Raidas, Bhartendu Harishchandra, Munshi Premchand and Shri Jaishankar Prasad.

Uttar Pradesh

- Capital: **Lucknow**
- Chief Minister: **Yogi Adityanath**
- Governor: **Anandiben Patel**
- National Park: **Dudhwa National Park (Tiger Reserve)**
- Zoological Parks: **Shaheed Ashfaq Ullah Khan Prani Udyan (Gorakhpur), Kanpur Zoological Park, Nawab Wajid Ali Shah Zoological Garden**

Prime Minister Narendra Modi inaugurates world-class redeveloped Rani Kamlapati railway station in Bhopal

- Prime Minister **Narendra Modi** inaugurated the redeveloped **Rani Kamlapati railway station** in Bhopal, **Madhya Pradesh**.
- The redevelopments include the gauge converted and electrified Ujjain-Fatehabad Chandrawatiganj Broad Gauge section, third line in Bhopal-Barkhera section, gauge converted and electrified Mathela-Nimar Kheri

Broad Gauge section and electrified Guna-Gwalior section.

- He also flagged off two new **MEMU trains** between **Ujjain-Indore** and **Indore-Ujjain**.

Madhya Pradesh

- Capital: **Bhopal**
- Chief Minister: **Shivraj Singh Chauhan**
- Governor: **Mangubhai Chhaganbhai Patel**
- National Parks: **Bandhavgarh National Park, Dinosaur Fossils National Park, Fossil National Park, Pench National Park, Kanha National Park, Kuno National Park, Madhav National Park, Panna National Park, Sanjay National Park, Satpura National Park, Van Vihar National Park**

Union Tourism Ministry signs a pact with IRCTC to boost hospitality and tourism industries

- The **Union Ministry of Tourism** has signed an agreement with the **Indian Railway Catering and Tourism Corporation (IRCTC)** to strengthen the **hospitality and tourism industries**.
- The objective of this Memorandum of Understanding (MoU) is to provide extensive visibility to accommodation units, which have self-certified themselves on **SAATHI** (System for Assessment, Awareness & Training for the Hospitality Industry) on the Online Travel Aggregator (OTA) platform.
- The Union Ministry of Tourism has already signed similar MoUs with **EaseMyTrip, Cleartrip, Yatra.com, MakeMyTrip** and **Goibibo**.

Indian Oil partners with NTPC to collaborate on green energy

- **Indian Oil** and **National Thermal Power Corporation (NTPC)** have partnered together for the generation and storage of **renewable energy** or other cleaner forms of energy, including gas-based power, primarily to cater for Indian oil refineries or other installations.
- This is a first-of-its-kind initiative by two leading **public sector energy** majors of India to support **India's** commitment to achieve renewable energy targets and reduce **greenhouse gas emissions**.

India launches its 41st scientific expedition to Antarctica

- India successfully launched the 41st scientific expedition to **Antarctica**. The first batch comprises 23 scientists and support staff.
- The 41st Antarctic expedition of India features two major programmes. One has to do with the Amery Ice

Shelf, while the other has to do with the ice core drilling near the Maitri research station.

- The Indian Antarctic programme began in **1981** has completed 40 scientific expeditions so far.
- India has built three permanent research base stations in Antarctica, named **Dakshin Gangotri, Maitri** and **Bharati**.

Union Government brings an ordinance to extend the tenure of Enforcement Directorate and Central Bureau of Investigation (CBI) directors for five years

- The Union Government has brought an ordinance to extend the tenure of **Enforcement Directorate (ED)** and **Central Bureau of Investigation (CBI)** directors up to **five years**.
- At present, the directors of the Central Bureau of Investigation and Enforcement Directorate have been appointed for **two-year** tenure by the Central Vigilance Commission (CVC) Act, 2003.

India observes its first edition of Audit Diwas on 16 November

- Prime Minister Modi presented a statue of **Sardar Vallabhbhai Patel** at the office of the Comptroller and Auditor General of India (CAG) on 16 November to commemorate the **first edition of Audit Diwas**.
- Audit Diwas is celebrated to mark the historical origin of the institution of the Comptroller and Auditor General of India (CAG) and the contribution it has made to the governance, transparency and accountability over the past several years.

Union Power Ministry issues revised guidelines for thermal generation companies to set up renewable energy generation capacity

- **Union Ministry of Power** and the **Union Ministry of New & Renewable Energy** have issued revised guidelines for thermal generation companies to set up renewable energy generation capacity either by themselves or through developers by open bids and supplying it to the consumers under the existing power purchase agreement.
- These revised guidelines will enable the replacement of fossil fuel based energy by renewable energy under the existing PPAs.
- Union Ministry of Power and Union Ministry of New & Renewable Energy have revised the relevant norms as a part of the larger efforts to have **500 GW** of clean energy generation capacity by **2030**.

Union Food Processing Industry Ministry signs an MoU with Department of Animal Husbandry and Dairying to improve the livestock sector

- **Union Ministry of Food Processing Industry (MoFPI)** has signed a Memorandum of understanding (MoU) with the **Department of Animal Husbandry and Dairying (DAHD)** to improve the livestock sector.
- This MoU will facilitate the extension of benefits to **dairy entrepreneurs** and dairy industries through the convergence of **various schemes** of the Department of Animal Husbandry and Dairying.
- This will also help in generating income for **sustainable development** of the rural poor by providing credit support, strengthening quality control and providing necessary technology.

Prime Minister Narendra Modi inaugurates First Global Innovation Summit of the Pharmaceuticals sector

- Prime Minister **Narendra Modi** inaugurated the **first Global Innovation Summit of the Pharmaceuticals** sector through video conferencing. Union Chemical and Fertilizers Minister **Mansukh Mandaviya** also attended the event.
- This initiative aims to bring together key Indian and international stakeholders from the government, industry, academia, investors and researchers to discuss and strategise priorities to foster a thriving **innovation ecosystem** in the **pharmaceuticals industry** in India.

SIDBI ties up with Google to support MSMEs

- **Small Industries Development Bank of India (SIDBI)** has entered into a partnership with **Google India Private Limited (GIPL)** for piloting a social impact lending programme with financial assistance up to **₹1 crore** at subsidised interest rates to **micro, small and medium enterprises (MSMEs)**.
- This partnership with **GIPL** brings a corpus of \$15 million (around ₹110 crores) to micro, small and medium enterprises (MSMEs) as a crisis response related to COVID-19.

Small Industries Development Bank of India (SIDBI)

- Headquarters: **Lucknow, Uttar Pradesh**
- Chairman & Managing Director (CMD): **S. Ramann**

Prime Minister Narendra Modi lays the foundation stone of an ultra-mega solar park in Jhansi

- Prime Minister **Narendra Modi** laid the foundation stone of the **600 MW ultra-mega solar park** in **Jhansi, Uttar Pradesh**.
- This project is one of the three ultra-mega solar parks that are proposed to be set up in the region to generate **2,000 MW** solar power in '**plug and play mode**' under the Union Government's **Ultra Mega Renewable Energy Power Parks (UMREPP)** scheme.

Uttar Pradesh

- Capital: **Lucknow**
- Chief Minister: **Yogi Adityanath**
- Governor: **Anandiben Patel**
- National Park: **Dudhwa National Park (Tiger Reserve)**
- Zoological Parks: **Shaheed Ashfaq Ullah Khan Prani Udyan (Gorakhpur), Kanpur Zoological Park, Nawab Wajid Ali Shah Zoological Garden**

Union Ministry of Jal Shakti is set to launch the 'Water Heroes - Share Your Stories' contest from 1 December

- **Union Ministry of Jal Shakti** is set to launch the '**Water Heroes - Share Your Stories**' contest from **1 December 2021** to encourage and collect best practices in water conservation and management from across India and also to boost transformational action in the water sector.
- Every month, a maximum of 10 entries would be awarded with a cash prize of **₹10,000** each.

Union Government decides to repeal all three farm laws

- Prime Minister **Narendra Modi** announced that the Union Government has decided to repeal the **three farm laws** that were passed in Parliament in 2020, following protests by a section of the farmers.
- Despite the Union Government's continuing efforts to break the deadlock, a segment of farmers in Punjab and Haryana, as well as some parts of Uttar Pradesh, have been protesting for the past year, demanding the repeal of the three farm laws.
- These laws are – The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act, The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Act, and The Essential Commodities (Amendment) Act.

Prime Minister Narendra Modi inaugurates the 'InFinity Forum' on fintech

- Prime Minister **Narendra Modi** inaugurated the '**InFinity Forum**' on fintech, which among other things will discuss and come up with actionable insights into

- how technology can be leveraged by the **fintech industry** for **inclusive growth**.
- This event was hosted by the **International Financial Services Centres Authority (IFSCA)** under the aegis of the Government of India (GoI) in collaboration with the **GIFT City** and **Bloomberg**.
 - Indonesia, South Africa** and the **UK** are partner countries in the first edition of the forum.

Union Minister Narayan Rane launches the Special Credit Linked Capital Subsidy Scheme (SCLCSS) for the services sector

- Union Minister for Micro, Small and Medium Enterprises (MSME) **Narayan Rane** launched the **Special Credit Linked Capital Subsidy Scheme (SCLCSS)** for the **services sector** at **Guwahati, Assam**.
- This scheme will help in meeting the technology-related requirements of enterprises in the services sector and has a provision of **25 per cent capital subsidy** for procurement of plant, machinery and service equipment through institutional credit to the Scheduled Castes (SCs)/Scheduled Tribes (STs) **Micro & Small Enterprises (MSEs)** without any sector-specific restrictions on technology upgradation.

STATE NEWS

Kerala celebrates its 65th Formation Day on 1 November

- Kerala** celebrated its **65th Formation Day** on **1 November**. The state of Kerala was created on 1 November 1956 amalgamating the erstwhile provinces of Malabar, Cochin and Thiruvithancoor.

Kerala

- Capital:** Thiruvananthapuram
- Chief Minister:** Pinarayi Vijayan
- Governor:** Arif Mohammed Khan
- National Parks:** Anamudi Shola National Park, Eravikulam National Park, Mathikettan Shola National Park, Pambadum Shola National Park, Periyar National Park, Silent Valley National Park

Five states in India observed its Formation day on 1 November 2021

- The five Indian states observed its formation day on 1 November 2021. The states are as follows:

State	Formation year
Kerala	1956

Madhya Pradesh	1956
Chattisgarh	2000
Karnataka	1956
Haryana	1966.

Manipur Chief Minister launches ‘Go to Village 2.0’ campaign to deliver Governance at doorstep

- Manipur** Chief Minister N. Biren Singh launched a ‘**Go to Village 2.0’** campaign at Thoubal district to **deliver governance at doorstep** and bring inclusive development in Manipur.
- During the campaign, Biren Singh distributed assistances under various schemes including CM e-Support Scheme, Manipur Start Up Scheme, Cards under Pradhan Mantri Jan Arogya Yojana (PMJAY) and CMHT, Widows’ Pension Scheme, assistances under Prime Minister Garib Kalyan Anna Yojana (PMGKAY) and Pradhan Mantri Ujjwala Yojana (PMUY).

Manipur

- Capital:** Imphal
- Chief Minister:** N. Biren Singh
- Governor:** La. Ganesan

Tamil Nadu sets up the first-ever Special Purpose Vehicle (SPV) to manage critical natural conservation missions

- The Tamil Nadu Government has taken a massive step in climate action by setting up the first-ever **Special Purpose Vehicle (SPV)**, Tamil Nadu Green Climate Company.
- Tamil Nadu Climate Change, Tamil Nadu Green and Tamil Nadu Wetlands are the three key natural conservation missions that have been taken up by this project.
- The authorised capital of this SPV will be **₹5 crores**.

Tamil Nadu

- Capital:** Chennai
- Chief Minister:** M. K. Stalin
- Governor:** R. N. Ravi
- National Parks:** Mukurthi National Park, Guindy National Park, Gulf of Mannar Marine National Park, Indira Gandhi (Annamalai) National Park, Mudumalai National Park

India’s first rooftop open-air theatre was opened in Mumbai

- Reliance Retail** launched India’s first rooftop open-air theatre in **Mumbai**, which will be known as ‘**Jio Drive-In**’.

- The open-air rooftop theatre will be operated and managed by **PVR Limited**.
- Akshay Kumar's Sooryavanshi was the first movie screened at India's first rooftop drive-in movie theatre.
- This drive-in theatre can accommodate around 290 cars.
- The price of the ticket for each car is set to cost around ₹1200 and only four people will be permitted inside one vehicle.

Maharashtra

- **Capital:** Mumbai
- **Chief Minister:** Uddhav Thackeray
- **Governor:** Bhagat Singh Koshiyari
- **National Parks:** Chandoli National Park, Gugamal National Park, Nawegaon National Park, Pench (Jawaharlal Nehru) National Park, Sanjay Gandhi (Borivilli) National Park, Tadoba National Park

Uttarakhand celebrates its 21st foundation day on 09 November 2021

- **Uttarakhand** celebrated its 21st state foundation day on 09 November 2021. Uttarakhand was formed in **2000** after joining several districts from the Northwestern part of **Uttar Pradesh** and a portion of the Himalayan mountain range.

Uttarakhand

- Capital: **Dehradun**
- Chief Minister: **Pushkar Singh Dhami**
- Governor: **Baby Rani Maurya**
- National Parks: **Corbett National Park, Gangotri National Park, Govind Pashu Vihar National Park, Nanda Devi National Park, Rajaji National Park, Valley of Flowers National Park**

Mumbai- Karnataka region is set to be renamed as 'Kittur Karnataka'

- The **Mumbai-Karnataka** region consisting of seven districts, has been renamed as '**Kittur Karnataka**'.
- The Karnataka Cabinet has decided to rechristen the Mumbai-Karnataka region, consisting of Uttara Kannada, Belagavi, Dharwad, Vijayapura, Bagalkote, Gadag and Haveri districts, as Kittur Karnataka.
- 'Kittur' is named after a historical taluk in the Belagavi district that was ruled by Rani Chennamma, who had fought against the British before Jhansi Rani Laxmibai did.

- The previous government in 2019 had renamed the Hyderabad-Karnataka region that was previously ruled by Nizams of Hyderabad as 'Kalyana-Karnataka'.

