

CURRENT AFFAIRS

NOVEMBER 2021



HAPPY ACADEMY



PREFACE ==

This is our special edition of Current Affairs Magazine for various Central & State level Competitive Examinations, covering content from the month of November 2021.

The Magazine is divided into three sections:

Section 1: Topic Wise Current Affairs in Short

The first section is dedicated to Topic Wise Current Affairs with a short description to provide information about all major happenings this month.

Section 2: Practice Questions with Answers

The Second Section contains 150 Multiple Choice Questions based on daily current affairs.

Section 3: Detailed Analysis of important

The Third Section covers some major happenings in this month along with analysis. The content has been covered from various online & offline sources including reputed newspapers like The Hindu, Indian Express etc. All the news topics have been explained keeping in mind their underlying issues. Every issue has been covered comprehensively. Some of the information provided may not be directly relevant for the examination. As the content is very wide, we have only covered a limited set of issues. You can utilize it smarty along with the Daily Study of News Papers as well as your other sources.

Important Days	Page 4
Appointments	Page 14
Awards	Page 20
Banking	Page 26
Books and Author	Page 31
Defence	Page 35
Economy	Page 39
National	Page 50
Obituaries	Page 55
Ranks & Reports	Page 59
Schemes and Committees	Page 65
Science & Technology	Page 68
Sports	Page 70
State	Page 78
Summits & Conferences	Page 83

Section 2: Practice Questions with Answers......Page 87 to Page 115

Prcatice Questions	Page 88
Answers	Page 105

Section 3: Detailed Analysis of important events......Page 116 to Page 155

Economics	Page 117
Enviro & Diversity	Page 130
Governance	Page 135
History	Page 137
International Relations	Page 141
Science, Tech, Art & Culture	Page 143
Security Issues	Page 154
Trivia	Page 155

SECTION 1

Topic Wise Current Affairs in Short



1: Important Days



World Vegan Day: 01 November :-

World Vegan Day is an annual event celebrated by vegans around the world every 1 November. It is a day to celebrate the custom of embracing an all-green diet that excludes dairy and animal products. Vegetarian food has its own benefits for a good and healthy lifestyle there are many health benefits that a vegan diet offers and that's why world Vegan Day is celebrated.



International Day to End Impunity for Crimes against Journalists: 02 November:-

To raise awareness and formulate ways to counter incidents against Journalists, the United Nations General Assembly declared November 2 as the International Day to End Impunity for Crimes against Journalists. The resolution passed in the general assembly in 2013 not only condemns all such attacks on journalists but also urge all member nations to protect journalists from

threats to their lives and ensure that the victims get access to the required remedies.



National Ayurveda Day 2021:02 November:

Every year since 2016, the National Ayurveda Day is observed on the occasion of Dhanwantri Jayanti, the birth anniversary of the Lord Dhanwantri which occurs on Dhanteras. Lord Dhanwantri is believed to be the God of Ayurveda who bestowed the knowledge of Ayurveda to mankind. This year, the National Ayurveda Day 2021 was celebrated on November 2, 2021, to promote the Ayurvedic principles of wellness and healing. 'Ayurveda for Poshan' is the theme of the 6th National Ayurveda Day.



World Tsunami Awareness Day: 5th November:-

The United Nations (UN) in December 2015 designated November 5 every year as World Tsunami Awareness Day to call on "countries, international bodies and civil society to raise awareness about the natural disaster and share innovative approaches to risk reduction."



International Day for Preventing the Exploitation of the Environment in War and Armed Conflict:-

Human lives are always lost in any kind of armed conflict in any part of the world. While this aspect of war is largely talked about, the consequences of war on the environment have not become a pressing issue for many. To raise awareness about this, the United Nations General Assembly declared November 6 as the International Day for Preventing the Exploitation of the Environment in War and Armed Conflict on November 5, 2001.



National Cancer Awareness Day: 7th November:-

November 7 is observed as the National Cancer Awareness Day to raise awareness about the second leading cause of death globally, Cancer. The date was announced for this occasion in September 2014 by Dr. Harsh Vardhan, who was the Minister of Health back then. This particular date was selected as it is the Birth anniversary of Madame Curie, a prominent scientist remembered for her efforts and contribution in the battle against cancer. She is revered for her discovery of radium and polonium.



World Urbanism Day: 08 November :-

World Urbanism Day, also known as World Town Planning Day, is celebrated every year on November 8. World Urbanism Day presents an excellent opportunity to look at planning from a global perspective, an event which appeals to the conscience of citizens and public authorities in order to draw attention to the environmental impact resulting from the development of cities and territories.



International Day Of Radiology: 08 November:-

World Radiology/Radiography Day is celebrated every year on November 8 to commemorate the discovery of X-radiation, or X-rays. It was on this day in 1895 that German scientist Wilhelm Conrad Rontgen, completed the discovery of X-radiation, X-rays. In 1901, he became the first recipient of the Nobel Prize in Physics for this achievement. The theme for the International Day of Radiology this year is 'Interventional Radiology – Active care for the patient'.



National Legal Services Day: 09 November :-

National Legal Services Day is marked across the country annually on 9 November. The day is observed to commemorate the enactment of the Legal Services Authorities Act and to create awareness about the various provisions related to the act. The Legal Services Authorities Act was enacted in 1987 to provide a "statutory base to legal aid programmes" in India on a uniform pattern, according to the website of the National Legal Services Authority of India (NALSA).



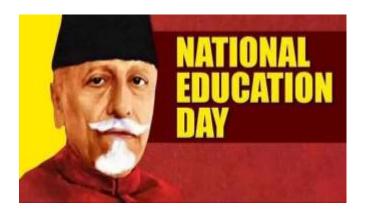
World Science Day For Peace And Development: 10 November:-

World Science Day for Peace and Development is an international day that highlights the important role that science has in society and is celebrated each year on November 10. The year 2021 marks the 20th edition of World Science Day for Peace and Development and will highlight the importance of "Building Climate-Ready Communities".



International Week Of Science And Peace 2021: 9-14 November:-

International Week of Science and Peace (IWOSP) is a global observance celebrated every year from November 9 to 14. The event is celebrated to encourage people to develop better technology and cultivate peace in their countries. The International Week of Science and Peace was first observed in 1986. Keeping in view the success and impact of this event, the celebration started to take place continuously by the efforts of the organizers in the successive years. It was proclaimed as an International Week of Science and Peace by the UN General Assembly in the month of December 1988.



National Education Day: 11 November :-

India celebrates November 11 as National Education Day to commemorate the birth anniversary of Maulana Abul Kalam Azad, the first Education Minister of the country. On National Education Day, India remembers the contributions of Maulana Azad towards nation-building. A freedom fighter, scholar and educationist, Maulana Azad was a key architect of Independent India. He was responsible for setting up top education bodies like the All India Council for Technical Education (AICTE) and the University Grants Commission (UGC). The first Indian Institute of Technology, IIT Kharagpur, was established by Maulana Abul Kalam Azad.



Public Service Broadcasting Day: 12 November

Public Service Broadcasting Day is celebrated on 12 November every year. The day is celebrated to commemorate the first and only visit of the Father of the Nation, Mahatma Gandhi, to the studio of All India Radio, Delhi in 1947. On 12 November 1947, Mahatma Gandhi addressed the displaced people (a refugee from Pakistan), who had temporarily settled at Kurukshetra in Haryana after partition.



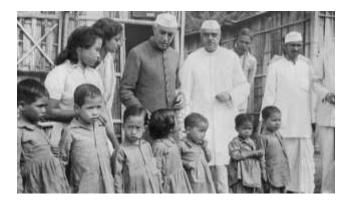
World Antimicrobial Awareness Week: 18-24
November:-

The World Health Organization annually hosts the World Antibiotic Awareness Week (WAAW), also known as World Antimicrobial Awareness Week. WAAW will be observed this year from November 18 to November 24. The event's major objective is to raise global awareness of antibiotic or antimicrobial resistance. WAAW 2021 will have the theme 'Spread Awareness, Stop Resistance.' While World Antimicrobial Awareness Week's primary tagline is 'Antimicrobials: Handle with Care.'



Cabinet approves to observe November 15 as Janjatiya Gaurav Divas :-

As a part of the year-long commemoration of 75 years of Independence, the Union Cabinet on 10 November approved declaration of November 15 as "Janjatiya Gaurav Divas" to remember the contributions of tribal freedom fighters. Announcing the decision, Information and Broadcasting Minister Anurag Thakur said the date was chosen as it was the birth anniversary of Birsa Munda, a tribal freedom fighter revered as "bhagwan" by tribal communities. The celebrations would begin on November 15, and events, including cultural activities, would go on till November 22.



Children's Day Observed On 14th November:-

November 14 is a significant date for children in India. The birth anniversary of our first Prime Minister, Jawaharlal Nehru, is celebrated across the country as Children's Day. Till 1959, India had been celebrating Children's Day on November 20 — the date United Nations observes it annually. After Jawaharlal Nehru's death, it was decided that India would celebrate Children's Day on November 14 to mark his birth anniversary. Jawaharlal Nehru was born on November 14, 1889. His affection for children is acknowledged by all and Children's Day celebrates that bond.



World Diabetes Day: 14 November:-

World Diabetes Day is celebrated every year on November 14 to mark the birthday of Sir Frederick Banting, who discovered the insulin hormone along with Charles Herbert Best in 1922. According to experts, an estimated 463 million people worldwide suffer from diabetes, with Type-2 diabetes that needs to be treated with insulin sensitisers making up about 90 per cent of the cases. The theme for World Diabetes Day 2021-23 is "Access to Diabetes Care – If Not Now, When?".



National Press Day: 16 November:-

National Press Day is celebrated every year on 16th November as a mark to commemorate the presence of an independent and responsible press in India. The day also marks the establishment of the Press Council of India and the day it started functioning as a statutory and quasi-judicial establishment. The Theme for National Press Day 2021 is 'Who is Not Afraid of Media?' As part of the celebration, the Press Council of India will hold a function at the Constitution Club of India, New Delhi.



National Epilepsy Day: 17 November:-

Observed on November 17, National Epilepsy Day is aimed at creating awareness about epilepsy. The day serves as an opportunity to educate people and help them understand more about the disease, its symptoms, and treatment. The National Epilepsy Day is a national level campaign initiated by the Epilepsy Foundation of India to reduce the prevalence of Epilepsy in India. The Epilepsy Foundation of India in Mumbai, Maharashtra was established by Dr Nirmal Surya in 2009.



World COPD Day 2021: 17 November :-

World COPD Day is observed on the third Wednesday of November every year to raise awareness about chronic obstructive pulmonary disease. World COPD Day is organized by the Global Initiative for Chronic Obstructive Lung Disease (GOLD) in collaboration with health care professionals and COPD patient groups throughout the world. The 2021 theme for World COPD Day will be "Healthy Lungs – Never More Important" and takes place on November 17th.



Nation Observed Its 1st Edition Of Audit Diwas On 16th November:-

Audit Diwas is being celebrated to mark the historic origin of the institution of CAG and the contribution it has made to the governance, transparency and accountability over the past several years. The Comptroller and Auditor General of India will also be present on the occasion. PM Modi has also unveiled the statue of Sardar Vallabhbhai Patel on the occasion.



World Philosophy Day 2021: 18 November :-

On the third Thursday of November every year, World Philosophy Day is observed. This year, the day is observed on 18 November. The day promotes an academic exchange of philosophy for the development of human thought. World Philosophy Day was initially established by the United Nations Educational, Scientific and Cultural Organization (UNESCO) on 21 November 2002. The day was recognized in order to praise and universalize the teachings of philosophy. The aim was

also to raise a certain level of awareness in the world around the importance of philosophy.



4th Naturopathy Day: 18 November:-

The National Institute of Naturopathy (NIN), has celebrated Naturopathy Day on November 18 and this year's theme is 'Mahatma Gandhi and Nature Cure'. On the occasion, the institute has showcase various handicrafts and the doctors has provided free counselling to people. November 18 was declared as Naturopathy Day by Ministry of AYUSH, Government of India.



World Toilet Day Is Observed On 19 November :-

Each year, World Toilet Day on 19 November highlights the importance of sanitation and hygiene in driving improvements in public health, gender equality, education, economic development and environmental protection. This year's theme is 'Valuing Toilets'. WHO and UNICEF are calling on government and their partners to urgently transform sanitation for better health, environments, economies and societies in the State of the world's sanitation report.



National Newborn Week 2021: 15-21 November :-

Newborn Care Week is celebrated every year in the country from 15 to 21 November. The aim for celebrating the week is to raise awareness about the importance of the newborn care for child survival and development. The neonatal period (the first 28 days of life) is the crucial period for child survival; as this period carries the highest risk of deaths per day than any other period during the childhood. The first month of life is also a foundational period for lifelong health and development. Healthy babies grow into healthy adults who can thrive and contribute to their communities and societies. The theme of National Newborn Week 2021 is "Safety, Quality and nurturing Case-Birth Right of every newborn".



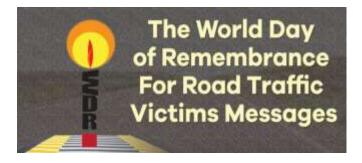
552nd Guru Nanak Jayanti Is Observed On 19 November 2021:-

The day marks the birth anniversary of Guru Nanak Dev Ji and this year 552nd birth anniversary is celebrated across the globe. Guru Nanak was the founder of the Sikh religion and the first Sikh Guru. His birth anniversary is celebrated across the world on the day of Kartik Purnima according to the Hindu Lunar Calendar. Guru Nanak Jayanti is also known as Prakash Utsav or Guru Purab. In 1469, he was born in Rai Bhoi Ki Talwandi (now known as Nankana Sahib), near Lahore (modern-day Pakistan).



World Children's Day: 20 November:-

Every year, World Children's Day is celebrated on 20 November to promote a feeling of togetherness among children and to create awareness around children's welfare. World Children's Day also lays emphasis on the importance of child rights and building a better future for them as they are our leaders of tomorrow. The theme for World Children's Day 2021 is 'A Better Future for Every Child'.



World Day Of Remembrance For Road Traffic Victims 2021: 21 November:-

The World Day of Remembrance for Road Traffic Victims was started by RoadPeace in 1993 to highlight it as a serious issue that needs to be addressed. In 2005, the

United Nations endorsed it as a global day to be observed every third Sunday in November each year to acknowledge the victims of road traffic injuries and their families. World Day of Remembrance for Road Traffic Victims 2021 theme is "ACT for LOW SPEEDS /ACT for LOW-SPEED STREETS".



World Television Day: 21 November:-

World Television Day is marked on November 21 annually to celebrate the invention and development of the 'idiot box' that has carved a significant position in people's everyday life. Television, more than a tool, is a philosophy that represents a symbol for communication and globalisation, the United Nations says.



World Fisheries Day: 21 November :-

To create robust opportunities for fishing communities, encourage fisheries as a trade, social responsibility and moral grounds of justice and safeguarding the interests of fishing communities, the first World Fisheries Day was celebrated on November 21, 2015. The theme of the day is 'Social Responsibility in the fisheries value chain'.



Martyrdom Day of 'Guru Tegh Bahadur': 24 November

Every year, November 24 is celebrated as Martyrdom Day of Guru Tegh Bahadur, the ninth Guru of Sikhs of Sikh religion. The day is celebrated as Shaheedi Divas of Guru Tegh Bahadur across the country. It was on 24 November 1675, Guru Tegh Bahadur sacrificed his life for the sake of people who did not even belong to his community. to protect religion, human values, ideals and principles.



International Day For The Elimination Of Violence Against Women: November 25:-

The United Nations General Assembly has designated November 25 as the International Day for the Elimination of Violence Against Women. Violence against women is an obstacle to constructing inclusive and sustainable societies. This is why UNESCO highlights gender equality and non-violence. It is impossible for a society to blossom if half of the population lives in fear of being assaulted. This year's theme for the International Day for the

Elimination of Violence against Women is "Orange the World: End Violence against Women Now!".



National Milk Day of India: 26 November:-

Friday, November 26, 2021, marks the 100th birth anniversary of Dr Verghese Kurien, who is also known as the 'Father of White Revolution' in the country. Every year since 2014, Kurien's birth anniversary has been observed as the National Milk Day. The late social entrepreneur, who was born on November 26, 1921, in present day- Kozhikode, Kerala, played an instrumental role in making India the largest milk producer in the world. Kurien also helped set up the Amul cooperative society in 1946, in Gujarat's Anand, and, in later years, became synonymous with it.



Indian Constitution Day: 26 November:-

Constitution Day, also known as "National Law Day", is celebrated in India on 26 November every year to commemorate the adoption of the Constitution of India. On 26 November 1949, the Constituent Assembly of India adopted to the Constitution of India, and it came

into effect on 26 January 1950. Dr Bhimrao Ramji Ambedkar, who became the first law minister of India in the Congress-led Centre, was appointed as the chairman of the constitution drafting committee in 1947 and was given the responsibility of writing the country's new constitution.



National Organ Donation Day: 27 November:-

National Organ Donation Day is celebrated on November 27 in India every year. The day has been observed for the last 10 years. The main objective of the national organ donation day is to spread awareness among people and to recognize the selfless efforts made towards mankind, and reestablish our belief in humanity. The first time organ donation day was celebrated in 2010. Under the Ministry of Health and Family Welfare, it is organised by National Organ and Tissue Transplant Organization (NOTTO).



International Day of Solidarity with the Palestinian People: 29 November

The International Day of Solidarity with the Palestinian People is an UN-organized day held every year on November 29. The day aims to educate the public on the question of Palestine and support a peaceful settlement of the Israeli-Palestinian conflict. It is observed to mark the anniversary of resolution 181, wherein the Assembly adopted the resolution on the partition of Palestine on November 29, 1947.



Remembrance for all Victims of Chemical Warfare: 30 November

The United Nation recognised Day of Remembrance for all Victims of Chemical Warfare is held every year on November 30. The day marks a tribute to the victims of chemical warfare, as well as to reaffirm the commitment of the Organisation for the Prohibition of Chemical Weapons (OPCW) to the elimination of the threat of chemical weapons, thereby promoting the goals of peace, security, and multilateralism.

2: Appointments



RBI approves appointment of Baldev Prakash as MD & CEO of J&K Bank :-

Jammu & Kashmir Bank on 27 October said the Reserve Bank has approved the appointment of Baldev Prakash as its next Managing Director and CEO from the next year. The Reserve Bank of India has vide letter dated October 26, 2021 accorded approval to the candidature of Prakash as MD & CEO of the Bank for a period of three years from the date of taking charge or April 10, 2022, whichever is earlier, J&K Bank said in a regulatory filing.