Assam Government and World Bank sign a Memorandum of Understanding for a ₹770 crore loan to promote inland water transport

- **Assam's Inland Water Transport (IWT)** Department has signed a Memorandum of Understanding (MoU) with the World Bank for a **₹770 crore** loan to promote river transportation in Assam.
- The catamaran vessels were launched under a World Bank-funded project to integrate high-quality passenger and vehicle ferry services into Assam's wider transport network system.

World Bank

- **Headquarters:** Washington DC, the United States
- **President:** David Malpass
- **Founded:** 1944

Delhi Government launches the 'Shramik Mitra' scheme to ensure benefits for construction workers

- **Delhi** Government launched the '**Shramik Mitra**' scheme to ensure that **construction workers** receive the advantages of several programmes.
- The Shramik Mitra scheme will appoint at least 3 to 4 Shramik Mitras across all wards who will reach out to workers registered by the construction board at the ward level. The Shramik Mitras will also help workers in applying and availing process of the benefits of these government schemes.

New Delhi

- **Chief Minister:** Arvind Kejriwal
- **Lt. Governor:** Anil Baijal

Tamil Nadu Chief Minister M. K. Stalin is set to receive the Ambedkar Sudar Award for 2021

- Tamil Nadu Chief Minister **M. K. Stalin** will receive the '**Ambedkar Sudar**' award for the year 2021, given by Thol. Thirumavalavan for satisfying a long-pending demand of Dalits and tribals to commission for their welfare.

Tamil Nadu

- **Capital:** Chennai
- **Chief Minister:** M. K. Stalin
- **Governor:** R. N. Ravi
- **National Parks:** Mukurthi National Park, Guindy National Park, Gulf of Mannar Marine National Park,

Indira Gandhi (Annamalai) National Park, Mudumalai National Park

Meghalaya Chief Minister inaugurates the Eastern West Khasi Hills district

- Chief Minister of Meghalaya **Conrad K. Sangma** inaugurated the new **Eastern West Khasi Hills district**, which was split from its parent district, West Khasi Hills.
- This will be the 12th district of Meghalaya.
- It will comprise Mairang and Mawthadraishan community and rural development blocks and will be headquartered at Mairang.

Meghalaya

- **Capital:** Shillong
- **Chief Minister:** Conrad Sangma
- **Governor:** Satya Pal Malik

The third edition of Goa Maritime Conclave (GMC) 2021 was held from 7–9 November 2021

- The **third edition of Goa Maritime Conclave (GMC) 2021** was hosted by the Indian Navy from 07 November to 09 November 2021 under the aegis of Naval War College, Goa.
- The theme for this year's (2021) edition of GMC is "**Maritime Security and Emerging Non-traditional Threats: A Case for Proactive Role for IOR Navies**", which has been derived keeping in mind the necessity of 'winning everyday peace' in the maritime domain.
- The Goa Maritime Conclave (GMC) was symbolic of India's constructive engagement in the Indian Ocean Region (IOR).

India's first-ever National Yogasana Championships begins in Bhubaneswar from 11–13 November 2021

- India's first-ever **National Yogasana Championships** began in **Odisha's Bhubaneswar** from 11–13 November 2021, organised by National Yogasana Sports Federation (NYSF).
- Yogasana sport for both male and female categories has been included in the Khelo India Youth Games 2021.

Odisha Government launches the road safety initiative 'Rakshak'

- **Odisha** Chief Minister Naveen Patnaik launched a road safety initiative '**Rakshak**', under which 30,000 first responders will be trained by 300 master trainers in all 30 districts.

- These 30,000 first responders will be equipped to administer first aid and pre-hospital trauma care to accident victims within the golden hour.

Odisha

- **Capital:** Bhubaneswar
- **Chief Minister:** Naveen Patnaik
- **Governor:** Ganeshi Lal
- **Festivals:** Dhanu Yatra, Budi Thakurani Yatra, Magha Saptami, Chhau, Dola Purnima
- **Lakes:** Kanjia Lake, Chilika Lake, Ansupa Lake, Pata Lake
- **Folk Dances:** Chhau, Gotipua, Ghumura, Ranappa, Chaiti Ghoda, Sambalpuri
- **Dams:** Hirakud Dam, Indravati Dam, Rengali Dam, Jalaput Dam, Mandira Dam, Patora Dam
- **National Parks:** Bhitarkanika National Park, Simlipal National Park

Wangala Festival is celebrated in Meghalaya

- The **Wangala Festival**, also known as the 100 drum festival, is celebrated in **Meghalaya** on 12 November 2021.
- It has been celebrated since 1976. It is the most important festival of the Garo tribe and attracts a lot of tourists.
- This festival honours the Sun God and commemorates the conclusion of the long harvest season. For the Garo tribe, this festival also marks the end of a lengthy period of toil in the field before the onset of the winter.

Meghalaya

- **Capital:** Shillong
- **Chief Minister:** Conrad Sangma
- **Governor:** Satya Pal Malik

Jharkhand celebrates its foundation day on 15 November 2021

- **Jharkhand** celebrated its foundation day on 15 November 2021. It was on **15 November** in **2000** when the Chhotanagpur area was segregated from the southern half of **Bihar** to form another state named **Jharkhand**. It became the **28th** Indian state.

Jharkhand

- **Capital:** Ranchi
- **Chief Minister:** Hemant Soren
- **Governor:** Ramesh Bais

Uttarakhand builds India's first grass conservatory in Almora district

- India's first ' **grass conservatory** ' was inaugurated by the research wing of the **Uttarakhand** Forest Department in Ranikhet of Almora district.
- It is funded under the Union Government's Compensatory Afforestation Fund Management and Planning Authority (CAMPA) scheme.
- This initiative intends to raise awareness about the value of grass species, promote conservation and facilitate further grass species study, as research has shown that grasslands are more successful at carbon sequestration than forest land.

Uttarakhand

- **Capital:** Dehradun
- **Chief Minister:** Pushkar Singh Dhami
- **Governor:** Gurmit Singh
- **National Parks:** Corbett National Park, Gangotri National Park, Govind Pashu Vihar National Park, Nanda Devi National Park, Rajaji National Park, Valley of Flowers National Park

Arunachal Pradesh declares Kaiser-i-Hind as its state butterfly

- The **Arunachal Pradesh** Government has declared **Kaiser-i-Hind** (*Teinopalpus imperialis*) as the state butterfly.
- This butterfly carries 'India' in its name and it is found in Southern China, Vietnam, Laos, Myanmar, Nepal and Bhutan.
- It is a very rare and elusive swallowtail butterfly found at medium and high elevations and flies high in the canopies of broad-leaved temperate evergreen forests and its presence indicates the existence of a good forest ecosystem.

Arunachal Pradesh

- **Capital:** Itanagar
- **Chief Minister:** Pema Khandu
- **Governor:** B. D. Mishra

Karthikai Deepam festival was celebrated in Tamil Nadu

- **Karthikai Deepam (Kartik Purnima)** is a **Hindu, Sikh and Jain cultural festival**, celebrated on the **full moon day** or the **fifteenth lunar day** of the Tamil month of Karthikai. It is also known as Tripuri Purnima or Tripurari Purnima. It is sometimes called Deva-Diwali or Deva-Deepawali, the **festival of lights** of the gods.

Tamil Nadu

- Capital: **Chennai**
- Chief Minister: **M. K. Stalin**

- Governor: **R. N. Ravi**
- National Parks: **Mukurthi National Park, Guindy National Park, Gulf of Mannar Marine National Park, Indira Gandhi (Annamalai) National Park, Mudumalai National Park**

Gujarat Chief Minister Bhupendra Patel launches the 'Aatmanirbhar Gram Yatra' from Ahmedabad

- **Gujarat** Chief Minister **Bhupendra Patel** launched the 'Aatmanirbhar Gram Yatra' from Mahemdabad near Ahmedabad to reach out to the villages in Gujarat. During the three-day yatra, 100 Rathes will run on 993 routes to cover **10,605 villages**.
- During the **Aatmanirbhar Gram Yatra**, the programmes and projects worth ₹1,577 crore rupees will be launched or dedicated in the rural areas. More than eight thousand houses built under the **Pradhan Mantri Awas Yojana** will be handed over to the beneficiaries during this yatra.

Gujarat

- Capital: **Gandhinagar**
- Chief Minister: **Bhupendra Patel**
- Governor: **Acharya Devvrat**
- National Parks: **Blackbuck National Park, Vansda National Park, Gir Forest National Park, Marine (Gulf of Kachchh) National Park**

Odisha Government signs an MoU with Save Life Foundation to improve road safety

- The Odisha Government signed a memorandum of understanding (MoU) with **Save Life Foundation**, a non-governmental organisation to improve road safety in Odisha.
- This MoU focuses on improving road safety and **emergency medical care** and also aims to reduce accidental deaths on roads significantly in the next **three years**.

Odisha

- Capital: **Bhubaneswar**
- Chief Minister: **Naveen Patnaik**
- Governor: **Ganeshi Lal**
- Festivals: **Dhanu Yatra, Budi Thakurani Yatra, Magha Saptami, Chhau, Dola Purnima**
- Lakes: **Kanjia Lake, Chilika Lake, Ansupa Lake, Pata Lake**
- Folk Dances: **Chhau, Gotipua, Ghumura, Ranappa, Chaiti Ghoda, Sambalpuri**

- Dams: **Hirakud dam, Indravati dam, Rengali dam, Jalaput dam, Mandira dam, Patora dam**
- National Parks: **Bhitarkanika National Park, Simlipal National Park, Nandankanan Zoological Park**

INTERNATIONAL NEWS

India – UK's ambitious global solar grid plan 'One Sun, One World, One Grid' was launched

- Indian Prime Minister Narendra Modi and his UK counterpart Boris Johnson jointly launched the **Green Grids Initiative—One Sun One World One Grid (GGI-OSOWOG)**, the first worldwide network of global interconnected solar power grids at the UN climate conference (COP26).
- This initiative will be the first International network of global interconnected solar power grid which will combine large scale solar power stations, wind farms and grids with rooftop solar and community grids to ensure a reliable, resilient and affordable supply of clean energy for all.

India, Indonesia and the Philippines join the coal transition programme

- India, Indonesia and the Philippines will join South Africa as the first recipients of a multibillion-dollar **coal transition programme** aimed at accelerating their transition from coal power to clean energy.
- The four countries are responsible for 15% of worldwide coal emissions, the dirtiest fossil fuel and rapidly reducing their emissions will help the global effort to achieve net-zero carbon emissions by 2050.

Diwali Day Act was introduced in the United States Congress to declare Diwali festival as a federal holiday

- **Diwali or Deepavali Day Act** was introduced in the **US Congress** to declare the festival of lights as a federal holiday.
- A bill has been introduced in the US House of Representatives to declare Diwali, the festival of lights, as a federal holiday.

The United Kingdom releases a commemorative coin celebrating Mahatma Gandhi on the day of Diwali

- On the occasion of Diwali, the **United Kingdom** Government released a new **£5** coin to honour **Mahatma Gandhi's** life and legacy.

- The **£5** coin is a part of the Royal Mint's wider Diwali collection, which includes a gold bar depicting the Hindu goddess of wealth, **Lakshmi**.
- The gold and silver coin contains a depiction of India's national flower, the lotus, as well as one of Gandhi's most famous phrases, '**My life is my message**'.

United Kingdom

- **Capital:** London
- **Currency:** Pound Sterling
- **Prime Minister:** Boris Johnson

India and Bhutan formalise seven additional entry-exit points for trade

- **India** and **Bhutan** will have **seven** additional entry and exit points for trade as part of measures to increase trade connectivity which was announced at the Commerce Secretary-level meeting on trade and transit issues in New Delhi.
- Seven more entry/exit points for trade between India and Bhutan were formalised through Letters of Exchange.
- The additional points include Nagarkata Land Customs Station without commodity restriction, Agartala Land Customs Station, Pandu port (Guwahati Steamerghat) subject to cross border control at Dhubri, Jogighopa port subject to cross border control at Dhubri and also Asian Highway 48 connecting Torsha Tea Garden in India and Ahlay in Bhutan as an additional route corresponding to the Land Customs Station at Jaigaon, Kamardwisa and Birpara.

The United States joins the International Solar Alliance as the 101st member country

- The **United States** has joined the **International Solar Alliance (ISA)** as the **101st member country** to sign the framework agreement of the ISA to catalyse global energy transition through a solar-led approach.
- Indian Prime Minister Narendra Modi and then-French President Francois Hollande announced the beginning of ISA in **November 2015** at the United Nations Climate Change Conference of the Parties (COP-21) in Paris.

International Solar Alliance (ISA):

- **Director-General :** Ajay Mathur
- **Headquarters:** Gurugram, Haryana

India and Sri Lanka revive Parliament Friendship Association

- **India** and **Sri Lanka** have set up **Parliamentary Friendship Association**. This association existed in the

past and is being revived for the current Parliament, elected in August 2020.

- High Commissioner of India to Sri Lanka **Gopal Baglay** was also present during the event.

Dubai Airshow begins at the Al Maktoum International Airport

- The biggest-ever **Dubai Airshow** began at the **Al Maktoum International Airport** in Dubai World Central, with more than 1,200 exhibitors taking part in the **five-day** show.
- Dubai Airshow also features more than **160** of the world’s most advanced aircraft on the ground and in the air.

India gets re-elected to the UNESCO executive board for 2021–25 term

- **India** was re-elected to the executive board of the **United Nations Educational, Scientific and Cultural Organization (UNESCO)** for the **2021–25** term with **164** votes. India was re-elected to **Group IV** of Asian and Pacific states, which also include **Japan, the Philippines, Vietnam, Cook Islands** and **China**.
- The executive board consists of **58 member-states**, each with a four-year term.

United Nations Educational, Scientific and Cultural Organization (UNESCO):

- Headquarters: **Paris, France**
- Director-General: **Audrey Azoulay**
- Founded: **16 November 1945**

India receives \$87 billion in remittances in 2021: World Bank

- According to the **World Bank**, **India** became the world's largest recipient of remittances. India received **\$87 billion** in remittances in 2021 and the **United States** was the biggest source, accounting for over **20 per cent** of these funds.
- India is followed by **China, Mexico** and **the Philippines**.