Government reconstitutes seven-member Economic Advisory Council for two year period :-

The government has reconstituted the seven-member Economic Advisory Council to the PM for a period of two years after its term came to an end last month. Rakesh Mohan, Poonam Gupta and TT Ram Mohan have been appointed as part-time members of the reconstituted EAC-PM while V Anantha Nageswaran has been dropped. Bibek Debroy continues to be the chairman of the Council. The other part-time members of the Council include Sajid Chenoy, Neelkanth Mishra and Nilesh Shah.



Centre Approves Reappointment Of Shaktikanta Das As Governor Of RBI :-

The Union Government has extended the tenure of Reserve Bank of India Governor Shaktikanta Das for another three years till December 2024, thus giving him a tenure of six years. He had assumed charge on December 12, 2018, after his predecessor Urjit Patel had cited personal reasons and abruptly resigned. The reappointment will be effective December 10 or until further orders, whichever is earlier.



Govt. appoints Justice Ashok Bhushan as NCLAT chairperson:-

The government has appointed Justice Ashok Bhushan, a former judge of the Supreme Court, as chairperson of the National Company Law Appellate Tribunal (NCLAT). Besides, it has appointed Justice Ramalingam Sudhakar, former Chief Justice of Manipur High Court, as President of the National Company Law Tribunal (NCLT). Both the NCLT and NCLAT are getting permanent heads after

more than one-and-a-half years following the retirement of their respective incumbents.



Arun Chawla appointed as director-general of Ficci :-

Industry chamber Ficci said Arun Chawla has been appointed as its new director-general. Chawla will assume charge with immediate effect. He joined Ficci in 2011 and is currently the deputy secretary-general of the chamber. Meanwhile, Ficci recently marginally revised upward its FY22 growth forecast for the Indian economy to 9.1% from 9% estimated earlier.



Barclays' New Chief Is India-Born CS Venkatakrishnan:-

Mysore-born CS Venkatakrishnan has replaced Jes Staley as Barclays CEO after the latter stepped down on 01 November. Jes Staley stepped down from Barclays, which is Britain's third-biggest bank by market value, after a probe into his relationship with financier and sex offender Jeffrey Epstein. CS Venkatakrishnan was the former Barclays global head of markets and chief risk officer. Better known as 'Venkat', he studied at

Massachusetts Institute of Technology, where he got a PhD in operations research, after which he joined JPMorgan Chase in 1994.



Bandhan Bank Named Zubeen Garg As Brand Ambassador For Assam :-

Bandhan Bank has announced Zubeen Garg as the brand ambassador for the Bank in Assam. This association is a landmark one for Bandhan Bank as this is the first time ever that the Bank has associated with a brand ambassador since its inception six years back, it said in a statement.



Rajib Kumar Mishra Given Charge As PTC India's CMD:-

PTC India has said Rajib Kumar Mishra has been given the charge of the company's chairman and managing director, effective from 06 November. "Rajib Kumar Mishra, director (marketing and business development) shall exercise the power of chairman and managing director of PTC India Ltd with effect from November 6, 2021, subsequent to relieving of Deepak Amitabh," the company said in a statement.



IHRF Appoints Daniel Del Valle As The High Representative For Youth :-

The International Human Rights Foundation (IHRF) has appointed the Spaniard Daniel del Valle as the High Representative for Youth due to his achievements in the thematic area of youth empowerment and youth participation for the United Nations. As a youth representative and change-maker, he has distinguished himself by his creativity, dedication, energetic advocacy and awareness-raising about the importance of youth empowerment in today's world, in particular in developing countries and the context of the 2030 Agenda for Sustainable Development.



Vice Admiral R Hari Kumar Named As Next Chief Of The Naval Staff:-

Vice Admiral R. Hari Kumar, presently Flag Officer Commanding-in-Chief (FOC-in-C) Western Naval Command, has been appointed as the next Chief of the Naval Staff (CNS). He will take over on November 30 when incumbent Admiral Karambir Singh retires from

service. "The Government has appointed Vice Admiral R. Hari Kumar presently FOC-in-C Western Naval Command as the next CNS with effect from the afternoon of November 30, 2021," a Defence Ministry statement said.



Mohammed Siraj Appointed As My11Circle Brand Ambassador:-

My11Circle, the fantasy cricket platform of Games24x7 has announced cricketer Mohammed Siraj as its new brand ambassador. Siraj, who plays for Indian team and represents Royal Challengers Bangalore in the IPL, is recognised as one of the upcoming stars and amongst the best quick bowlers in world cricket.



Daniel Brühl named as Goodwill Ambassador of UN-World Food Programme:-

Golden Globe-nominated actor and director Daniel Brühl was appointed a Goodwill Ambassador for the United Nations World Food Programme (WFP). As conflict, climate change and the impact of the pandemic increase

global food insecurity, Brühl joins the world's largest humanitarian organization in its mission to reach a world with Zero Hunger. With a career spanning more than 25 years, Daniel Brühl has become not only an internationally acclaimed actor, director and producer but also a role model both on and off-screen.



SN Pradhan Appointed As Director-General Of NCB:-

Senior Indian Police Service (IPS) officer Satya Narayan Pradhan has been appointed as Director-General of Narcotics Control Bureau (NCB) on a deputation basis till the date of his superannuation on August 31, 2024, or until further orders. Pradhan, a Jharkhand cadre 1988-batch IPS officer, was currently holding additional charge of NCB chief despite holding the responsibility of Director General of National Disaster Response Force (NDRF).



IPS Officer Sheel Vardhan Singh To Head CISF:-

Senior IPS officers Sheel Vardhan Singh and Atul Karwal were on 09 November appointed as chiefs of Central Industrial Security Force (CISF) and National Disaster Response Force (NDRF), respectively. Singh, a 1986 batch Indian Police Service officer of Bihar cadre, is currently

Special Director in the Intelligence Bureau. He has been appointed as the Director General, CISF up to 31.08.2023, the date of his superannuation, an order issued by the Personnel Ministry said.



PC Mody assumes charge as new Secretary General of Rajya Sabha:-

1982-batch retired IRS officer and former chairman of the Central Board of Direct Taxes (CBDT) Pramod Chandra Mody was appointed new Secretary General Rajya Sabha, replacing P.P.K. Ramacharyulu. Mr. Ramcharyulu was posted just 73 days back on September 1 as the Secretary General and is perhaps the only person on this post not to attend a single session of Parliament. He has had the shortest tenure so far.



Rahul Dravid named as brand ambassador of kids footwear brand Plaeto:-

Plaeto, a footwear brand for children, has roped in Rahul Dravid as its brand ambassador and mentor. The brand has announced the partnership along with a campaign featuring Dravid. The campaign has been developed by Bangalore-based People Design and Communication, in partnership with team Plaeto. The video campaign will be promoted across the brand's social media channels and will go live on 14 November.



Professor Bimal Patel Of India Elected To International Law Commission:-

Professor Bimal Patel, Vice-Chancellor of the Rashtriya Raksha University and Member of the National Security Advisory Board of India, has been elected to the International Law Commission for a five-year term, in a hard-fought election at the United Nations. Patel, 51, garnered 163 votes in the UN General Assembly out of 192 members present and voting, topping the Asia-Pacific group that included candidates from China, South Korea and Japan.



VVS Laxman Will Take Charge As Next National Cricket Academy (NCA) Head :-

Board of Control for Cricket in India (BCCI) President Sourav Ganguly on 14 November confirmed that former India batter VVS Laxman will be taking charge as the head of the National Cricket Academy (NCA). Former India skipper Sourav Ganguly has always spoken about the need to have former cricketers in the system to help the game grow. And as BCCI President he worked towards getting Rahul Dravid to agree to become the head coach of the Indian team.



Sourav Ganguly Appointed Chairman Of ICC Men's Cricket Committee :-

BCCI president Sourav Ganguly has been appointed as the Chairman of the ICC men's Cricket Committee, the game's governing body said on 17 November. Ganguly will replace fellow Indian Anil Kumble, who stepped down after serving a maximum of three, three-year terms.



UN Secretary-General appointed Shombi Sharp as UN Resident Coordinator in India:-

United Nations Secretary General Antonio Guterres has appointed Shombi Sharp of the United States as the UN Resident Coordinator in India with the host government's approval, according to a statement. Mr.

Sharp has "devoted more than 25 years of his career to promoting inclusive and sustainable development internationally, bringing experience he has acquired at the United Nations and externally to this new position", the UN said in the statement issued on 15 November.



Maharashtra government to appoint Salman Khan as Covid vaccination ambassador:-

In a bid to speed up the vaccination drive in Maharashtra, the Uddhav Thackeray-led government on 17 November decided to make actor Salman Khan the vaccine ambassador of the state. According to a PTI report, state Public Health Minister Rajesh Tope has said there was hesitancy about taking anti-coronavirus vaccines in Muslim-dominated areas, and the government will take the help of Bollywood superstar Salman Khan to convince people to take the jab.