World Bank

- Headquarters: **Washington DC, the United States**
- President: **David Malpass**
- Founded: **1944**

RANKS AND INDICES

Gujarat retains the top spot on the 3rd edition of Logistics Performance Index 2021 by the Union Ministry of Commerce

- **Gujarat** has retained its top spot on the 3rd edition of **Logistics Performance Index (LEADS) 2021**, which is a measure of the effectiveness of logistical services required to promote exports and the economic growth, according to a report by the **Union Ministry of Commerce**.
- Gujarat is followed by Haryana, Punjab, Tamil Nadu and Maharashtra.
- The Union Ministry of Commerce and Industry releases the **LEADS (Logistics Ease Across Different States) 2021** report to identify the problem areas in the logistics ecosystem and prepare policy responses to deal with them.

Gujarat

- **Capital:** Gandhinagar
- **Chief Minister:** Bhupendra Patel
- **Governor:** Acharya Devvrat
- **National Parks:** Blackbuck National Park, Vansda National Park, Gir Forest National Park, Marine (Gulf of Kachchh) National Park

Microsoft surpasses Apple to become the world’s most valuable company

- **Microsoft** surpassed **Apple** in market capitalisation, making it the world's most valuable **publicly traded firm**.
- Microsoft's market capitalisation stood at \$2.49 trillion, while Apple's market capitalisation stood at \$2.46 trillion.
- Microsoft has surpassed Apple's market capitalisation in previous instances as well. For the first time since 2010, Microsoft surpassed Apple's market capitalisation in 2018 and later in July 2020.

Microsoft

- **Headquarters:** Washington D. C., The United States
- **MD & CEO:** Satya Nadella

India ranks 10th in the Climate Change Performance Index by Germanwatch

- India was ranked **10th** in the 17th edition of the Climate Change Performance Index (CCPI), compiled by **Germanwatch**.
- The first three ranks of the overall rankings were kept empty because no country had performed well enough in all index categories to achieve an overall very high rating, whereas Denmark was ranked 4th in the index.
- The CCPI looks at four categories, with 14 indicators — greenhouse gas emissions (40 per cent of the overall score), renewable energy (20 per cent), energy use (20 per cent) and climate policy (20 per cent).
- The last five on the CCPI were **Kazakhstan, Saudi Arabia, Iran, Canada and Taiwan**.

Bhoopalpalli in Telangana tops the NITI Aayog's aspirational districts rankings in the education sector

- NITI Aayog has announced the top five most improved **aspirational districts in the education sector** for the month of September, in which **Bhoopalpalli in Telangana** topped the ranking.
- It is followed by Chatra and Sahibganj in Jharkhand, Nuapada in Odisha and Jaisalmer in Rajasthan as per NITI Aayog's Delta rankings.

NITI Aayog (National Institution for Transforming India Aayog)

- **Headquarters:** New Delhi
- **CEO:** Amitabh Kant
- **Chairperson:** Narendra Modi

Sachin Tendulkar is among the 50 most influential people on Twitter: Brandwatch survey

- Indian cricket legend **Sachin Tendulkar** is among the 50 most influential people on Twitter in 2021. He is placed at number 35 according to the research made by **Brandwatch**.
- He was ranked above the American actors Dwayne Johnson and Leonardo Di Caprio and former first lady of the US Michelle Obama.
- American singer **Taylor Swift** is at the number 1 spot and Indian Prime Minister **Narendra Modi** stood **second** in the list.

Nykaa founder Falguni Nayar becomes India's wealthiest self-made female billionaire

- Nykaa's founder **Falguni Nayar** has become India's wealthiest self-made female billionaire, according to the **Bloomberg Billionaires Index** published by Bloomberg News.
- Falguni Nayar, who formerly led a top Indian investment bank, founded Nykaa in 2012. The word Nykaa is derived from the Sanskrit word for heroine. The firm sells items including exfoliation creams, bridal make-up essentials and hundreds of shades of lipstick, foundation and nail colour.

India ranks 18th in the Global Drug Policy Index 2021 and Norway tops the list

- **India** ranked **18** out of 30 countries in the first edition of the Global Drug Policy Index, which was released by the **Harm Reduction Consortium**. **Norway** has topped the index, followed by **New Zealand, Portugal**, the **United Kingdom (UK)** and **Australia**.

India ranks 82 in the Global Business Bribery Risk Rankings: TRACE report

- According to the report by **TRACE**, an anti-bribery standard-setting organisation, **India** has slipped to **82nd** position in **2021** out of **194 countries**, from the **77th** rank last year (2020) in a global list that measures **business bribery risks**.
- According to this year's data, **North Korea, Turkmenistan, Venezuela** and **Eritrea** pose the highest commercial bribery risk, while **Denmark, Norway, Finland, Sweden** and **New Zealand** present the lowest.

Andhra Pradesh Police tops among the Indian Police Foundation's 'Smart Policing' index

- **Andhra Pradesh Police** has secured the first position among 29 states and Union Territories in the **Indian Police Foundation's** list of 'Smart Policing' index.
- As per the list, **Andhra Pradesh** is ranked first with a score of 8.11 and **Telangana** secured the **second** position with 8.10 points. **Assam** Police has secured the **third** position with an overall rating of 7.89 out of 10.

APPOINTMENTS

Name of the person	Appointment	Key Points
Arun Chawla	Director-General of the FICCI	He joined FICCI in 2011 and is currently serving as the Deputy Secretary-General of FICCI.
Sharad Sharma	Non- executive Director of YES Bank	He was the Managing Director of State Bank of Mysore during the period from August 2012 to April 2016, where he was seconded from State Bank of India (SBI).
C. S. Venkatakrishnan	Chief Executive Officer (CEO) of Barclays	He replaces Jes Staley
Vice Admiral Krishna Swaminathan	Chief of Staff of the Western Naval Command	He is a recipient of the Ati Vishisht Seva Medal and Vishisht Seva Medal.
Bhaskar Bhatt	head coach of the Indian senior women's boxing team	He replaced Mohammad Ali Qamar
Rajib Kumar Mishra	Chairman and Managing Director of PTC India	He replaced Deepak Amitabh
Morinari Watanabe	President of the International Gymnastics Federation	
Vice-Admiral R. Hari Kumar	Chief of Naval Staff	He succeeded Karambir Singh
Sheel Vardhan Singh	Chief of the Central Industrial Security Force (CISF)	
Atul Karwal	Chief of the National Disaster Response Force (NDRF)	
Ashu Suyash	Independent Director of Hindustan Unilever Limited (HUL)	
Amy Oldenburg	Emerging markets equity head of Morgan Stanley	He replaced Ruchir Sharma
Daniel Bruhl	Goodwill Ambassador for the United Nations' World Food Program	
Satya Narayan Pradhan	Director -General of the Narcotics Control Bureau (NCB)	He succeeded Rakesh Asthana
Rajeev Srivastava	Chief Executive Officer (CEO) of Standard Chartered Securities (India)	
Pramod Chandra Mody	Secretary-General of the Rajya Sabha	He replaced P.P.K. Ramacharyulu
P. Pradeep Kumar	Chairman of Karnataka Bank	He succeeds P. Jayarama Bhat
Sanjay Kumar Mishra	one-year extension as Enforcement Directorate	
Sourav Ganguly	Chairman of ICC Men's Cricket Committee	He replaced Anil Kumble
Salman Khan	COVID-19 vaccination ambassador of Maharashtra	

AGREEMENTS AND MOUS SIGNED

Axis Bank signs an MoU with the Indian Navy for a defence service salary package

- **Axis Bank** has signed a Memorandum of Understanding (MoU) with the **Indian Navy**, offering a **defence service salary package** with best-in-class benefits and features under its 'Power Salute' initiative.
- The benefits include a personal accident cover of up to ₹56 lakhs to all navy personnel, veterans and cadets, additional cover up to ₹8 lakhs children education grant and a total permanent disability cover benefit up to ₹46 lakhs.

Bank of Baroda signs an MoU with NCDEX e Markets Limited to become a clearing bank

- **Bank of Baroda** has signed a Memorandum of Understanding (MoU) with **NCDEX e Markets Ltd (NEML)** to become a 'clearing bank' for handling financial transactions in the NeML marketplace and procurement/auction platform.
- This tie-up will increase Bank of Baroda's presence in agri e-commerce through its wide network across India.

HDFC Life Insurance acquires 100 percent stake in Exide Life Insurance

- The Competition Commission of India (CCI) has approved **HDFC Life Insurance's** acquisition of 100 per cent shareholding in **Exide Life Insurance** under **Section 31(1)** of the **Competition Act, 2002**.
- After the acquisition, Exide Life (which will be a wholly owned subsidiary of HDFC Life) is proposed to be merged with HDFC Life.

India and France agree to expand their partnership on defence and security

- **India and France** agreed to expand their defence and security partnership by improving intelligence and information sharing, increasing mutual capabilities, expanding military drills and pursuing new initiatives in the maritime, space and cyber sectors.
- France has emphasised partnership with India as a major pillar of its Indo-Pacific strategy.
- India and France also agreed that emerging trends in global affairs reinforce the need for closer partnership between the two countries, including in the United Nations Security Council and other United Nations' forums.

France

- **Capital:** Paris
- **Currency:** Euro
- **President:** Emmanuel Macron
- **Prime Minister:** Jean Castex

PhonePe partners with Liberty General Insurance to offer motor insurance

- **Liberty General Insurance Limited** has partnered with **PhonePe** to offer **motor insurance** digitally and provide easy accessibility.
- Through PhonePe, Liberty General Insurance's motor insurance policy provides **easy accessibility** to the motor insurance cover, especially to the digitally savvy generation.

India and Israel sign a Memorandum of Understanding (MoU) for the development of dual-use technologies in defence

- **India and Israel** signed a Memorandum of Understanding (MoU) aimed at developing dual-use technologies in the defence sector.
- This agreement was signed between India's **Defence Research and Development Organisation (DRDO)** and Israel's **Directorate of Defence Research and Development (DDR&D)** to promote innovation and accelerated research and development in start-ups and micro, small and medium enterprises (MSMEs) of both countries for the advancement of dual-use technologies.
- Under this agreement, start-ups and industries of both India and Israel will work together to bring out next-generation technologies and products in the areas such as drones, robotics, artificial intelligence, quantum technology, photonics, energy storage and natural language processing.

Israel

- **Capital:** Jerusalem
- **Currency:** Israeli Shekel
- **Prime Minister:** Naftali Bennett
- **President:** Isaac Herzog

State Bank of India ties-up with Jamshedpur Football Club to promote Indian football

- **State Bank of India (SBI)** has entered into a strategic partnership with Jamshedpur Football Club (JFC), a fully owned Tata Steel subsidiary, to promote football in India.

- SBI will be one of the JFC's main sponsors as a result of this partnership.
- The SBI logo will now appear on the JFC match jersey as a result of the deal.

State Bank of India (SBI)

- **Headquarters:** Mumbai, Maharashtra
- **Chairman:** Dinesh Kumar Khara
- **Tagline:** 'The Banker to Every Indian'

Bangalore International Airport and Microsoft India launch the 'BIAL Genie Hackathon' to develop the India application for passengers

- **Bangalore International Airport Limited (BIAL)** has teamed with **Microsoft India** to develop an application utilising Microsoft Azure for the 'BIAL Genie Hackathon'.
- This application will give developers the opportunity to use Microsoft Azure services to improve the passenger experience at all phases of their journey, from planning to boarding to arriving at their destination airport.

World Bank and the Asian Development Bank (ADB) organises 'WePOWER India Partnership Forum' to increase workforce participation of women in the energy sector

- **World Bank** and the **Asian Development Bank (ADB)**, in association with the India Smart Grid Forum (ISGF), organised **WePOWER India Partnership Forum** to increase the workforce participation of women in the energy sector and to scale up the South Asia Women in Power Sector Professional Network (WePOWER) in India.
- The World Bank, in collaboration with the Asian Development Bank, launched the **WePOWER** in February 2019.
- WePOWER is a network of 28 energy sector utilities and organisations dedicated to conducting systematic and incremental gender actions to enhance women's employment involvement in energy projects and utilities, as well as to promote normative change for women and girls in Science, technology, engineering and mathematics education.

World Bank

- **Headquarters:** Washington D.C., United States
- **President:** David Malpass
- **Founded:** 1944

Asian Development Bank (ADB)

- **Founded:** 19 December 1966
- **Headquarters:** Mandaluyong, Philippines
- **President:** Masatsugu Asakawa

National Payments Corporation of India (NPCI) signs an MoU with Network International for UPI payments in the UAE

- The **National Payments Corporation of India (NPCI)** has signed a Memorandum of Understanding (MoU) with the **Network International** for a mobile-based real-time Unified Payments Interface (UPI) payment system in the United Arab Emirates.
- The proposed rollout of UPI mobile payment solutions on Network International's merchant network in the UAE is expected to commence in the first quarter of 2022.
- The availability of a trusted and familiar mobile payment option such as UPI will enable Indian visitors to pay for their purchases in the UAE safely and with ease.

Sundaram Asset Management gets SEBI's approval to acquire Principal Asset Management Private Limited

- **Sundaram Asset Management Company Limited** (Sundaram AMC) has received the Securities and Exchange Board of India's (SEBI) approval to acquire the asset management business of **Principal Asset Management Private Limited** (Principal India).
- This deal was originally announced in January 2021.
- The combined business of both entities will achieve an aspirational landmark of **₹50,000 crores**.

Flipkart acquires a majority stake in online pharmacy SastaSundar.com

- Walmart-owned **Flipkart** acquired a majority stake in Kolkata-based **SastaSundar** marketplace that owns and operates online pharmacy and digital healthcare platform, **SastaSundar.com**.
- **SastaSundar.com** offers a digital healthcare and pharmacy platform supported by a network of more than **490 pharmacies**.
- This company is backed by investors from Japan, namely **Mitsubishi Corporation** and **Rohto Pharmaceuticals**.