MC Mary Kom Appointed Brand Ambassador Of TRIFED Aadi Mahotsav:-

The Aadi Mahotsav was launched in the presence of Sukhram Munda, who is the Grandson of Bhagwan Birsa Munda. During the event, Sukhram Munda remembered the sacrifice and contributions of Bhagwan Birsa Munda. He noted that, his grandfather united the tribals in forest and fought for independence. On the occasion, olympic medalist Padma Vibhushan MC Mary Kom was selected as brand ambassador of the TRIFED Aadi Mahotsav. In the Mahotsav, 1000 tribal artisans will be participating from 26 states in the 15-day Aadi Mahotsav to showcase their products.



Geoff Allardice Appointed As Permanent CEO Of ICC:-

Australian Geoff Allardice has been appointed as permanent CEO of the International Cricket Council after serving the role on an interim basis for more than eight months, the game's governing body said on 21 November. Allardice thus replaced Manu Sawhney, who had resigned from his position in July. Allardice, a former Australian first-class cricketer and administrator, was the ICC General Manager, Cricket for eight years. He had previously held a similar role at Cricket Australia.



Abdalla Hamdok Reappointed As Sudan's PM:-

A deal was reached between Sudan's military and civilian leaders to reinstate Prime Minister Abdalla Hamdok, who was deposed in a coup last month, military and government officials said. The officials also said that government officials and politicians arrested since the 25 October coup will be released as part of the deal between the military and political parties, including the largest Umma Party. Hamdok will lead an independent technocratic Cabinet, the officials said.



Sheikh Sabah Al Khaled Al Sabah becomes new Prime Minister of Kuwait :-

Kuwait's Prime Minister Sheikh Sabah al-Khalid has been reappointed prime minister, state media said on November 23, and tasked with forming a cabinet that would be the Gulf OPEC oil producer's third this year in a domestic political standoff. State news agency KUNA said Sheikh Sabah, prime minister since late 2019, was reappointed by an emiri order issued by Crown Prince Sheikh Meshal al-Ahmad al-Sabah. The government had resigned on Nov. 8 in the standoff with the elected parliament.



India's Candidate Elected To Executive Committee Of Interpol:-

Central Bureau of Investigation (CBI) special director Praveen Sinha was on November 25 elected the delegate for Asia in the executive committee of the International Criminal Police Organization (Interpol) following a tough contest involving China. The election was held in the Turkish city of Istanbul during the 89th Interpol general assembly. CBI represents India's interests in Interpol, which comprises 194 member countries that have agreed to ensure the widest possible assistance between criminal police authorities to prevent crimes.

3: Awards



TVS Motor Company Wins India Green Energy Award:-

TVS Motor Company, a reputed manufacturer of two-wheelers and three-wheelers in the world, has been recognised in the category 'Outstanding Renewable Energy User' at the Third Edition of India Green Energy Award 2020 by the Indian Federation of Green Energy (IFGE). The company has won this award as an acknowledgement of its sustainable efforts to increase the usage of alternative power sources in renewable energy to ensure long-term energy security and stability.



National Sports Awards 2021 Announced :-

lympic gold medalist Neeraj Chopra, wrestler Ravi Kumar Dahiya, Boxer Lovlina Borgohain and Indian men's hockey team goalkeeper PR Sreejesh, Para Shooter Avani Lekhara, Para Athlete Sumit Antil, Para-Badminton players Pramod Bhagat and Krishna Nagar, Para Shooter Manish Narwal, cricketer Mithali Raj, footballer Sunil Chhetri and Indian men's hockey team captain Manprit Singh are the 12 sportspersons who will be honoured with the Khel Ratna the National Sports Awards 2021.

Ministry of Youth Affairs & Sports announced the National Sports Awards 2021 on 12 November.



South African Author Damon Galgut Wins Booker Prize :-

South African author and playwright Damon Galgut won the Booker Prize for his novel "The Promise," about a White family's failed commitment to give their Black maid her own home. It was Galgut's third nomination for the £50,000 (\$68,175) English language literary award.



Arjuna Award 2021 :-

Olympic bronze-winning Indian men's hockey team captain Manpreet Singh was added to the list of Major Dhyan Chand Khel Ratna awardees, taking the total number of this year's winners to an unparalleled 12, with the ceremony scheduled for November 13 at the Rashtrapati Bhavan. The other prominent Khel Ratna winners this year include Olympic champion Neeraj Chopra and Olympic silver-medallist wrestler Ravi Dahiya. Among 35 Arjuna awardees are most of India's

Paralympic medal winners and cricketers Shikhar Dhawan and Mithali Raj.



Dronacharya Award 2021:-

'Dronacharya Award for outstanding coaches in Sports and Games' is given to coaches for doing outstanding and meritorious work on a consistent basis and enabling sportspersons to excel in International events. The winners are T. P. Ouseph (Athletics), Sarkar Talwar (Cricket), Sarpal Singh (Hockey), Ashan Kumar (Kabaddi), Tapan Kumar Panigrahi (Swimming).



Puneeth Rajkumar honoured posthumously with Basavashree Award 2021:-

Kannada actor Puneeth Rajkumar will be posthumously conferred the Basavashree award 2021 by the Bruhanmutt. Murugha Mutt seer Dr Shivamurthy Murugha Sharanaru made an announcement in this regard. The award honours people for services to society in their respective fields by following the principles of Lord Basaveshwar. PT Usha (2009), Malala Yousufzai

(2014), P Sainath (2016), Dr K Kasturirangan (2020) are some to win the award in recent times.



Priyanka Mohite to Receive 2020's Tenzing Norgay National Adventure Award:-

Maharashtra-based mountaineer Priyanka Mohite will be bestowed with the prestigious 'Tenzing Norgay National Adventure Award 2020' for her outstanding contribution in the field of land adventure, a central government official said. Mohite, who hails from Satara district, will receive the award from President Ram Nath Kovind at a function in the Rashtrapati Bhawan in New Delhi on November 13.



Union Sports Minister Anurag Thakur Confers SAI Institutional Awards:-

Union Minister of Youth Affairs and Sports Anurag Thakur conferred the first ever Sports Authority of India's Institutional Awards to 246 athletes and coaches in New Delhi. A total of 162 athletes and 84 coaches have been conferred awards in the Outstanding Award and Best Award category for their performance in national and international competitions with cash awards. The awards acknowledge the exceptional performance of the SAI athletes and coaches under the various sports promotion schemes at the national and international level from 2016.



Karnataka Vikas

KVG Bank Bags ASSOCHAM Award For Best Digital Financial Services:-

In recognition of its initiatives in Digital Financial Services in response to 'Atmanirbhar Bharat', KVG Bank was adjudged Best Regional Rural Bank under 'Regional Rural Banks Category' by ASSOCHAM, Mumbai. According to a release, RBI regional director R. Gurumurthy handed over the award to KVG Bank chairman P. Gopi Krishna in Bengaluru on 15 November.



BWF Gives Prakash Padukone Lifetime Achievement Award:-

Badminton legend Prakash Padukone will receive the prestigious Lifetime Achievement Award this year from the Badminton World Federation (BWF). The BWF Council shortlisted the Indian based on the award commission's recommendation. Badminton Association

of India (BAI) had submitted his name for the award. The former World No. 1 and the first-ever Indian World championships medallist, Padukone has contributed immensely to the game. In 2018, he was also honoured with the BAI's Lifetime Achievement Award.



Hema Malini, Prasoon Joshi to be awarded Film Personalities of the Year at IFFI:-

Legendary actress Hema Malini and lyricist Prasoon Joshi will be conferred the Indian Film Personality of the Year Award for 2021 at the International Film Festival of India in Goa. The Union Information and Broadcasting Minister Anurag Thakur took to his Twitter handle and shared the news. Anurag Thakur wrote, "I am delighted to announce the names of Mrs. Hema Malini, Actor, Member of Parliament from Mathura, UP and Mr. Prasoon Joshi, Lyricist and Chairperson, CBFC as the Indian Film Personality of the Year 2021."



Beryl Thanga Receives Manipur State Award For His Novel:-

Novelist Beryl Thanga alias Laishram Biramangol Singh received the 12th Manipur State Award for Literature

2020 for his book – Ei Amadi Adungeigi Ithat' (I and the then island). The award given by Governor La. Ganesan carries a plaque, citation, Rs. 3 lakh (in cheque) and a shawl. Speaking at the ceremony as a Chief Guest, Governor La. Ganesan congratulated Beril Thanga and said that the Manipuri language, one of the 22 scheduled languages under the Constitution of India, with its own script, is regarded as the most advanced language among Tibeto-Burman speaking people in India.



President Ramnath Kovind Presents Swachh Survekshan Awards 2021 :-

A slew of cities and states have grabbed the center's Swachh Survekshan Awards, presented by President Ram Nath Kovind on 21 November. In the annual award ceremony, Indore stood as the cleanest city of the country while Chhattisgarh became bagged the title of 'cleanest states in India' for this year. Indore has retained its position for the fifth time in a row. The other cleanest cities in India in the top-5 positions were--Surat (2), Vijaywada (3), Navi Mumbai (4), and New Delhi, NDMC (5).



Jason Mott Won 2021 National Book Award For Fiction :-

The North Carolina writer Jason Mott has won the National Book Foundation's 2021 prize for fiction, for his novel Hell of a Book. The US foundation's 72nd annual awards, presented online only due to Covid-19, were announced on 17 November night. Mott is best known for his 2013 bestselling debut novel The Returned, about the reappearance of dead residents in a Missouri town, which was later adapted into the US TV series Resurrection.



President Kovind Presents Vir Chakra, Kirti Chakra And Shaurya Chakra:-

President Ram Nath Kovind, who is the Supreme Commander of the Indian Armed Forces, presented Gallantry Awards 2021 and Distinguished Service Decorations in Defence Investiture Ceremony at Rashtrapati Bhavan. President Kovind conferred two Kirti Chakras, including one posthumous, one Vir Chakra Award to Indian Air Force pilot Group Captain Abhinandan Varthaman, who shot down a Pakistan F-6 jet in Balakot and ten Shaurya Chakras, including two posthumous, to the personnel of Armed Forces and Paramilitary Forces during Defence Investiture Ceremony (Phase-1) at Rashtrapati Bhawan, New Delhi in the morning of November 22, 2021.



Anita Desai Awarded Tata Literature Live! Lifetime Achievement Award :-

Anita Desai, one of India's best-known authors, has been conferred with the Tata Literature Live! Lifetime Achievement Award for 2021. Desai's authorship has spanned more than 50 years, with memorable works such as 'Fire On The Mountain', 'Cry The Peacock', 'A Village By The Sea', 'The Clear Light Of Day', 'Baumgartner's Bombay', and 'In Custody', which was made into a Merchant Ivory film starring Shashi Kapoor, Shabana Azmi, and Amrish Puri. She has received several awards and honours in the course of her long-spanning literary career, including the Padma Bhushan, Sahitya Akademi Award and later Fellowship, and the Benson Medal of the Royal Society of Literature.



Andhra Pradesh Bags Best Marine State Award:

On the occasion of World Fisheries Day on November 21, 2021, the Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, awarded best

performing States for 2020-21 for the second time in the Fisheries sector. Telangana was awarded best performer in Inland Fisheries while Andhra Pradesh was awarded best marine State in India during the Fisheries awards 2021 held in Bhubaneswar, Odisha.



Pratham NGO Won Indira Gandhi Peace Prize 2021:-

Pratham, a non-governmental organisation dedicated to offering quality education to underprivileged children across the world, has been awarded the Indira Gandhi Peace Prize 2021. Pratham was established in 1995 by Farida Lambay and Madhav Chavan with the objective to impart education in the slums of Mumbai. The organisation set up community-based preschools and offered education to children who lagged behind education according to their age.



Doordarshan and AIR won at UNESCO-ABU Peace Media Awards 2021:-

Doordarshan and All India Radio has got multiple awards at the ABU – UNESCO Peace Media Awards 2021 at Kuala Lumpur in Malaysia. The awards were given by UNESCO in collaboration with Asia Pacific Broadcasting Union (ABU) under the 'Together for Peace' (T4P) initiative. The awards honor innovative and creative content, which informs and educates audiences on best practices of building positive peace to achieve the Sustainable Development Goals and building back better from the COVID-19 pandemic.



S K Sohan Roy 1st Indian to be honoured with Knighthood of Parte Guelfa:-

Forbes listed Entrepreneur and a passionate movie maker at heart, Dr Sohan Roye is now become the first Indian, selected for the honorary title of 'Knight of Parte Guelfa'. The Knight-ship is being conferred upon Dr. Roy for his Humanitarian and Environmental protection efforts in business and movies. His notable works include the documentary "BLACK SAND" on ecological degradation and unscientific mining methods which got shortlisted in the Oscars. The documentary is still going strong at various National and International film festivals, winning a new award each WEEK.

4: Banking



Google Pay Tied Up With SBI General Insurance To Offer Health Insurance:-

SBI General Insurance on Wednesday announced its technological collaboration with Google Pay that will enable users to buy SBI General's health insurance on the Google Pay app. The collaboration also marks Google Pay's first such alliance with an insurer in the country and will make health insurance available to customers.



Federal Bank And Aditya Birla Health Insurance Tie-Up For Bancassurance :-

Federal Bank and Aditya Birla Health Insurance Co. Limited (ABHICL) have announced their bancassurance partnership. Through this partnership, Federal Bank will be able to provide their customers innovative health insurance solutions offered by ABHICL. Customers will have access to ABHICL's industry-first innovative solutions such as, Day 1 cover for asthma, high blood pressure, high cholesterol, diabetes; wellness coaching on nutrition and fitness; counselling on mental health;

incentivized wellness benefits of up to 100% HealthReturnsTM (health premiums) and chronic management program, etc.



RBI Named Bandhan Bank As Agency Bank:-

Bandhan Bank said that it has been empanelled by the Reserve Bank of India (RBI) to act as an agency bank to facilitate transactions related to government businesses. The RBI's decision will help Bandhan Bank in contributing to nation-building, its MD and CEO Chandra Sekhar Ghosh said. As an agency bank, Bandhan Bank will be able to handle transactions related to collection of state taxes, and revenue receipts such as GST and VAT, collection of stamp duty, and pension payments on behalf of central and state governments, it added.



Axis Bank Signed MoU With Indian Navy To Offer 'Power Salute':-

Private sector lender Axis Bank on 01 November signed a memorandum of understanding (MoU) with the Indian Navy, offering a defence service salary package. Through the exclusive defence service salary package--Power Salute--Axis Bank will offer numerous benefits to all ranks of the Indian Navy, veterans and cadets.



RBI issues revised Prompt Corrective Action framework for banks :-

The RBI on 02 November issued a revised Prompt Corrective Action (PCA) framework for banks to enable supervisory intervention at "appropriate time" and also act as a tool for effective market discipline. Capital, asset quality and leverage will be the key areas for monitoring in the revised framework, the banking regulator said. The revised PCA framework will be effective from January 1, 2022.



RBI issues revised PCA framework for banks :-

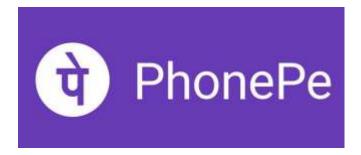
The Reserve Bank of India (RBI) has reviewed and revised the existing PCA framework for Scheduled Commercial Banks (SCBs), and the changes will be effective from 1 Jan, 2022. The objective of the PCA framework, RBI said, is to enable supervisory intervention at appropriate time and require the supervised entity to initiate and

implement remedial measures in a timely manner, so as to restore its financial health.



SBI launches pre-approved 2-wheeler loan 'SBI Easy Ride' on YONO :-

The country's largest lender State Bank of India (SBI), has announced the launch of a pre-approved 2-wheeler loan scheme 'SBI Easy Ride' through YONO. Eligible SBI customers can avail of end-to-end digital two-wheeler loans through the YONO app without visiting the bank branch. Customers can apply for the Easy Ride loan for an amount up to ₹3 lakh at a competitive interest rate of 10.5% per annum onwards for a maximum tenure of 4 years. The minimum loan amount has been fixed at Rs 20000.



PhonePe Launched Tokenisation Solution 'SafeCard':-

Digital payments major PhonePe announced the launch of PhonePe SafeCard, which is a tokenisation solution for online debit and credit card transactions. This solution will enable both PhonePe users and merchant partners to continue experiencing the convenience of saved card transactions with increased security, and in compliance

with the new Reserve Bank of India guidelines, the solution supports all major card networks such as Mastercard, Rupay and Visa.



SBI Launches 'Video Life Certificate' Facility For Pensioners:-

"Our #VideoLifeCertificate service launching will allow pensioners to submit their life certificates through a simple video call," the bank said in a tweet. In a press statement, the bank said that with this facility, customers can schedule a video call with SBI staff at their convenience. The senior citizens traditionally are required to present themselves physically in front of pension disbursal authorities to submit their Jeevan Pramaan. To facilitate the process of submission, many new ways have been launched by banks, pension disbursal authorities or PDAs and the government.



PM Modi Launches Two Innovative Customer-Centric Initiatives Of RBI:-

Prime Minister Narendra Modi on 12 November virtually launched two innovative customer centric initiatives of RBI namely, the Retail Direct Scheme and the Reserve Bank — Integrated Ombudsman Scheme. "These

initiatives are the RBI Retail Direct Scheme and the Reserve Bank - Integrated Ombudsman Scheme," PMO in a release said. Notably, the RBI Retail Direct Scheme is aimed at enhancing access to the government securities market for retail investors. It offers them a new avenue for directly investing in securities issued by the Government of India and the state governments.



RBI Remove Restrictions On Diners Club International Limited:-

The Reserve Bank of India has removed restrictions, with immediate effect, imposed on Diners Club International regarding on-boarding of fresh domestic customers onto its card network. In April, the RBI had imposed restrictions on Diners Club International from on-boarding new domestic customers onto its card network from May 1, 2021 for non-compliance of payment system data storage norms.



NPCI Bharat BillPay Ties Up With ICICI Prudential Life Insurance:-

National Payments Corporation of India (NPCI) on 11 November announced the tie-up of its subsidiary NPCI Bharat BillPay with ICICI Prudential Life Insurance to provide the latter's customers the facility of ClickPay. Under ClickPay, a payment link is sent to customers to enable them to make easy bill payments towards utility bills, EMIs, insurance premiums etc. The link is generated by the biller and clicking on it redirects the customer to the payments page.