AWARDS AND RECOGNITIONS

Name of the person	Award	Key Points
National Mission for Clean Ganga	Guinness Book of World Records	
Damon Galgut	Booker Prize 2021	For his novel ‘The Promise’
Indian Institute of Technology Bombay (IIT) Bombay	Tops in Indian universities in QS Asia University Rankings 2022	Massachusetts Institute of Technology (MIT) from the USA continues to be the best university for the tenth time in a row.
Puneeth Rajkumar	Basavashree Award 2021-posthumous	Chitradurga Bruhanmutt has been presenting this award since 1997.
Srinagar	UNESCO Creative Cities Network 2021 under crafts and folk art category	
Wang Yaping	first Chinese woman astronaut to walk in space	
Indian Institute of Technology (IIT) Bombay	\$2,50,000 grant from Elon Musk Foundation at the COP26 Summit	This grant was awarded to the team of students by the XPRIZE Foundation, a part of the Elon Musk Foundation at the COP26 Summit in Glasgow. The student team is also known as ‘SASIITB’.
UST	leader in the Nelson Hall NEAT Report for Blockchain Services in banking	-
M. Mukundan	JCB Prize for Literature 2021	For his novel ‘Delhi: A Soliloquy’
Border Road Organisation (BRO)	Guinness World Records certificate	For constructing the world's highest motorable road in Ladakh
Pochampally	world’s ‘best tourism villages’ by the United Nations World Tourism Organisation	Pochampally is frequently referred to as the silk city of India.
Puneeth Rajkumar	Karnataka Ratna award posthumously	His late father Rajkumar was among the first recipients of Karnataka Ratna award in 1992, along with poet Kuvempu.
Hema Malini and Prasoon Joshi	Indian Personality of the Year award	Received the award at the 52 nd edition of the International Film Festival of India (IFFI) in Goa
Indore from Madhya Pradesh	India's cleanest city for the fifth time in a row	Surat (Gujarat) and Vijaywada (Andhra Pradesh) were ranked as the second and third cleanest cities, respectively with a population of over 1 million.
Prakash Padukone	Lifetime Achievement award from Badminton World Federation (BWF)	He is the first-ever Indian to win a medal at the World Championships in the 1983 Copenhagen tournament.
Jason Mott	Fiction prize for his novel ‘Hell of a Book’ at the 72nd National Book Awards 2021	-
Tiya Alicia Miles	Non-fiction prize for ‘All That She Carried: The Journey of Ashley’s Sack, A Black Family Keepsake’ at the 72nd National Book Awards 2021	-

Union Ministry of Youth Affairs & Sports announces the winners of the Tenzing Norgay Adventure Award 2020

- Union Ministry of Youth Affairs & Sports announced the seven winners of the Tenzing Norgay Adventure Award 2020. The awardees are:
 - Lieutenant Colonel Servesh Dhadwal – Air Adventure
 - Colonel Amit Bisht – Land Adventure
 - Jai Kishan – Lifetime Achievement
 - Jay Prakash Kumar – Land Adventure
 - Priyanka Mangesh Mohite – Land Adventure
 - Sheetal – Land Adventure
 - Srikanth Viswanathan – Water Adventure

President Ram Nath Kovind presents the National Sports Awards 2021

- President **Ram Nath Kovind** presented the **National Sports Awards 2021** at Rashtrapati Bhavan. The Union Ministry of Youth Affairs and Sports announced the National Sports Awards for 2021.
- National Sports Awards are given every year to recognise and reward excellence in sports. **Major Dhyan Chand Khel Ratna Award** was given to 12 sportspersons:
 - **Neeraj Chopra** (Athletics)
 - **Ravi Kumar** (Wrestling)
 - **Lovlina Borgohain** (Boxing)
 - **Sreejesh P.R.** (Hockey)
 - **Avani Lekhara** (Para-Shooting)
 - **Sumit Antil** (Para-Athletics)
 - **Pramod Bhagat** (Para-Badminton)
 - **Krishna Nagar** (Para-Badminton)
 - **Manish Narwal** (Para-Shooting)
 - **Mithali Raj** (Cricket)
 - **Sunil Chhetri** (Football)
 - **Manpreet Singh** (Hockey)
- **Hockey India team (Men's)** who has won the historic bronze medal in Tokyo 2020 Olympics has been awarded **Arjuna Award** with the exceptions of PR Sreejesh and Manpreet Singh.
- **Dronacharya Award** in the Lifetime Category went to **T. P. Ouseph, Sarkar Talwar, Sarpal Singh, Ashan Kumar** and **Tapan Kumar Panigrahi**.

- **Dronacharya Award** in the Regular category was awarded to **Radhakrishnan Nair P, Sandhya Gurung, Pritam Siwach, Jai Prakash Nautiyal** and **Subramanian Raman**.
- **Dhyan Chand Award** for Lifetime Achievement went to **Lekha KC, Abhijeet Kunte, Davinder Singh Garcha, Vikas Kumar** and **Sajjan Singh**.
- **Punjab University** (Chandigarh) received the **Maulana Abul Kalam Azad (MAKA) Trophy** for 2021.
- The full list of athletes who received the **Arjuna Award** are: **Arpinder Singh, Simranjit Kaur, Shikhar Dhawan, Bhavani Devi, Monika, Vandana Katariya, Sandeep Narwal, Hiimani Uttam Parab, Abhishek Verma, Ankita Raina, Deepak Punia, Dilpreet Singh, Harman Preet Singh, Rupinder Pal Singh, Surender Kumar, Amit Rohidas, Birendra Lakra, Sumit, Nilakanta Sharma, Hardik Singh, Vivek Sagar Prasad, Gurjant Singh, Mandeep Singh, Shamsheer Singh, Lalit Kumar Upadhyay, Varun Kumar, Simranjeet Singh, Yogesh Kathuniya, Nishad Kumar, Praveen Kumar, Suhash Yathiraj, Singhraj Adhana, Bhavina Patel, Harvinder Singh** and **Sharad Kumar**.

SCIENCE & TECHNOLOGY

SpaceX sets up subsidiary in India and plans to launch satellite broadband services

- **SpaceX** incorporated its wholly-owned subsidiary in India to start local broadband operations.
- SpaceX's satellite broadband arm, **Starlink** aims to start broadband services in India from **December 2022**, with 2 lakh active terminals subject to permission from the Indian Government.
- SpaceX now has a 100 per cent owned subsidiary in India. The name is **SSCPL – Starlink Satellite Communications Private Limited** and the incorporation date is 1 November 2021.

China launches an earth science satellite named 'Guangmu' into space

- **China** launched an earth science satellite named '**Guangmu**' into space from the **Taiyuan Satellite Launch Centre** in the northern Shanxi province.
- It was launched by a **Long March-6 carrier rocket** and this was the 395th flight mission of the Long March rocket series.

- This was developed by the **Chinese Academy of Sciences**. The satellite (SDGSAT-1) is the world's first space science satellite dedicated to serving the UN 2030 Agenda for Sustainable Development.
- This satellite collects data to help evaluate the sustainable development goals' indicators using thermal infrared, low light level and multispectral cameras.

China

- **Capital:** Beijing
- **President:** Xi Jinping
- **Currency:** Renminbi

Australia aims to launch Water Hunting Lunar Rover in 2024

- A mission conducted by private companies in Australia and Canada, in conjunction with the University of Technology Sydney, may see Australian technology hunting water on the Moon as soon as mid-**2024**.
- It will be the first rover with Australian-made components to make it to the Moon.
- The **Australian Space Agency** had announced a partnership with its American counterpart **NASA** to send a rover to the Moon as early as 2026 to collect lunar soil containing oxygen, which could eventually be used to support human life in space.

Australia

- **Capital:** Canberra
- **Currency:** Australian Dollar
- **Prime Minister:** Scott Morrison

Japan launches Epsilon-5 rocket carrying nine satellites into orbit in space

- The **Japan Aerospace Exploration Agency (JAXA)** launched the **Epsilon-5 rocket** carrying **nine satellites** from the Uchinoura Space Center in Kagoshima Prefecture, southwestern Japan, into space, which were developed by universities and private companies with the aim of putting small satellites into orbit at low cost.
- The rocket measured about 2.6 metres in diameter and 26 metres in length and weighed 96 tons, carrying nine satellites.
- The nine small satellites were released into orbit one by one as scheduled, at an altitude of about 600 kilometres.

Japan

- **Capital:** Tokyo
- **Currency:** Japanese Yen
- **Prime minister:** Fumio Kishida

DEFENCE NEWS

Sixth-edition of the Indo-France joint military exercise ‘Ex-Shakti 2021’ commences from 15 November

- The sixth edition of the biennial training exercise ‘**Ex-Shakti 2021**’ between **India** and **France** is being conducted from 15 to 26 November 2021 in **Frejus, France**.
- Both the countries will be participating in the three biennial training exercises namely — **Garuda, Varuna & Shakti**.
- The joint exercise comprises of training of India-France air forces termed (Garuda), India-France navies (Varuna) and India-France armies (Shakti).
- The goal of this exercise is to improve military cooperation and interoperability between the two armies by focusing on counter-terrorism operations in semi-urban terrain under a United Nations mandate.

Union Minister Rajnath Singh inaugurates Uttar Pradesh’s first private-sector defence manufacturing facility

- Union Minister of Defence **Rajnath Singh** has inaugurated the first operationalised private sector defence manufacturing facility in the **Uttar Pradesh Defence Industrial Corridor (UPDIC)** in Lucknow.
- This facility is run by **Aerolloy Technologies**, a wholly-owned subsidiary of PTC industries and will manufacture parts for aircraft engines, helicopter engines, structural parts for aircraft, drones and UAV, submarines, ultra-light artillery guns, space launch vehicles and strategy systems.

The Air Forces of India and Egypt conduct a two-day exercise ‘Desert Warrior’

- The Air Forces of **India** and **Egypt** conducted a two-day exercise ‘**Desert Warrior**’ at the latter’s El Berigat airbase to enhance mutual understanding and share an operational experience.

India, Singapore and Thailand participates in the third SITMEX trilateral maritime exercise

- The **third edition** of the Singapore–India–Thailand maritime exercise **SITMEX 21** took place in the **Andaman Sea** hosted by the Royal Thai Navy (RTN).
- This trilateral exercise will focus on tactical naval manoeuvres and surface warfare drills.
- The indigenously built missile corvette Indian naval ship **INS Karmuk** took part in the trilateral maritime exercise.

BOOKS & AUTHORS

Book	Author	Key Points
‘The Sage with Two Horns’	Sudha Murthy	She received Padma Shri for social works in 2006.
‘The Story of the First Civilizations: From Mesopotamia to the Aztecs’	Subhadra Sen Gupta	This is the last book authored by Subhadra Sen Gupta and published posthumously by Talking Cub, an imprint of Speaking Tiger.
An Economist at Home and Abroad: A Personal Journey	Dr Shankar Acharya	
‘The Cinema of Satyajit Ray’	Bhaskar Chattopadhyay	Satyajit Ray is the only Indian to receive Academy Honorary Award (1992).In 1992, he was also awarded with the India’s highest civilian award – Bharat Ratna for his contribution to the field of Art (Cinema)
‘Modern India’	Poonam Dalal Dahiya	Manohar Lal Khattar, Chief Minister (CM) of Haryana released the book titled “MODERN INDIA : For Civil Services and Other Competitive Examinations”
‘Force in Statecraft’	The book is an edited volume by Commandant of NDC Air Marshal, Diptendu Choudhury and President’s Chair of Excellence at NDC Air Vice Marshal Dr. Arjun Subramaniam (Retd)	Defence Secretary Dr Ajay Kumar released the book
Arabic edition of “100 Great Indian Poems”	Edited by Abhay Kumar	
”Unshackling India: Hard Truths and Clear Choices for Economic Revival”	Ajay Chhibber and Salman Anees Soz	
‘Nehru: The Debates that Define India’	Tripurdaman Singh and Adeel Hussain	
‘Finding A Straight Line Between Twists and Turns’	Aseem Chawla	

OBITUARY

Name of the person	Profession
Peter Philpott	Former Australian all-rounder
Subrata Mukherjee	Senior West Bengal minister
Tarak Sinha	cricket coach
Frederik Willem (FW) de Klerk	Former South African President
Koneru Ramakrishna Rao	Academician and philosopher
Balwant Moreshwar Purandare	Historian and Padma Vibhushan awardee
Mannu Bhandari	Hindi writer
Wilbur Smith	Novelist
Hasan Azizul Haque	Bangladeshi writer
Novy Kapadia	Veteran football commentator or Voice of Indian football and former Delhi University professor

IMPORTANT DAYS

Day	Celebrated as	Aim/Theme
31 October	National Unity Day	To pay homage to veteran independence fighter Sardar Vallabhbhai Patel
31 October	World Savings Day	To increase the public’s awareness of the importance of savings both for modern economies and for individuals.
31 October	World Cities Day	Theme for 2021: 'Adapting Cities for Climate Resilience'.
1 November	World Vegan Day	To celebrate the tradition of eating an entirely plant-based meal free of dairy and animal products.
2 November	National Ayurveda Day	Theme for 2021: ‘Ayurveda for Poshan’.
5 November	World Tsunami Awareness Day	Theme for 2021: ‘Sendai Seven Campaign’.
6 November	International Day for Preventing the Exploitation of the Environment in War and Armed Conflict	-
7 November	National Cancer Awareness Day	To raise awareness about cancer and it is the birth anniversary of Madame Curie, a prominent scientist remembered for her efforts and contribution in the battle against cancer.
8 November	World Radiography Day	Theme for 2021: ‘Interventional Radiology – Active care for the patient’.
8 November	World Urbanism Day	To recognise and promote the role of planning in creating liveable communities.
9 November	National Legal Services Day	-
9-14 November	International Week of Science and Peace	To encourage people to develop better technology and cultivate peace in their countries.
10 November	World Science Day for Peace and Development	Theme for 2021: ‘Building Climate - Ready Communities’.
11 November	National Education Day	-
12 November	World Pneumonia Day	Theme for 2021: ‘Stop Pneumonia/Every Breath Counts’.
12 November	Public Service Broadcasting Day	-
13 November	World Kindness Day	To promote the importance of being kind to each other, to yourself and to the world.
14 November	World Diabetes Day	Theme for World Diabetes Day 2021–23 is ‘Access to Diabetes Care – If Not Now, When?’
16 November	International Day of Tolerance	Theme for 2021: ‘Tolerance is respect, acceptance and appreciation of the rich diversity of our world’s cultures, our forms of expression and ways of being human’.
16 November	National Press Day	To acknowledge and honour the Press Council of India.
17 November	International Students’ Day	To focus on availing education for all students and this day aims to ensure that every student has access to education around the globe.
17 November	National Epilepsy Day	-
18 November	World Philosophy Day	This day aims at promoting the international culture of a healthy, philosophical debate that respects people’s dignity and diversity.
19 November	International Men’s Day	Theme for 2021: ‘Better relations between men and women’.
19 November	World Toilet Day	Theme for 2021: ‘Valuing Toilets’
20 November	World Children’s Day or Universal Children’s Day	Theme for 2021: 'A Better Future for Every Child'.