HDFC Bank Launches The 2nd Edition Of "Mooh Band Rakho" Campaign :-

HDFC Bank on 15 November launched the second edition of its "Mooh Band Rakho" campaign in support of the International Fraud Awareness Week 2021. Through this initiative, the bank aims to increase awareness on all types of frauds and the importance of keeping your mouth shut to ensure their prevention. It will conduct over 2,000 workshops in the next four months across the country to help customers understand how they can safeguard themselves against financial fraud.



Paytm Money Launched Al-Powered 'Voice Trading' :-

Homegrown fintech platform Paytm on 15 November announced that its wholly-owned subsidiary Paytm

Money has launched 'Voice Trading', powered by artificial intelligence, allowing users to place a trade or get information about stocks via single voice command. "This service has been launched in line with Paytm Money's efforts to offer next-gen and Al-driven tech to elevate user experience," the company said in an official release.



RBI Authorized RBL Bank To Collect Direct Taxes:

RBL Bank has been authorised by the Reserve Bank of India (RBI), based on a recommendation from the Controller General of Accounts, Ministry of Finance and Government of India (GoI), to collect direct taxes on behalf of the Central Board of Direct Taxes (CBDT). After technical integration, 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.



BOB Cards Tie-Up NPCI For RuPay Credit Cards:

BOB Financial Solutions (BFSL), a subsidiary of Bank of Baroda (BoB) has partnered with National Payments Corporation of India (NPCI) to launch BoB Credit Cards (Easy and Premier variants) on the RuPay platform. The cards support international acceptance on the JCB International network. The benefits include 5X reward points on select merchant categories, fuel surcharge waiver, pre and postpurchase EMI offers, upto 3 complimentary add-on credit cards for family members.



SBI Signed An MoU With Pondicherry Co-Op Milk Producers' Union Ltd:-

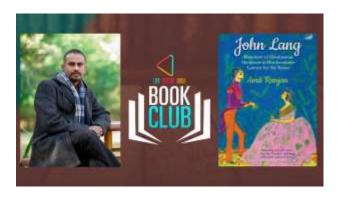
State Bank of India (Chennai circle) has inked a memorandum of understanding (MOU) with the Puducherry Cooperative Milk Producers Union (PONLAIT) to provide loan to individual dairy farmers. The loan would be given under SAFAL (simple and fast agriculture loan) scheme of the bank. The amount of loan is up to a limit of Rs 3 lakh. A press release said the MoU was signed by Dairy Development Officer- cum-Joint Director of Animal Husbandry Dr Coumaravelu and the deputy general manager of the bank Salem Prasanna Kumar. Chief Minister N Rangasamy and managing director of the bank Challa Sreenivasulu Setty were present on the occasion.



Equitas SFB Partnered With HDFC Bank To Offer Co-Branded Credit Cards :-

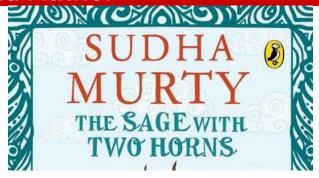
Equitas Small Finance Bank announced its partnership with HDFC Bank for the launch of its new co-branded credit cards, to provide the company with the facilities of the banking ecosystem. The credit card can be availed in two categories. The first category is the 'Excite Credit Card' which offers a credit limit from Rs 25,000 to Rs 2,00,000 and the second category is the 'Elegance Credit Card' which offers credit of over Rs 2,00,000. This cobranded credit card is a value add to the customers who want to get rewarded.

5: Books and Author



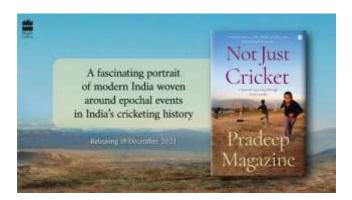
A Book On Rani Laxmibai's Lawyer John Lang Authored By Amit Ranjan:-

A new book revisits the life of John Lang, the Australian writer-lawyer settled in India in the 19th century who fought many cases against the British and also represented Rani Laxmibai in her legal battle against the annexation of her kingdom of Jhansi by the East India Company. The Book title is "John Lang: Wanderer of Hindoostan, Slanderer of Hindoostanee, Lawyer for the Ranee".



"The Sage with Two Horns: Unusual Tales from Mythology" authored by Sudha Murty:-

The chairperson of the Infosys Foundation and a renowned author, Sudha Murty has published her new book titled "The Sage with Two Horns: Unusual Tales from Mythology", the 5th and last book of the "Unusual Tales from Mythology" series. The series features the stories of kings and queens, gods and goddesses, sages, and extraordinary men and women of wisdom. This Book is publish by Penguin Random House.



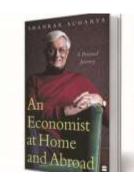
A book titled 'Not Just Cricket: A Reporters Journey' by Pradeep Magazine:-

HarperCollins India presents a fascinating portrait of modern India woven around epochal events in India's cricketing history, 'Not Just Cricket' by Pradeep Magazine releasing in December 2021. Not Just Cricket is a ride through the ups and downs of Indian cricket, seen from the eyes of one of India's finest sports journalists. Pradeep Magazine has the experience, wisdom and self-awareness to tell a story that is as honest as it is thoughtful.



A new book titled "The Cinema of Satyajit Ray" authored by Bhaskar Chattopadhyay:-

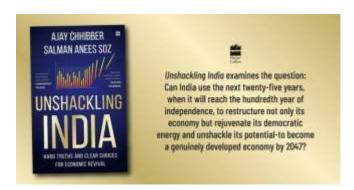
A new book titled 'The Cinema of Satyajit Ray' written by the author Bhaskar Chattopadhyay and published by Westland details the life of legendary Indian Filmmaker – 'Satyajit Ray'. Bhaskar Chattopadhyay also authored novels like "Patang" (2016), "Here Falls the Shadow" (2017), and "The Disappearance of Sally Sequeira" (2018).





A new book titled "An Economist at Home and Abroad: A Personal Journey" by Shankar Acharya:-

Noted Economist and former Chief Economic Adviser to the Government of India, Dr Shankar Acharya has authored a new book titled "An Economist at Home and Abroad: A Personal Journey". The book features the professional and personal life of the most accomplished policy economist Dr Shankar Acharya.



"Unshackling India: Hard Truths and Clear Choices for Economic Revival" authored by Ajay Chhibber and Salman Anees Soz:-

Published by HarperCollins India a book titled "Unshackling India: Hard Truths and Clear Choices for Economic Revival" authored by Ajay Chhibber and Salman Anees Soz. A new book examines whether India can use the next 25 years, when it will reach the hundredth year of independence, to not only restructure its economy but rejuvenate its democratic energy and unshackle its potential to become a genuinely developed economy by 2047.



Dr Ajay Kumar releases a book titled 'FORCE IN STATECRAFT':-

Defence Secretary Dr Ajay Kumar released a book titled 'FORCE IN STATECRAFT'. The book is a compilation of essays on topics including counter-insurgency operations, conflict in North East, air power and nuclear posture which give conceptual understanding and facets of India's national security. It has been compiled by Commandant of National Defence College (NDC) Air Marshal Diptendu Choudhury and President's Chair of Excellence at NDC Air Vice Marshal (Dr) Arjun Subramaniam (Retd). The first of its kind book from NDC will help policymakers, legislators, diplomats, academics, leadership at all levels in the various national security verticals.



M Mukundan Bags 2021 JCB Prize For His Book 'Delhi: A Soliloquy':-

Malayalam writer M Mukundan has been selected for the prestigious JCB Prize for Literature 2021 for his novel Delhi: A Soliloquy. Delhi: A Soliloquy, published by Westland Books, is the English translation of his Malayalam novel Delhi Gaathakal. It was translated by Fathima E V and Nandakumar K. While Mukundan will receive a prize amount of Rs 25 lakh, Fathima and Nandakumar will receive Rs 10 lakh.



"The Disruptor: How Vishwanath Pratap Singh Shook India" By Debashish Mukerji:

Published by HarperCollins India, "The Disruptor: How Vishwanath Pratap Singh Shook India" is written by Debashish Mukerji. VP Singh was Prime Minister of India for just about eleven months, and yet his short time in office proved immensely consequential in shaping the country. As a leader who took on a party with an overwhelming majority in Parliament, his career is also relevant in the context of the politics of today.





Smriti Irani Authored Her First Novel 'Lal Salaam: A Novel' :-

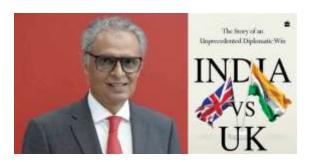
Union Minister Smriti Zubin Irani has turned author with her debut novel "Lal Salaam", announced publishing house Westland. The novel, inspired by the tragic killings of 76 CRPF personnel in Dantewada in April 2010, is a tribute to the exceptional men and women who have given a lifetime of service to the country, especially in

confronting the challenges in the red corridor. It will hit the stands on November 29.



Vice President M. Venkaiah Naidu released the book 'Srimadramayanam':-

Vice-President M. Venkaiah Naidu hailed Ramayana as a timeless epic that highlights performing one's duty is as important as asserting one's rights. In fulfilling his responsibilities towards his family, people and kingdom, Lord Rama remains an ideal for mankind, he observed on 18 November. Releasing the book, Srimadramayanam, written by Sasi Kiran, personal secretary to Union Minister for Tourism & Culture G. Kishan Reddy, Mr. Naidu reflected on the life of Lord Rama. Publisher Emesco Vijayakumar, and other dignitaries participated in the event, a release said.



A new book "India vs UK: The Story of an Unprecedented Diplomatic Win" by Syed Akbaruddin:-

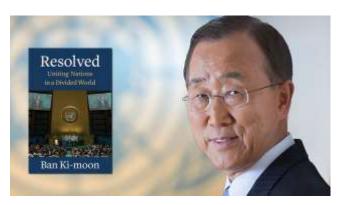
Presented by HarperCollins India, Syed Akbaruddin's 'India vs UK' is a principal player's account of the 2017 United Nations election for a seat on the Bench of the International Court of Justice (ICJ). It witnessed the Indian nominee, Dalveer Bhandari, prevail over

Christopher Greenwood of the United Kingdom. Never before had a non-P5 candidate succeeded against a P5 nominee in an ICJ election. That made this election, which began in the traditional mode — a six-candidate contest for five seats — unique.



Abhijit Banerjee Authored A Book Titled "Cooking To Save Your Life":-

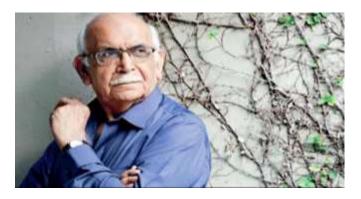
Indian-born American economist & Nobel laureate, Abhijit Banerjee has authored a new book (cookbook) titled "Cooking to Save your Life". The book illustrated by France based illustrator Cheyenne Oliver is published by Juggernaut Books. He won the Nobel Memorial Prize in Economic Sciences in 2019 along with Esther Duflo and Michael Kremer for their experimental approach to alleviating global poverty.



Ban Ki-moon released his autobiography "Resolved: Uniting Nations in a Divided World":-

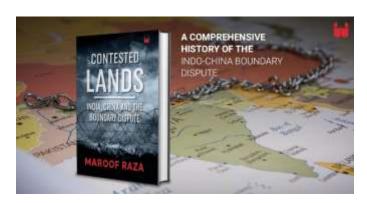
Published by HarperCollins India 'RESOLVED: Uniting Nations in a Divided World' is Ban Ki-moon's personal

account of his decade at the helm of the organization during a period of historic turmoil and promise. Meeting challenges and resistance with a belief in the UN's mission of peace, development and human rights, he steered the United Nations through a volatile period that included the Arab Spring, nuclear pursuits in Iran and North Korea, the Ebola epidemic, Sri Lanka's civil war, and a profusion of brutal conflicts.



'Conversations: India's Leading Art Historian Engages with 101 themes, and More' book by Art historian BN Goswamy:-

Celebrated art historian and critic BN Goswamy's latest book will be release next year by Penguin Random House India (PRHI). The book, titled "Conversations: India's Leading Art Historian Engages with 101 themes, and More", will be published under the Penguin's 'Allen Lane' imprint. With this book, Goswamy opens a window to a wide range of subjects: on and around the arts. It not only invites those interested and literate in arts but also the general readers who want to take a dive into the field of the arts.



"Contested Lands: India, China, and the Boundary Dispute" By Maroof Raza :-

Publishe by Westland, Written almost two years after his detailed account of Kashmir, "Kashmir's Untold Story", which he wrote with Iqbal Chand Malhotra, Maroof Raza, a person who wears many hats—a soldier, scholar and one of India's foremost strategic affairs experts—has come out with, "Contested Lands: India, China, and the Boundary Dispute" a book that provides details into the background of India's borders with China.

6: Defence



Indian Coast Guard Ship (ICGS) 'Sarthak' :-

In a boost to the maritime safety and security of the nation, the Indian Coast Guard (ICG) got a new indigenous ship, named 'Sarthak'. It was commissioned and dedicated to the nation on 28 October in Goa by Director General of ICG K Natarajan, the defence ministry said. ICGS Sarthak will be based at Porbandar in Gujarat

and operate on India's Western Seaboard under the Operational and Administrative Control of the commander of Coast Guard Region (Northwest).



India-US joint exercise, Ex Yudh Abhyas 2021, concludes in Alaska:-

A 14-day joint training exercise between the armies of India and the US has concluded at Elmendorf Richardson joint base in Alaska, the Defence Ministry said on 30 October. A total of 300 US Army soldiers belonging to First Squadron (Airborne) of the 40th Cavalry Regiment and 350 soldiers of the 7 Madras Infantry Battalion Group of Indian Army participated in the exercise that ended on Friday, the ministry said in a statement.



Indian Navy Stealth Frigate Tushil Launched In Russia:-

The seventh frigate of P1135.6 class for the Indian Navy was launched at Yantar Shipyard in Russia's Kaliningrad in the presence of Indian Ambassador to Russia D Bala Venkatesh Varma and senior dignitaries of the Russian Federation, the Indian Navy said. The Indian and Russian

governments had in October 2016 signed an agreement to construct four additional P1135.6 class ships -- two each in Russia and India. These ships feature "stealth technology" in terms of low radar and under water noise signatures, the ministry stated.



3rd Goa Maritime Conclave 2021:-

The third edition of the Goa Maritime Conclave, the Indian Navy's outreach initiative, was held between November 7 and 9, where the non-traditional threats in the Indian Ocean Region and other issues will be discussed, a navy spokesperson said. Chiefs of navies or heads of maritime forces from 12 Indian Ocean littorals - Bangladesh, Comoros, Indonesia, Madagascar, Malaysia, Maldives, Mauritius, Myanmar, Seychelles, Singapore, Sri Lanka and Thailand - will participate in the event.



Indian Navy Received 4th Scorpene Submarine 'Vela':-

Indian Navy has taken the delivery of its fourth Scorpeneclass submarine. The vessel has been named 'Vela' and has completed the required trials, Ministry of Defence said in a statement on 09 November. "The fourth submarine of the Project – 75, Yard 11878 was delivered to the Indian Navy today, 09 November 2021. Project – 75 includes construction of six submarines of Scorpene design. These submarines are being constructed at Mazagon Dock Shipbuilders Limited (MDL) Mumbai, under collaboration with M/s Naval Group, France," the ministry stated.



UAE, Bahrain holding naval exercise with Israel in Red Sea:-

The United States, Bahrain, Israel and the United Arab Emirates (UAE) have begun a joint naval training in the Red Sea, the US Navy's Fifth fleet announced. This marks the first time that the four states have publically acknowledged collaborating in maritime operations, especially as tensions over a nuclear deal with Iran continue to jeopardise stability in the middle east. The exercise is set to continue for five days. As per a media release, the drills that began on 10 November will feature America's at-sea training aboard the amphibious dock ship USS Portland (LPD 27).



32nd Edition Of Indo Thai Coordinated Patrol Begins:-

The Indian and Thai navies on 12 November began a three-day coordinated patrol in the Andaman Sea amid growing concern over China's increasing maritime forays into the Indian Ocean region. The Indian Navy's indigenously built missile corvette Karmuk and Thailand's Khamrosin class anti-submarine patrol vessel Tayanchon along with maritime patrol aircraft from both navies are participating in the coordinated patrol (CORPAT).



PM Modi Hands Over Light Combat Helicopters To IAF Chief:-

Prime Minister Narendra Modi handed over indigenously developed light combat helicopter (LCH) to the Indian Air Force in Jhansi on 19 November. The light combat helicopter incorporates advanced technologies and stealth features for effective combat roles. The LCH has been designed and developed by Hindustan Aeronautics Limited. It is the only attack helicopter in the world that can land and take-off at an altitude of 5,000 metres with considerable load of weapons and fuel.



INS Visakhapatnam Commissioned Into Indian Navy:-

INS Visakhapatnam has been formally commissioned into the Indian Navy in the presence of Union Defence Minister Rajnath Singh at the Naval Dockyard in Mumbai on 21 November. INS Visakhapatnam is a P15B stealthguided missile destroyer. It is indigenously designed by the Indian Navy's in-house organisation Directorate of Naval Design and constructed by Mazagon Dock Shipbuilders Limited, Mumbai. On this occasion, Singh praised the efforts of the Indian Navy in developing indigenous ships.



India, Maldives & Sri Lanka Conducted Biennial Trilateral Exercise 'Dosti':-

The 15th edition of the biennial trilateral exercise "Dosti" by the coast guard forces of the Maldives, India and Sri Lanka is underway in the Maldives during November 20-24. The Indian Coast Guard vessels, ICGS Vajra and ICGS Apoorva, and the Sri Lanka Coast Guard's SLCGS Suraksha are in the Maldives for the exercise. This year marks 30 years since the first edition of the exercise. The trilateral exercise aims to strengthen friendship, enhance mutual operational capabilities, exercise interoperability and build cooperation between the coast guards of the Maldives, India and Sri Lanka, officials said.



37th India-Indonesia CORPAT Exercise Held In Indian Ocean:-

An Indian naval ship on November 23 began a two-day coordinated patrol with an Indonesian vessel in the Indian Ocean amid growing concern over China's increasing maritime forays into the region. Indian Navy spokesperson Commander Vivek Madhwal said the coordinated patrol (CORPAT) highlights the mutual trust, synergy and cooperation between the two friendly Navies. Indian Navy deployed indigenously built Missile Corvette Khanjar along with Dornier maritime patrol aircraft for the coordinated patrol with Indonesian ship KRI Sultan Thaha Syaifuddin, a Kapitan Patimura-class Corvette.