SPORTS NEWS

Kashmiri girl Tajamul Islam wins the gold medal in U-14 World Kickboxing Championship in Cairo, Egypt

- Srinagar's **Taijul Islam** won the **gold medal** in the **Under-14 category** of the **World Kickboxing Championship** that was held in Cairo, Egypt. She defeated Lalina from Argentina in the final.
- She is the first Kashmiri girl to have represented India in the competition.
- She is also a brand ambassador of the '**Beti Bachao Beti Padhao**' campaign.

Union Ministry of Youth Affairs and Sports announces National Sports Awards 2021

- Union Ministry of Youth Affairs and Sports announced the **National Sports Awards 2021** and the awardees will receive their awards from the President of India on 13 November 2021 at New Delhi.

The awardees are:

- **Major Dhyan Chand Khel Ratna Award 2021** – Neeraj Chopra, Avani Lekhara, Ravi Kumar, Sumit Antil, Lovlina Borgohain, Sreejesh P.R, Pramod Bhagat, Manish Narwal, Krishna Nagar, Mithali Raj, Sunil Chhetri, Manpreet Singh.
- **Arjuna Awards** – Arpinder Singh, Simranjit Kaur, Shikhar Dhawan, Bhavani Devi, Monika, Vandana Katariya, Sandeep Narwal, Himani Uttam Parab, Abhishek Verma, Ankita Raina, Deepak Punia, Dilpreet Singh, Harmanpreet Singh, Rupinder Pal Singh, Surender Kumar, Amit Rohidas, Birendra Lakra, Sumit, Nilakanta Sharma, Hardik Singh, Vivek Sagar Prasad, Gurjant Singh, Mandeep Singh, Shamsher Singh, Lalit Kumar Upadhyay, Varun Kumar, Simranjeet Singh, Yogesh Kathuniya, Nishad Kumar, Praveen Kumar, Suhash Yathiraj, Singhraj Adhana, Bhavina Patel, Harvinder Singh, Sharad Kumar.
- **Dhronacharya Award** – Life Time category – T.P Ouseph, Sarkar Talwar, Sarpal Singh, Ashan Kumar, Tapan Kumar Panigrahi.
- **Dhronacharya Award** – Regular category – P. Radhakrishnan Nair, Sandhya Gurung, Pritam Siwach, Jai Prakash Nautiyal, Subramanian Raman.
- **Dhyan Chand Award for Lifetime achievement in Sports and Games** – K.C Lekha, Abhijeet Kunte, Davinder Singh Garcha, Vikas Kumar, Sajjan Singh.

- **Rashtriya Khel Protsahan Puraskar 2021** – Manav Rachna Educational Institution for Identification and Nurturing of Budding and Young Talent, Indian Oil Corporation Limited for Encouragement to sports through Corporate Social Responsibility.
- **Maulana Abul Kalam Azad (MAKA) Trophy 2021** – Panjab University – Chandigarh.

Jammu and Kashmir team for deaf secures first position in World Deaf Judo Championship 2021

- The **Jammu and Kashmir (J&K) team for deaf** secured first position in **World Deaf Judo Championship** held at Paris Versailles, France.
- Rakshanda Mehak from the Indian team for the deaf clinched the **bronze medal** by defeating the South Korean team in the semifinal.
- The National Girls team won a bronze medal.

Unmukt Chand becomes the first Indian male cricketer to feature in Australia's Big Bash League

- Former India men's U-19 captain **Unmukt Chand** became the first Indian male cricketer to be signed by Australia's **Big Bash League (BBL)**.
- He never played at the senior international level but had played for India A and captained India men's Under-19 in the 2012 World Cup in Australia. He scored a century in the final against Australia.

West Indies' all-rounder Dwayne Bravo announces his retirement from international cricket

- West Indies' all-rounder cricketer **Dwayne Bravo** has announced his retirement from international cricket.
- He made the announcement after West Indies was eliminated from the race to semi-finals for the ICC T20 World Cup 2021.

Manu Bhaker and Javad Foroughi win the gold in the 10 m air pistol mixed team event at the inaugural ISSF President's Cup

- **Manu Bhaker** of India and **Javad Foroughi** of Iran won the **gold medal** in the **10m air pistol mixed team event** at the inaugural International Shooting Sport Federation (ISSF) President's Cup at Wroclaw, Poland.
- In the gold medal match, the Indo-Iranian team defeated the French-Russian team of Mathilde Lamolle and Artem Chernousov.

Indian boxer Akash Kumar clinches the bronze medal at the AIBA Men's World Championships 2021

- Indian boxer **Akash Kumar (54 kg)** clinched the **bronze** medal in the **AIBA Men's World Boxing Championships 2021** at Belgrade, Serbia, after being defeated by Kazakhstan's Makhmud Sabyrkhan in the semifinal.
- He became the seventh Indian male boxer to secure a world championship medal.

Jasprit Bumrah becomes India's leading wicket-taker in T20 Internationals

- India pacer **Jasprit Bumrah** became India's leading wicket-taker in T20 Internationals (T20I) as he surpassed Indian spinner Yuzvendra Chahal's tally of 63 wickets in his 54th T20I.
- Jasprit Bumrah now has 64 T20I wickets.
- He picked up India's first wicket of the T20 World Cup 2021 when he dismissed New Zealand batsman Martin Guptill and it was India's first wicket since the 2016 T20 World Cup since India had gone wicketless against Pakistan in 2021 T20 World Cup.

Sankalp Gupta becomes the 71st Chess Grandmaster of India

- Nagpur-based teenager **Sankalp Gupta** became **India's 71st Chess Grandmaster** after finishing second in the GM Ask 3 round-robin event at Arandjelovac, Serbia, with 6.5 points.
- Markarian won the top prize on the basis of a better tie-break score though he finished equal on 6.5 points with Gupta in the 10-player field.

Novak Djokovic beats Daniil Medvedev to win a record 37th Masters title and 6th Paris Masters title

- World number one tennis player **Novak Djokovic** won a sixth **Paris Masters title** and record **37th Masters crown** beating 2020 champion **Daniil Medvedev** in the **2021 Paris Masters** final. This was his **6th Paris Masters title**.

Rohit Sharma becomes the third cricketer to score 3,000 runs in men's T20I

- Indian batter **Rohit Sharma** has completed **3000** T20 International runs and became the third cricketer in the world to achieve this feat.
- Indian skipper **Virat Kohli** is at the top of the tally with **3227 runs**, which is followed by New Zealand's **Martin Guptill** and India's Rohit Sharma with **3115** and **3008** runs, respectively.

Brazilian footballer Formiga is set to retire from international football

- **Brazil's** most-capped player **Formiga** is to retire from international football.
- She has played 233 matches for Brazil and her final game will be a friendly against India on 25 November in Manaus.
- She was part of the Brazil football team that lost to Germany in the 2007 FIFA Women's World Cup final and has won the silver medal at the 2004 Athens Olympics and again at Beijing Olympics in 2008.

U-23 Women's World Wrestling Championships 2021 takes place in Belgrade, Serbia

- **Senior U-23 Women's World Wrestling Championships 2021** took place in Belgrade, Serbia, in which Indian wrestlers Shivani, Anju, Radhika and Nisha won medals for India.
- Shivani Pawar (50 kg) – Silver medal
- Anju (55 kg) – Bronze medal
- Radhika (62 kg) – Bronze medal
- Nisha (65 kg) – Bronze medal

India finishes the International Shooting Sport Federation (ISSF) President's Cup 2021 with five medals

- India finished the International Shooting Sport Federation (ISSF) President's Cup 2021 with five medals.
- **Manu Bhaker** – two gold medals in the 25 m Rapid Fire Pistol Mixed Team event and 10 m Air Pistol Mixed Team event.
- **Rani Sarnobat** – silver medal in the Women's 25 m Pistol event.
- **Saurabh Chaudhary** – silver medal in the Men's 10 m Air Pistol event
- **Abhishek Verma** – bronze medal in the Men's 10 m Air Pistol event.

Mitrabha Guha becomes the 72nd Chess Grandmaster of India

- **Mitrabha Guha** from Kolkata became the **72nd Chess Grandmaster** of India at the Grandmaster Third Saturday Mix 220 tourney held in Novi Sad, Serbia.
- He secured his Fide Master rating back in 2009 and then went on to claim the International Master norm in 2019.

Australia beat New Zealand by eight wickets to clinch maiden ICC men’s T20 world cup title

- **Australia** won the **2021 T20 World Cup** title after defeating **New Zealand** in the ICC men’s T20 world Cup final at Dubai International Cricket Stadium. **Australia** lifted the T20 World Cup trophy for the first time since the tournament’s inception in **2007**.
- **David Warner** was adjudged as the Player of the Tournament (289 runs from seven innings). **Mitchell Marsh** was adjudged as the Player of the Match in the final.

Lewis Hamilton wins Sao Paulo F1 Grand Prix 2021

- Mercedes driver **Lewis Hamilton** from Great Britain won the **Sao Paulo Formula 1 Grand Prix (earlier known as Brazilian Grand Prix) 2021**.
- Red Bull’s **Max Verstappen** came second and Mercedes’ Valtteri Bottas came third in the Brazilian Grand Prix.

India and Bangladesh is set to host the Men's Cricket World Cup in 2031

- The International Cricket Council (ICC) has decided that **India** and **Bangladesh** will jointly host the **2031 ICC Men’s Cricket World Cup**.
- Bangladesh co-hosted the 2011 Men’s World Cup with India and Sri Lanka, as well as the 2014 Twenty20 (T20) Men’s World Cup.
- The 2024 Men's T20 World Cup will be hosted jointly by the United States and the West Indies.

AB de Villiers announces retirement from all forms of cricket

- **South African** cricket legend **AB de Villiers** has announced retirement from all forms of cricket.
- He played 114 Tests, 228 One Day Internationals and 78 Twenty20 Internationals.
- He is sixth in the list of all-time run-getters in the Indian Premier League (IPL) with 5,162 runs in 184 matches at an average of 39.70. His strike rate of 151.68 is best among the top 20 run-getters in the IPL tournament.

BANKING & ECONOMY

RBI eases current account rules for borrowers with bank exposures of less than ₹5 crores

- Reserve Bank of India (RBI) has eased the current account rules for borrowers with bank exposures of **less than ₹5 crores**. Borrowers can open current accounts, cash credit accounts and overdraft facilities without any restrictions. They will also not face any curbs on the provision of cash credit or overdraft facilities by banks.
- Borrowers having an exposure of **more than ₹5 crores** will be able to keep their current accounts with any of the banks with which they have cash credit or overdraft facilities, as long as the bank has at least **10%** of the banking system's exposure to that borrower.
- RBI has also permitted banks to open and maintain **inter-bank accounts**, all accounts with institutions like **EXIM Bank, NABARD, NHB and SIDBI**, accounts attached by orders of central or state governments and investigative agencies without any restrictions.

Reserve Bank of India (RBI)

- **Headquarters:** Mumbai, Maharashtra
- **Formation:** 1 April 1935
- **Governor:** Shaktikanta Das
- **Deputy Governors:** M. K. Jain, M. D. Patra, M. Rajeshwar Rao and T. Rabi Sankar
- **Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

Asian Development Bank (ADB) approves \$250 million for developing industrial corridors in India for the National Industrial Corridor Development Program (NICDP)

- **Asian Development Bank (ADB)** has approved a **\$250 million** (about ₹1875 crores) loan to support India's **National Industrial Corridor Development Programme (NICDP)**.
- This programme aims to create world-class industrial hubs that are supported by efficient urban agglomerations and multimodal connections, such as international gateways like ports and airports, as well as inclusive, climate- resilient and sustainable infrastructure.

Asian Development Bank (ADB)

- **Founded:** 19 December 1966
- **Headquarters:** Mandaluyong, Philippines
- **President:** Masatsugu Asakawa

Bandhan Bank gets empanelled as an agency bank of RBI

- Reserve Bank of India (RBI) has empanelled **Bandhan Bank** as an **agency bank** to facilitate transactions related to government businesses.
- Bandhan Bank would be able to conduct transactions pertaining to state tax collection, revenue receipts such as GST and VAT, stamp duty collection and pension payments on behalf of the central and state governments as an agency bank.

Bandhan Bank

- **Headquarters:** Kolkata, West Bengal
- **MD & CEO:** Chandra Shekhar Ghosh

State Bank of India launches a pre-approved two-wheeler loan 'SBI Easy Ride' on the YONO application

- State Bank of India (SBI) has launched a pre-approved two-wheeler loan scheme named 'SBI Easy Ride', through its YONO platform in which the eligible customers of SBI can avail end-to-end digital two-wheeler loans through the mobile application without visiting the branch.
- Customers can apply for the easy ride loan for an amount up to **₹3 lakhs** at a competitive interest rate of **10.5%** per annum onwards for a maximum tenure of 4 years with the minimum loan amount of **₹20,000**.
- The loan will be promptly deposited into the dealer's account. Under this scheme, the customers can get a loan for up to 85% of the vehicle's on-road pricing.

State Bank of India (SBI)

- **Headquarters:** Mumbai, Maharashtra
- **Chairman:** Dinesh Kumar Khara
- **Tagline:** "The Banker to Every Indian"

PhonePe launches 'PhonePe Safecard' tokenisation solution for online debit and credit card transactions

- PhonePe has launched a tokenisation solution named '**PhonePe Safecard**' for online debit and credit card transactions.
- PhonePe has joined Visa, RuPay, Razorpay and PayU in introducing tokenisation solutions ahead of the Reserve Bank of India's (RBI) guidelines for Payment Aggregators (PAs) and Payment Gateways (PGs), which are due to expire on **31 December**.
- This solution would allow PhonePe customers and merchant partners to continue to enjoy the convenience of stored card transactions while also improving security and adhering to the new RBI rules.

All major card networks, including Mastercard, RuPay and Visa, are supported by this solution.

PhonePe

- **Headquarters:** Bengaluru, Karnataka
- **Chief Executive Officer (CEO):** Sameer Nigam

Kerala Financial Corporation (KFC) launches a special loan facility for Micro, Small and Medium Enterprises (MSMEs)

- **Kerala Financial Corporation (KFC)** has introduced a **special loan facility** for the Micro, Small and Medium Enterprise (MSME) sector to help them execute work orders and pay off pending bills.
- Under this scheme, 75 per cent of the cost of work received from government departments, agencies and Public Sector Undertakings will be provided as a loan.
- The amount of money owed to you will be determined by the length of time you worked and when you expect to receive payment from the work awarding body. Starting at 8%, the rate of interest will be related to the MSME's credit rating score.

Reserve Bank of India revises Prompt Corrective Action (PCA) Framework for banks to be effective from 1 January 2022

- The Reserve Bank of India (RBI) has reviewed and revised the existing **Prompt Corrective Action (PCA)** framework for Scheduled Commercial Banks (SCBs) with the amendments taking effect on **1 January 2022**.
- **Capital, asset quality and leverage** are the key areas for monitoring in the revised framework.
- The main objective of this exercise is to allow supervisory involvement at the right time, after which the supervised entity is required to implement remedial steps in a **timely way to restore financial stability**.
- According to the Reserve Bank of India's updated prompt corrective action (PCA) framework, **stressed banks may be barred from expanding their credit portfolios and directed to limit outsourcing activities** but are allowed to invest in government securities/other high-quality liquid investments.
- Taking a bank out of PCA framework and/or withdrawal of restrictions imposed will be considered if no violations in risk thresholds in any of the parameters are observed as per **four continuous quarterly financial statements**, one of which should be Audited Annual Financial Statement.

- The revised framework incorporates resolution of a PCA bank by Amalgamation or Reconstruction under **Section 45 of Banking Regulation/BR Act 1949**.
- This framework is applicable to all banks operating in India, including international banks operating through branches or subsidiaries based on the breach of risk thresholds of identified indicators.

Reserve Bank of India is set to launch a web-based supervisory system soon

- The Reserve Bank of India (RBI) is set to launch a **web-based supervisory system** that will allow for off-site and on-site supervision of modern operations such as digital banking and cyber security.
- A web-based and end-to-end workflow automation system has been designed by RBI for continuous engagement with supervised entities.

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- **Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

Asian Infrastructure Investment Bank (AIIB) provides a \$250 million loan to Bangladesh for its COVID-19 recovery programme

- Bangladesh will get a **\$250 million** loan from the **Asian Infrastructure Investment Bank (AIIB)** to help Bangladesh to implement a sustainable economic recovery programme from the impact of COVID-19.
- This programme intends to create financing opportunities for small, medium and cottage industries deficient in finding sources of funding and also aims to reform and strengthen the public finance management system and expand financial resources.
- The loan will be disbursed as per standard AIIB terms and conditions. The loan is repayable in 20 years, including a three-year grace period.

Asian Infrastructure Investment Bank (AIIB)

- **Headquarters:** Beijing, China
- **MD & CEO:** Jin Liqun

Asian Development Bank (ADB) approves a \$61 million loan for urban development in Tripura

- The Asian Development Bank (ADB) has approved a **\$61 million** loan for **Tripura** to improve livability, harness technology and promote new developments to accommodate the expanding population in the city of Agartala.
- This project will upgrade Agartala's urban infrastructure and services and create a livable city that will facilitate economic resilience and improve the quality of life of its residents.

Asian Development Bank (ADB)

- **Founded:** 19 December 1966
- **Headquarters:** Mandaluyong, The Philippines
- **President:** Masatsugu Asakawa

Reserve Bank of India (RBI) commits to support financial system 'greening'

- The Reserve Bank of India (RBI) recently published its '**Statement of Commitment to Support Greening India's Financial System –Network for Greening the Financial System (NGFS)**' and is committed to integrating climate-related risks into financial stability monitoring as well as exploring the use of climate scenario exercises to identify vulnerabilities in the RBI-supervised entities.
- The RBI joined the Central Banks and Supervisors Network for Greening the Financial System (NGFS) as a member on 23 April and aims to learn from as well as contribute to global efforts on green finance.

Reserve Bank of India (RBI)

- **Headquarters:** Mumbai, Maharashtra
- **Formation:** 1 April 1935
- **Governor:** Shaktikanta Das
- **Deputy Governors:** M. K. Jain, M. D. Patra, M. Rajeshwar Rao and T. Rabi Sankar
- **Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

Junio partners with RuPay for a seamless payment experience

- **Junio**, a kid-focused fintech start-up that allows children to make secure offline and online payments, has launched a smart multi-purpose card named '**Junio RuPay Card**', for **pre-teens** and **teenagers** on the RuPay platform.
- This '**Junio RuPay Card**' is thoughtfully designed for kids and can function as a debit card for both their online and offline purchases.

ESAF Small Finance Bank join hands with NABARD for local economic development in Kerala

- **ESAF Small Finance Bank** has launched a state level local sustainable economic development training programme in **Kerala** in collaboration with the **National Bank for Agriculture and Rural Development (NABARD)**.
- This partnership was aimed at bringing financial empowerment and economic independence at the local level.

Reserve Bank of India approves FPIs to invest in InvITs and REITs

- The **Reserve Bank of India (RBI)** has approved **Foreign Portfolio Investors (FPIs)** to acquire debt securities issued by **Infrastructure Investment Trusts (InvITs)** and **Real Estate Investment Trusts (REITs)**.
- FPIs can acquire debt securities issued by InvITs and REITs under the **Medium-Term Framework (MTF)** or the **Voluntary Retention Route (VRR)**.

Reserve Bank of India (RBI) organises its first global smart hackathon

- Reserve Bank of India (RBI) has organised its first global hackathon '**Harbinger 2021 - Innovation for Transformation**', with the theme '**smarter digital payments**' and the registration for the hackathon begins from 15 November.
- The RBI invited participants to identify and develop solutions that have the potential to make digital payments accessible to the under-served, enhance the ease of payments and user experience while strengthening the security of digital payments and promoting customer protection for the hackathon.
- **Harbinger 2021** seeks creative solutions to a variety of problems in the payment and settlement systems landscape, such as context-based retail payments that eliminate the physical act of payment.

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Meta launches an online resource centre 'Grow Your Business Hub' to support India's small businesses

- **Meta** (formerly Facebook) has launched the online resource centre '**Grow Your Business Hub**' for small businesses to help find relevant information, tools and solutions curated to cater to their business goals.
- Meta is also looking at creating customised programmes depending on the stage of growth of the business, providing them with relevant training and digital enablement.
- The announcement of this launch was made at the inaugural edition of the '**Grow Your Business Summit**' — an event focused on the growth agenda of India's small and medium businesses (SMB).

Meta

- **Headquarters:** California, the United States
- **Chief Executive Officer (CEO):** Mark Zuckerberg

Reserve Bank of India lifts restrictions on Diners Club International and allows on boarding of new customers

- Reserve Bank of India (RBI) lifted business restrictions on **Diners Club International** and allowed it to on board new domestic customers.
- The RBI had, on **23 April 2021**, imposed restrictions on Diners Club International from on boarding new domestic customers onto its card network from 1 May 2021 due to non-compliance with norms on storage of payment system data.
- Diners Club International is a payment system operator authorised to operate card networks in India under the Payment and Settlement Systems Act, 2007.

India Post Payments Bank ties up with Bajaj Allianz Life Insurance launches the insurance products

- **Bajaj Allianz Life Insurance** has tied up with the **India Post Payments Bank (IPPB)** and the Department of Posts (DoP), launching two insurance products to tap the vast rural customers across India.
- This partnership will assist customers, particularly those from lower socio-economic groups and those living in unbanked or underserved areas, in becoming financially secure and empowered and is in keeping with IPPB's goal of providing consumers with value-added goods and services.
- Through this alliance, Bajaj Allianz Life Insurance Company (BALIC) has become the first private life insurer in India to enter into a tie-up with the

Department of Posts for the sale of Point of Sale (PoS) products.

India Post Payments Bank (IPPB)

- **Headquarters:** New Delhi

Bombay Stock Exchange joins hands with All India MSME Association (AIMA MSME) to promote the listing of MSMEs and start-ups

- **Bombay Stock Exchange (BSE)** has collaborated with the All India MSME Association (**AIMA MSME**) to encourage and promote the listing of MSMEs and start-ups.
- AIMA MSME will assist BSE in evaluating MSMEs and start-ups for listing on the exchange's Small and Medium Enterprises (SME) platform, as well as raising awareness of listed MSMEs among its investor network.
- Those two entities will hold collaborative roadshows and events around India to boost awareness of the exchange's SME section among micro, small and medium enterprises (MSMEs).

Bombay Stock Exchange (BSE)

- **Headquarters:** Mumbai, Maharashtra
- **Chairman:** Vikramajit Sen
- **MD & CEO:** Ashishkumar Chauhan

Mobikwik ties up with the National Payments Corporation of India (NPCI) and Axis Bank Mobikwik RuPay card

- Mobikwik has collaborated with the National Payments Corporation of India (NPCI) and Axis Bank to launch **MobiKwik RuPay card**.
- Customers may now obtain up to **₹2 lakhs** of their MobiKwik wallet balance mirrored on the MobiKwik RuPay prepaid card and the card is free of charge and fully digital, in line with the growing demand for digital payments across online and brick & mortar stores.

National Payments Corporation of India (NPCI)

- **Headquarters:** Mumbai, Maharashtra
- **Non-Executive Chairman:** Biswamohan Mahapatra
- **MD & CEO:** Dilip Asbe
- **Founded:** 2008

Reserve Bank of India (RBI) permits banks to offer interest rates on FCNR (B) deposits

- The Reserve Bank of India (RBI) has agreed to allow banks to provide interest rates on **Foreign Currency Non-Resident Account (FCNR) (B)** deposits based on the commonly used **Overnight Alternative Reference Rate (ARR)** for the relevant currency, with a 50 basis point (bps) increase in the interest rate ceiling.

- This comes in view of the impending discontinuance of LIBOR (London Inter-Bank Offered Rate) as a benchmark rate.
- The RBI stated that the interest rate ceiling on FCNR (B) deposits with terms ranging from one to three years will be overnight ARR for the corresponding currency/Swap plus 250 basis points, against LIBOR/ Swap plus 200 basis points now.

Indian Bank launches video KYC facility enabled by VCIP technology

- **Indian Bank** has launched the **video KYC (Know Your Customer)** facility, which allows applicants to open accounts from anywhere using its **Video-based Customer Identification Process (VCIP) technology** on its web-based platforms.
- The video KYC facility is developed in collaboration with Gieom Business Solutions, which simplifies the next stages by delivering the checkbook and ATM card to the customer's registered address.
- After completing the initiation processes, customers can deposit the minimum sum either offline or online and transact easily using the ATM card and through mobile banking.

Indian Bank

- **Headquarters:** Chennai, Tamil Nadu
- **MD and CEO:** Shanti Lal Jain
- **Establishment:** 1907
- **Tagline:** "Your Own Bank"
- Allahabad Bank was amalgamated with the Indian Bank on 1 April 2020.

BharatPe is set to launch Merchant Shareholding Programme for its merchant partners

- **BharatPe** is set to launch the world's first-ever **Merchant Shareholding Program (MSP)** for its merchant partners to provide an opportunity to the company's millions of offline merchant partners to become part equity owners of BharatPe.
- It intends to develop an equity pool structure for MSP worth up to \$100 million, which will be distributed to qualified merchants over the next four years.

BharatPe:

- **Headquarters:** New Delhi
- **Founded:** 2018

HDFC Bank integrates with the Union Government's e-NAM platform

- **HDFC Bank** has announced its integration with the Union Government's **National Agriculture Market (e-NAM)** to enable digital collections and settlement of funds to various e-NAM beneficiaries.
- HDFC Bank has partnered with the **Small Farmers Agribusiness Consortium (SFAC)** to further improve the ease of doing business on the e-NAM platform by offering collection modes like **multi-net banking, debit card, NEFT/RTGS and UPI/IMPS**.

HDFC Bank (Housing Development Finance Corporation)

- Headquarters: **Mumbai, Maharashtra**
- Chairman: **Deepak Parekh**
- MD & CEO: **Sashidhar Jagdishan**
- Tagline: **"We understand your world"**
- Established: **1994**

Union Government and the Asian Development Bank signed a pact for the development of Agartala

- Union Government has inked a pact with the Asian Development Bank for a **\$61 million** (around ₹454 crores) loan to fund development projects in **Agartala, Tripura**.
- This agreement was signed to increase liveability, harness technology and promote new developments in Agartala in order to handle the city's growing population while also strengthening state agencies' capability for improved service delivery.

Tripura

- **Capital:** Agartala
- **Chief Minister:** Biplab Kumar Deb
- **Governor:** Satyadev Narayan Arya

Reserve Bank of India introduces an internal ombudsman mechanism for NBFCs

- The Reserve Bank of India (RBI) has directed a few non-banking finance companies (NBFCs) to appoint an **internal ombudsman** to oversee their internal grievance redressal mechanisms within six months under **Section 45 (L)** of the Reserve Bank of India Act, 1934.
- All deposit-taking NBFCs with 10 or more branches as well as non-deposit taking NBFCs with asset size of **₹5000 crores** and more and having public customer interface, to appoint internal ombudsman at the top of their internal grievance redressal mechanism.

- Any complaints that have been partially or completely rejected by the NBFC will be evaluated by the ombudsman before the final decision of the NBFC is conveyed to the complainant.

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- **Deputy Governors:** M. K. Jain, M. D. Patra, M. Rajeshwar Rao and T. Rabi Sankar
- **Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

Karnataka Bank launches CASA (current account savings account) campaign for 2021–22

- **Karnataka Bank** launched **CASA (current account savings account) campaign** for 2021–22 and introduced a new current account scheme named **'KBL Current Account – Premium'**, which is specifically designed to meet the needs of small and medium entrepreneurs.
- Under this scheme, customers can have a new current account by maintaining a monthly average balance of **₹25,000** and can avail a host of premium facilities.

Karnataka Bank

- **Headquarters:** Mangalore
- **MD & CEO:** M. S. Mahabaleswara

Kotak Mahindra Bank and PVR Cinemas are set to launch a co-branded debit card

- **Kotak Mahindra Bank** and **PVR Cinemas** has announced the launch of India's first co-branded movie debit card named **'Kotak PVR Movie Debit Card'**.
- Kotak PVR debit card customers will receive joining vouchers and will earn points on every debit card transaction (both at PVR and outside of PVR), with no restriction on the number of points collected. Furthermore, PVR Privilege Plus will be automatically enrolled for Kotak PVR debit card holders.

Kotak Mahindra Bank

- **Headquarters:** Mumbai, Maharashtra
- **CEO:** Uday Kotak
- **Tagline:** "Let's make money simple"

IndusInd Bank launches Indus Merchant Solutions application for merchants

- **IndusInd Bank** has launched a one-stop smartphone application, '**Indus Merchant Solutions**', application, allows merchants, retailers and professionals to conduct digital banking transactions on a single platform.
- **Indus Merchant Solutions** will enable merchants and retailers to accept instant cashless payments from customers via multiple digital modes, track inventory via in-built dashboards, apply for an exclusive **Point of Sale (PoS)** machine to facilitate card-based payments and apply for small ticket business loans from the bank in a completely digital and paperless manner, all without having to visit a bank branch.

IndusInd Bank

- **Headquarters:** Pune, Maharashtra
- **MD & CEO:** Sumant Kathpalia
- **Tagline:** 'We Make You Feel Richer'

HDFC Bank launches the second edition of the 'Mooh Band Rakho' campaign to raise awareness on fraud prevention

- **HDFC Bank** launched the second edition of its '**Mooh Band Rakho**' campaign in support of the International Fraud Awareness Week 2021.
- HDFC Bank hopes to raise awareness about all forms of fraud and the significance of keeping your lips shut to prevent them through this campaign.
- HDFC Bank will be conducting over 2000 workshops in the next four months across India to help customers understand how they can safeguard themselves against financial fraud.

NSDL e-Governance Infrastructure Limited gets RBI's in-principle nod as account aggregator

- **NSDL e-Governance Infrastructure Limited** has received in-principle approval from the **Reserve Bank of India (RBI)** to set up an account aggregator business under its wholly-owned subsidiary, **NSDL e-Governance account aggregator**.
- **Account aggregator** is a critical step in enabling data democracy. It is a first-of-its-kind consent framework that empowers an individual with control over his or her data and the ability to access and share the same securely and digitally.

RBI authorises RBL Bank to collect direct taxes

- Private sector lender, **RBL Bank** was authorised by the **Reserve Bank of India (RBI)** to collect direct taxes on behalf of the **Central Board of Direct Taxes (CBDT)**.
- RBL Bank's **corporate** and **individual customers** will be able to pay their direct taxes through RBL Bank's mobile banking or net banking platforms as well as through the branch banking network, resulting in ease and convenience for customers.

RBL Bank

- **Headquarters:** Mumbai, Maharashtra
- **MD & CEO:** Vishwavir Ahuja

Asian Development Bank approves a \$150 million for small entrepreneurs in Bangladesh

- The Asian Development Bank (ADB) has approved a **\$150 million** loan to **Bangladesh** to support **cottage, micro and small enterprises (CMSEs)** run by youth, returning migrant workers and rural entrepreneurs, particularly women, who have been disproportionately affected by the COVID -19 outbreak.
- This project aims to facilitate employment creation and help these vulnerable groups recover from the adverse impact of the COVID-19 pandemic.

Asian Development Bank (ADB)

- **Founded:** 19 December 1966
- **Headquarters:** Mandaluyong, Philippines
- **President:** Masatsugu Asakawa

Asian Infrastructure Investment Bank (AIIB) approves a \$150 million loan to India for the implementation of sustainable urban services programme for Chennai Metropolitan Area

- The Asian Infrastructure Investment Bank (AIIB) has approved a **\$150 million** loan to the Government of India for the implementation of the sustainable urban services programme for **Chennai Metropolitan Area (CMA)**.
- The objective of this fund is to strengthen institutions and financing for improving the quality and sustainability of selected urban services in the CMA.
- India is the largest beneficiary of AIIB and the bank has so far approved 29 projects for India worth \$6.8 billion.

Asian Infrastructure Investment Bank

- **Headquarters:** Beijing, China
- **Founded:** 16 January 2016
- **President:** Jin Liqun

Reserve Bank of India's Working Group proposes a new law to regulate digital lending

- The Reserve Bank of India (RBI) Working Group proposed a new law to regulate **digital lending** to ensure that technology is used to provide credit to the underbanked, but not at the expense of broader financial stability and customer protection.
- Unauthorised lending would be prohibited by a new law and a **self-regulatory organisation (SRO)** would develop a principle-based regulatory framework for new-age enterprises.
- The Working Group also recommended that consumers be restricted from stacking and flipping loans by consumers to avoid excess leverage by borrowers through quick reporting. A **nodal authority** should be established to verify and maintain a public register of all digital lending applications (DLAs).

Economic Advisory Council of India projects India's growth at 7–7.5% in 2022–2023

- India's Economic Advisory Council to Prime Minister Narendra Modi projects India's growth to range between **7% and 7.5%** in 2022–2023.
- Union Government expects the economy to grow **10.5%** in the current fiscal year (2021–2022) following a record contraction of 7.3% last year.

Union Bank of India ranks third in Public Sector Bank reforms

- As per the rank list released by the Indian Banks' Association (IBA), **Union Bank of India (UBI)** ranked **third** amongst 12 Public Sector Banks (PSBs) in the **EASE 4.0** Reforms Index for Q1 FY22.
- Union Bank of India has been actively adopting the reforms initiatives recommended under the **Enhanced Access and Service Excellence (EASE)** agenda enabling it to retain the overall position of Second Runner Up from the last three consecutive quarters since December 2020.

Banking Terminologies:

- **Overdraft Facility** – Overdraft Facility is a financial instrument in which you can withdraw money from your savings or current account, even if your account balance is zero.
- **Prompt Corrective Action (PCA)** – RBI's Prompt Corrective Action (PCA) Framework is a set of guidelines for banks that are weak in terms of identified indicators

including poor asset quality, insufficient capital and insufficient profit or losses.

- **Seamless payment experience** – The Seamless Payment Experience (SPE) allows merchants to have a payment experience on their own website that mirrors the same look and feel of their own website.
- **Infrastructure Investment Trusts (InvITs)** – An Infrastructure Investment Trust (InvITs) is like a mutual fund, which enables direct investment of small amounts of money from possible individual/institutional investors in infrastructure to earn a small portion of the income as return.
- **Real Estate Investment Trusts (REITs)** – REITs or real estate investment trust can be described as a company that owns and operates real estates to generate income. Real estate investment trust companies are corporations that manage the portfolios of high-value real estate properties and mortgages.
- **Foreign Portfolio Investors (FPIs)** – Foreign Portfolio Investment (FPI) is investment by non-residents in Indian securities including shares, government bonds, corporate bonds, convertible securities and infrastructure securities.
- **Foreign Currency Non-Resident Account (FCNR)** – Foreign Currency Non-Resident Account (FCNR) is a kind of fixed deposit account opened for depositing income earned overseas. The account is held in foreign currency.
- **Know Your Customer** – Know Your Customer refers to the process, institutions use to verify the identities of their customers and ascertain what fraud risks they may pose.
- **current account savings account (CASA)**– A current account savings account (CASA) is aimed at combining the features of savings and checking accounts to entice customers to keep their money in the bank.
- **Account aggregator** – Account aggregator is a critical step in enabling data democracy. It is a first-of-its-kind consent framework that empowers an individual with control over his or her data and the ability to access and share the same securely and digitally.
- **Digital lending** – Digital Lending is a practice of lending through web platforms or various mobile applications utilising the technology for authentication and credit assessment.

BANKING QUIZ

1. When was World Savings Day observed?
a) 28 October
b) 29 October
c) 30 October
d) 31 October
e) 1 November
Ans: d
2. Whose birth anniversary is observed as National Unity Day on 31 October?
a) Jawaharlal Nehru
b) SardarVallabhbhai Patel
c) A. P. J Abdul Kalam
d) Swami Vivekananda
e) Mother Teresa
Ans: b

Scan to QR Codes for more CA questions:

Noverber 1st Week Quiz.



Noverber 2nd Week Quiz.



Noverber 3rd Week Quiz.



ENGLISH - VOCABULARY

- 1. Allege**

Meaning: claim or assert that someone has done something illegal or wrong, typically without proof

Synonyms: claim, declare, charge

Antonyms: refute, deny, disprove

Usage: The officer is **alleged** to have received bribes.
- 2. Frivolous**

Meaning: not having any serious purpose or value

Synonyms: playful, frolicsome, perky

Antonyms: serious, practical

Usage: Everything that he said about the movie seemed unimportant and **frivolous**.
- 3. Humdrum**

Meaning: lacking excitement or variety; boringly monotonous

Synonyms: dull, unexciting, routine

Antonyms: exciting, thrilling

Usage: Many people are stuck by the **humdrum** reality of everyday life.
- 4. Tumultuous**

Meaning: excited, confused or disorderly

Synonyms: festive, unrestrained

Antonyms: peaceful, orderly

Usage: She had a **tumultuous** relationship with other members in the team.
- 5. Burgeon**

Meaning: begin to grow or increase rapidly; flourish

Synonyms: mushroom, proliferate, multiply

Antonyms: shrink, dwindle, lessen

Usage: The best decisions will allow a person to **burgeon** and increase his wealth.
- 6. Inexorable**

Meaning: impossible to stop or prevent

Synonyms: unstoppable, inevitable, inescapable

Antonyms: exorable, preventable, evadable

Usage: In recent days, our family sees an **inexorable** debt increase.

7. Tweak

Meaning: Improve (a mechanism or system) by making fine adjustments to it

Synonyms: alter, adjust, modify

Antonyms: keep (near antonym)

Usage: They have **tweaked** the original score of students.

8. Ubiquity

Meaning: the fact of appearing everywhere or of being very common

Synonyms: omnipresence, boundlessness

Antonyms: localization, limitation

Usage: The ubiquity of the viruses shows what can happen when people are poor in hygiene.

9. Constrain

Meaning: severely restrict the scope, extent or activity of

Synonyms: compel, limit, restrain

Antonyms: permit, allow

Usage: Lack of funding severely **constrained** the players from participating in international games.

10. Revere

Meaning: feel deep respect or admiration for (something)

Synonyms: adore, glorify, venerate

Antonyms: disrespect, despise

Usage: He is one of the actors who **reveres** his fans almost as much as they love him.

11. Mindful

Meaning: conscious or aware of something

Synonyms: careful, aware, watchful

Antonyms: heedless, oblivious

Usage: *The great monks are was aware and **mindful** of their actions.*

12. Lavish

Meaning: sumptuously rich, elaborate or luxurious

Synonyms: excessive, extravagant

Antonyms: meager, inadequate

Usage: The temple was designed with fancy and expensive, **lavish** architecture.

13. Scrupulous

Meaning: (of a person or process) careful, thorough, and extremely attentive to details

Synonyms: careful, meticulous, painstaking

Antonyms: careless, uncaring, thoughtless

Usage: The director was very **scrupulous** in narrating his script.

14. Malicious

Meaning: characterized by malice; intending or intended to do harm

Synonyms: hateful, malevolent, cruel

Antonyms: compassionate, kind

Usage: Some computer software are **malicious**.

15. Ruthless

Meaning: having or showing no pity or compassion for others

Synonyms: cruel, pitiless, merciless

Antonyms: humane, warmhearted, merciful

Usage: We heard news about a **ruthless** murder.

16. Astonishing

Meaning: extremely surprising or impressive; amazing

Synonyms: astounding, staggering, shocking

Antonyms: common, ordinary

Usage: *Her speech in the programme was **astonishing**.*

17. Diligent

Meaning: having or showing care and conscientiousness in one's work or duties

Synonyms: conscientious, assiduous, hardworking

Antonyms: lazy, idle, inactive

Usage: *This important document needs a **diligent** verification.*

18. Boast

Meaning: talk with excessive pride and self-satisfaction about one's achievements, possessions, or abilities

Synonyms: brag, crow, swagger

Antonyms: disgrace, underrate

Usage: He is the one who **boasted** about getting married before anyone else in the team.

19. Reckless

Meaning: heedless of danger or the consequences of one's actions; rash or impetuous

Synonyms: careless, thoughtless, incautious
Antonyms: careful, cautious
Usage: The accident was due to **reckless** driving.

20. Gargantuan

Meaning: enormous, unusually large
Synonyms: massive, huge, colossal
Antonyms: micro, small
Usage: There is a chance of gargantuan asteroid to pass near Earth this year.

21. Serendipity

Meaning: the occurrence and development of events by chance in a happy or beneficial way
Synonyms: fluke, chance, luck
Antonyms: misfortune
Usage: Certain things won't happen out of **serendipity**, we need to work hard to earn it.

22. Culpable

Meaning: deserving blame
Synonyms: blameworthy, censurable, guilty
Antonyms: innocent, guiltless
Usage: He is **culpable** of a crime.

23. Tremendous

Meaning: very great in amount, scale or intensity
Synonyms: prodigious, stupendous, monumental
Antonyms: tiny, insignificant
Usage: **Tremendous** amount of energy is released form the sum

24. Scorch

Meaning: burn the surface of (something) with flame or heat
Synonyms: burn, sear, singe
Antonyms: soothe
Usage: She felt the hot rays of heat **scorching** her skin.

25. Elite

Meaning: A select group that is superior in terms of ability or qualities to the rest of a group or society
Synonyms: best, top
Antonyms: mediocre, ordinary
Usage: Money is largely concentrated in the hands of the **elite** group.

26. Aggrandize

Meaning: increase the power, status or wealth of
Synonyms: enhance, overstated, boost
Antonyms: deprecate, demean
Usage: The minister intended to **aggrandize** his sector.

27. Envy

Meaning: a feeling of discontented or resentful longing aroused by someone else's possessions, qualities or luck
Synonyms: greed, **jealousy**, covet
Antonyms: goodwill
Usage: Love cancels **envy** and replaces it with kindness.

28. Pervasive

Meaning: (especially of an unwelcome influence or physical effect) spreading widely throughout an area or a group of people
Synonyms: prevalent, widespread, universal
Antonyms: uncommon, rare
Usage: These days crimes are **pervasive**.

29. Pity

Meaning: the feeling of sorrow and compassion caused by the suffering and misfortunes of others
Synonyms: compassion, commiseration, condolence, sorrow
Antonyms: merciless, inhumanness
Usage: The management shows no **pity** for their employees.

30. Enigmatic

Meaning: difficult to interpret or understand; mysterious
Synonyms: puzzling, mystifying, inexplicable, baffling
Antonyms: obvious, unambiguous
Usage: He looked us with an **enigmatic** smile on his face.

31. Presume

Meaning: suppose that something is the case on the basis of probability
Synonyms: **assume**, suppose, speculate, deduce
Antonyms: establish, prove (near antonyms)
Usage: He was **presumed** to be dead as he was found missing for more than a month.

32. Bolster

Meaning: support or strengthen
Synonyms: reinforce, fortify, boost

Antonyms: weaken, undermine
Usage: Even a small success would **bolster** your confidence.

33. Exaggerate

Meaning: represent (something) as being larger, better, or worse than it really is
Synonyms: overstate, overemphasize, overstress
Antonyms: belittle, understate
Usage: She always **exaggerates** about her work.

34. Spur

Meaning: promote the development of; stimulate
Synonyms: prompt, motivate
Antonyms: discourage, disincentive
Usage: A rise in procurement prices will **spur** development of farming sector.

35. Instantaneous

Meaning: occurring or done instantly
Synonyms: immediate, expeditious
Antonyms: slow, delayed
Usage: Her reaction was **instantaneous**.

36. Threat

Meaning: the possibility of trouble, danger, or ruin
Synonyms: hazard, peril, menace
Antonyms: safe, guard (near antonym)
Usage: The country is facing the **threat** of unemployment.

37. Precise

Meaning: Marked by exactness and accuracy of expression or detail
Synonyms: unambiguous, meticulous, explicit
Antonyms: imprecise, inaccurate
Usage: She was very **precise** about her spendings on accessories.

39. Legitimate

Meaning: conforming to the law or to rules
Synonyms: legal, lawful, licit
Antonyms: illegal, illegitimate, unlawful
Usage: Their business is a **legitimate** one.

40. Solemn

Meaning: not cheerful or smiling; serious

Synonyms: grave, sober, sombre
Antonyms: cheerful, cordial
Usage: He looked very **solemn** on hearing the news.

41. Preside

Meaning: be in the position of authority in a meeting or other gathering
Synonyms: guide, chair, lead
Antonyms: mismanage, abandon
Usage: The minister **presides** over cabinet meetings.

42. Stately

Meaning: impressive or grand in size, appearance, or manner; dignified
Synonyms: majestic, imperial
Antonyms: undignified, unimposing, commonplace
Usage: That was a **stately** building in the city.

43. Specious

Meaning: superficially plausible, but actually wrong
Synonyms: misleading, deceptive, fallacious
Antonyms: aboveboard, forthright, straightforward
Usage: Her argument is somewhat **specious**.

44. Profound

Meaning: (of a state, quality, or emotion) very great or intense
Synonyms: intense, overwhelming, extensive
Antonyms: superficial, mild
Usage: He has a **profound** knowledge in his field.

45. Belligerent

Meaning: hostile and aggressive
Synonyms: threatening, antagonistic, pugnacious
Antonyms: friendly, pacifism, amicable
Usage: She is taking a **belligerent** attitude towards her in-laws.

46. Clumsy

Meaning: awkward in movement or in handling things; difficult to handle or use
Synonyms: uncoordinated, gawky, gauche
Antonyms: graceful, tactful, elegant
Usage: The procedure for enrolling the programme is a **clumsy** one.

47. Gleam

Meaning: (of an emotion or quality) be expressed through the brightness of a person's eyes; shine brightly, especially with reflected light

Synonyms: glisten, sparkle, glitter

Antonyms: blackness, dark, darkness (near antonyms)

Usage: His eyes **gleamed** with mischief.

48. Ingenious

Meaning: (of a person) clever, original, and inventive

Synonyms: creative, imaginative, innovative

Antonyms: uncreative, unimaginative

Usage: She is an **ingenious** writer.

49. Surplus

Meaning: more than what is needed or used; excess

Synonyms: superabundance, superfluity, oversupply

Antonyms: deficiency, deficit, insufficiency, undersupply

Usage: Some tribal societies can't produce enough food **surpluses** to support their people.

50. Embarrass

Meaning: cause (someone) to feel awkward, self-conscious, or ashamed

Synonyms: shame, humiliate, demean

Antonyms: aid, appreciate

Usage: He felt **embarrassed** as he drank too much.

D.51–60) A sentence is divided into four parts. One of the parts may have an error. Identify the part that has the error and choose from the given options. If there is no error in the given sentence, then choose option (e) as the answer.

51.

- a) Unlike in the dairy sector,
- b) cooperative societies are yet to
- c) make its presence
- d) felt in the fisheries segment
- e) No error

Ans:

Exp:

Replace 'its' with 'their', as cooperative societies takes up the pronoun 'their'.

52.

- a) Pakistan is the only
- b) country in Eastern-Mediterranean region
- c) that's in track to
- d) reach the tobacco reduction target
- e) No error

Ans: c

Exp:

Replace 'in' with 'on', as 'on track' means 'making progress and likely to succeed'

53. a) The new incubation center would provide
- b) full assistance to the fish farming entrepreneurs
 - c) in training and transforming their entrepreneur
 - d) ideas to a powerful business model
 - e) No error

Ans: d

Exp:

Replace 'to' with 'into'. As transformation refers change of one thing into something and it takes the preposition 'into'.

54.

- a) About the past five years
- b) the business bribery risk environment
- c) in the United States worsened significantly
- d) when compared with global trends
- e) No error

Ans: a

Exp:

Replace 'about' with 'over' or 'during', because time duration is referred here.

55.

- a) Tata Steel has been at the forefront of
- b) promoting football and has continuous
- c) produced champion players over the
- d) past three decades via the Tata Football Academy
- e) No error

Ans: b

Exp:

Replace 'continuous' with 'continuously' as an adverb is required here.

56.

- a) Pochampally is about 50 km from Hyderabad
- b) and is often referred to as the silk city
- c) of India for the exquisite sarees that are

d) woven through a unique style called Ikat.

e) No error

Ans: e

Exp:

There is no error in the given statement.

57.

a) BRO has constructed the highest

b) attitude road in the world and has been

c) constantly engaged in bettering

d) connections through new roads

e) No error

Ans: b

Exp:

Replace ‘attitude’ with ‘altitude’ as ‘attitude’ is inappropriate here.

Attitude – the position of the body or way of carrying oneself

Altitude – the absolute height of a location, usually measured from sea level

58.a) Paytm Money, a wholly-owned subsidiary of Paytm,

b) launched Voice Trading that let users

c) to set a trade or get information

d) regarding stocks via single voice command

e) No error

Ans: b

Exp:

Replace ‘let’ with ‘lets’ as the subject is plural.

59.

a) With the introduction of 5G, smart devices

b) and a hyper-connected world, the way we

c) live and transact will change, voice based

d) transactions gradually become conventional

e) No error

Ans: d

Exp:

Add ‘will’ before ‘gradually’, as the sentence is in future tense.

60.

a) The 'Best Tourism Villages' by UNWTO pilot initiative

b) aims to award those villages which are

c) outstanding examples of rural destinations and

d) showcase good practices in line with their specified nine evaluation areas

e) No error

Ans: d

Exp:

Replace ‘their’ with ‘its’, as the subject (UNWTO pilot initiative) is singular.

D. 61 – 70) A sentence is divided into four parts and they are shuffled. Rearrange those parts to make the sentence meaningful and choose the sequence from the given options. If no rearrangement is required, then choose ‘e’ as your answer.

61.

A. achieve the 30 per cent reduction target

B. achieving the most progress against tobacco

C. and low-income countries are currently

D. one in three countries are likely to

a) BCAD

b) ADBC

c) DACB

d) ACDB

e) No rearrangement is required

Ans: c

Exp:

The sequence is DACB.

Correct sentence: “One in three countries are likely to achieve the 30 per cent reduction target, and low-income countries are currently achieving the most progress against tobacco.”

62.

A. ex-servicemen availing benefits belongs to Ladakh Scouts Regiment

B. maximum benefit from the welfare schemes extended

C. the Ladakh Scouts Regiment will accrue

D. through the Rajya Sainik Board as the majority of

a) ADBC

b) DBAC

c) CABD

d) CBDA

e) No rearrangement is required

Ans: d

Exp:

The sequence is CBDA.

Correct sentence: “The Ladakh Scouts Regiment will accrue maximum benefit from the welfare schemes extended through the Rajya Sainik Board as the majority of ex-servicemen availing benefits belongs to Ladakh Scouts Regiment.”

63.

A. to enhance the last mile connect

B. SBI is actively looking at co-lending opportunities

C. products for financing the MSMEs and

D. with multiple NBFCs through their

a) ADBC

b) BDCA

c) BACD

d) CADB

e) No rearrangement is required

Ans: b

Exp:

The sequence is BDCA.

Correct sentence: "SBI is actively looking at co-lending opportunities with multiple NBFCs through their products for financing the MSMEs and to enhance the last mile connect."

64.

A. a one-stop mobile application to enable merchants,

B. retailers and professionals to carry out

C. the Bank announced the launch of 'Indus Merchant Solutions'

D. banking transactions digitally, on a single platform

a) ADBC

b) DBAC

c) CABD

d) CBDA

e) No rearrangement is required

Ans: c

Exp:

The sequence is CABD.

Correct sentence: "The Bank announced the launch of 'Indus Merchant Solutions' a one-stop mobile application to enable merchants, retailers and professionals to carry out banking transactions digitally, on a single platform."

65.

A. a boon to the local population of the region as

B. important village of Demchok in Eastern Ladakh that will be

C. it will enhance the socio-economic conditions

D. the BRO provided a blacktopped road to the

a) ACBD

b) DACB

c) DBAC

d) CBDA

e) No rearrangement is required

Ans: c

Exp:

The sequence is DBAC.

Correct sentence: "The BRO provided a blacktopped road to the important village of Demchok in Eastern Ladakh that will be a boon to the local population of the region as it will enhance the socio-economic conditions."

66.

A. brief, strong and sudden abnormal

B. epilepsy is a chronic non-communicable

C. bursts of electrical energy

D. disorder in the brain which generates

a) BDAC

b) ACDB

c) DCAB

d) BACD

e) No rearrangement is required

Ans: a

Exp:

The sequence is BDAC.

Correct sentence: "Epilepsy is a chronic non-communicable disorder in the brain which generates brief, strong and sudden abnormal bursts of electrical energy."

67.

A. With a view to further strengthening the internal grievance redress

B. mechanism of NBFCs, RBI has decided to introduce

C. having higher customer interface

D. the Internal Ombudsman Scheme for certain categories of NBFCs

a) ABDC

b) DACB

c) BADC

d) DBCA

e) No rearrangement is required

Ans: a

Exp:

The sequence is ABDC.

Correct sentence: "With a view to further strengthening the internal grievance redress mechanism of NBFCs, RBI has decided to introduce the Internal Ombudsman Scheme for certain categories of NBFCs having higher customer interface."

68. B. invesco CoinShares Global Blockchain is

A. a global exchange traded fund that invests in

D. a portfolio of companies that are involved in

C. the blockchain ecosystem directly or indirectly

a) CADB

b) BACD

c) BADC

d) DACB

e) No rearrangement is required

Ans: c

Exp:

The sequence is BADC.

Correct sentence: "Invesco CoinShares Global Blockchain is a global exchange traded fund (ETF) that invests in a portfolio of companies that are involved in the blockchain ecosystem directly or indirectly."

69.

A. Antarctica with the arrival of the first batch of

B. its contingent at the southern white continent

C. the 41st scientific expedition to

D. India has successfully launched

a) ABDC

b) BADC

c) DCAB

d) DBAC

e) No rearrangement is required

Ans: c

Exp:

The sequence is DCAB.

Correct sentence: "India has successfully launched the 41st scientific expedition to Antarctica with the arrival of the first batch of its contingent at the southern white continent."

70.

A. understanding among different cultures

B. international Day for Tolerance is commemorated

C. and strengthen tolerance among people

D. every year on November 16 to foster mutual

a) BDAC

b) DBCA

c) ACDB

d) CADB

e) No rearrangement is required

Ans: a

Exp:

The sequence is BDAC.

Correct sentence: "International Day for Tolerance is commemorated every year on November 16 to foster mutual understanding among different cultures and strengthen tolerance among people."

Q.71–75) Idioms and Phrases.

71. Up in arms

Meaning: protesting vigorously about something

Example: The workers were **up in arms** with their company because of the reduction in wages.

72. Down for the count

Meaning: unconscious or soundly asleep

Example: The kids are **down for the count** after playing the whole day.

73. Break a leg

Meaning: Saying good luck to someone

Example: "Break a leg!", Nayan whispered in Vignesh's ear during the audio release of their movie.

74. A chip off the old block

Meaning: someone who resembles their parent in character or appearance

Example: She is a real chip off the old block, behaving exactly as her mother.

75. Fish out of water

Meaning: A person in a completely unsuitable environment or situation

Example: I've felt like a fish out of water, being away my girlfriend.