Indian Navy Commissioned 4th Scorpene-Class Submarine INS Vela:-

NS Vela, the fourth submarine in the series of six submarines of Project-75, was commissioned into the Indian Navy on November 25 in the presence of Admiral Karambir Singh, Chief of the Naval Staff. The formal commissioning ceremony took place at the Naval Dockyard in Mumbai. INS Vela would form part of the

Western Naval Command's Submarine fleet and would be another potent part of its arsenal. The new Vela carries forward the legacy of her namesake, the erstwhile INS Vela which was commissioned on 31 Aug 1973 as the lead boat of Vela class submarines.

7: Economy







Google, MeitY Startup Hub collaborate to help Indian startups build high-quality apps :-

Google and MeitY Startup Hub, an initiative of the Ministry of Electronics and Information Technology (MeitY), have partnered to launch Appscale Academy to help Indian startups build high-quality apps. Appscale Academy will focus on helping local early to mid-stage startups build and scale a range of world-class apps across domains, including gaming, healthcare, fintech, edtech, social impact, and others, a statement said.



SpaceX Sets Up Subsidiary In India:-

Starlink, which is one of the leading companies that is launching small satellites to build a low-Earth orbiting network to provide low-latency broadband internet services, is planning to serve rural communities in India, Elon Musk said in a tweet. The project is subject to the license plan to offer 2,00,000 active terminals in over 1,60,000 districts by December 2022. Previously the company has shipped 1,00,000 user terminals in 14 nations. It has set its foot in India to provide internet services in the country.



Niti Aayog, World Bank ready electric vehicles financing push:-

Niti Aayog and the World Bank are working together to facilitate a program for faster and easier financing of electric vehicles (EV), The two entities are setting up a \$300-million 'first loss risk sharing instrument', with State Bank of India (SBI) as its program manager. This facility would seek to garner around \$1.5 billion in financing for EVs.



RBI: India's foreign exchange reserves increase \$1.9 billion to \$642 billion:-

October 29 on a healthy increase in the currency assets and value of gold, the Reserve Bank said. The overall reserves had declined by USD 908 million to USD 640.1 billion at the end of the previous reporting week. Foreign currency assets, a major part of the overall reserves, increased by 1.363 billion to USD 578.462 billion for the reporting week, the RBI said in the weekly data. Expressed in dollar terms, the foreign currency assets include the effect of appreciation or depreciation of non-US units like the euro, pound and yen held in the foreign exchange reserves. Value of the gold reserves increased by USD 572 million to USD 39.012 billion in the reporting week, the data showed.



Amazon, Apple, Mahindra join First Movers Coalition to drive zero-carbon tech demand:-

Global giants like Amazon and Apple as well as Mahindra Group and Dalmia Cement (Bharat) from India have joined as founding members of the 'First Movers Coalition' to work towards driving demand for zero-carbon technologies, the World Economic Forum has said. The Coalition has been launched at the COP26 Summit being held in Glasgow.



Central Government Collected Rs 1.30 Lakh Crores As GST For October :-

Goods and Service Tax (GST) collections rose to Rs 1.30 lakh crore in October, the second highest since its implementation in July 2017. The highest-ever GST collection of Rs 1.41 lakh crore was recorded in April 2021. This is the fourth consecutive time when GST collections have crossed Rs 1 lakh crore mark. Meanwhile the government on released Rs 17,000 crore to states as GST compensation, under the ongoing process of helping them meet their revenue shortfall.



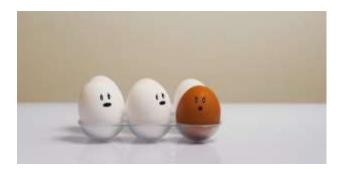
TCS Becomes Jaguar's Formula E Title Partner:-

Jaguar Racing has unveiled a major new sponsor ahead of the next Formula E electric motor racing season. Tata Consultancy Services (TCS) has joined the British-based team, as title partner and it will now be known as Jaguar TCS Racing. Formula E is one of the fastest growing motorsports and sees single-seat battery-powered vehicles racing on street circuits around the world.



Falguni Nayar becomes India's richest self-made woman billionaire :-

Nykaa founder Falguni Nayar on 10 November became India's seventh woman billionaire and the wealthiest self-made billionaire. Nykaa, India's first unicorn startup headed by a woman, was founded by Falguni Nayar in 2012, selling beauty and personal care products via its mobile app and website. Eight years later, the 58-year-old Nayar has joined only six other Indian women billionaires, as she joined the ranks as the wealthiest self-made billionaire.



Eggs are farm produce, transporting them is exempt from GST: Karnataka AAR:-

The authority of advance ruling (AAR), Karnataka has ruled that eggs are agricultural produce and transporting them from one place to another would not draw any goods and services tax (GST), despite the tax authorities arguing for its taxability. The ruling was pronounced on an application submitted by SAS Cargo, which is engaged in the business of transportation of eggs and hatcheries by rail. However, AAR ruled that eggs on which no further

processing is done are covered under the definition of agricultural produce, according to the classification made by the Central Board of Indirect Taxes and Customs (CBIC). It also ruled that services for transporting eggs are exempt from GST.



NTPC ties up with Indian Oil to collaborate in renewable energy:-

State-run Indian Oil Corporation and NTPC have signed an agreement for collaborating on renewable energy. "IndianOil and NTPC have come together for the generation and storage of renewable energy or other cleaner forms of energy, including gas-based power, primarily to cater for IndianOil Refineries or other installations," the companies said in a joint statement on 12 November. This comes in the backdrop of Indian Oil announcing its plan to build the country's first green hydrogen plant at its Mathura refinery.



Retail Inflation Rises Marginally To 4.48% In Oct :-

Retail inflation inched up to 4.48 per cent in October due to an uptick in food prices, government data showed on 12 November. The Consumer Price Index (CPI) based inflation was at 4.35 per cent in September and 7.61 per

cent in October 2020. According to the data released by the National Statistical Office (NSO), inflation in food basket rose to 0.85 per cent in October, compared to 0.68 per cent in the preceding month. The Reserve Bank, which mainly factors in CPI-based inflation while arriving at its bi-monthly monetary policy, has been tasked by the government to keep it at 4 per cent, with a tolerance band of 2 per cent on either side.



BharatPe Launched World's 1st Merchant Shareholding Programme :-

BharatPe plans to make its merchant partners stakeholders in the company with the start of a \$100 million Merchant Shareholding Programme (MSP) to encourage and reward loyalty among its merchants ahead of a planned public listing in about three years. The merchant payments and financial services company will roll out the incentive to its more than 7.5 million existing merchant partners. The programme will also be offered to new merchants joining the platform, according to a company statement.



Total Corpus Of PIDF Reaches Rs 614 Crore:-

The Payments Infrastructure Development Fund (PIDF) has a corpus of 613.89 crore rupees. By September 30, 2021, over 2.45 lakh physical devices and more than 55.36 lakh digital devices have been deployed for acceptance under the PIDF. "The , authorised card networks, and card producing institutions contribute to the PIDF; the corpus now stands at 614 crore," the Reserve Bank of India stated in a status update on the scheme on 16 November.



SIDBI And Google Tied-Up To Support MSMEs:

Small Industries Development Bank of India (Sidbi) on November 18 said it has entered into a partnership with Google India Pvt. Ltd. (GIPL) for piloting a social impact lending programme with financial assistance up to Rs1 crore at competitive interest rates to MSMEs. This partnership with GIPL brings a corpus of \$15 million (around Rs 110 crore) to micro, small and medium enterprises (MSMEs) as a crisis response related to COVID-19, Sidbi said in a release.



EPFO Gets Permission To Park 5% Of Annual Deposits In InvITs :-

The Central Board of Trustees (CBT), the apex decision-making body of the Employees' Provident Fund Organisation (EPFO), took some important decisions on pertaining to investments. The central board of the EPFO, at its 229th meeting, approved investing up to 5% of the annual deposits in alternative investments including infrastructure investment trusts (InvITs). Central board of trustees of EPFO has given in- principle approvals to invest in public sector invits and bonds, though on a case-to-case basis, to be decided by Finance Investment and Audit Committee (FIAC). The decisions will mean EPFO is diversifying its investments into asset classes that will enhance the yield on investments but also carry fair amount of risks.



ADB Approves USD 1.5 Bn Loan To India For COVID-19 Vaccine Procurement :-

The Asian Development Bank has approved a USD 1.5 billion (around Rs 11,185 crore) loan to India for COVID-19 vaccine procurement. "ADB today approved a USD 1.5 billion loan to help the Government of India purchase safe and effective vaccines against the coronavirus disease (COVID-19)," ADB said in a statement on 25 November. The Asian Infrastructure Investment Bank is expected to co-finance an additional USD 500 million for the project, it said.



Centre Releases New Series Of Wage Rate Index:-

Labour ministry has released the new series of wage rate index (WRI) with the base year being 2016. Government periodically revises the base year of WRI for key economic indicators in order to provide a clear picture of economic changes and record the wage pattern of workers. The new series of WRI with base 2016=100 will replace the old series with base 1963-65, a labour ministry statement said. Official sources said that the new WRI series has expanded the scope and coverage in terms of number of industries, sample size, occupations under selected industries as well as weightage of industries among other indicators.



MakeMyTrip tied up with Civil Aviation Ministry to promote Regional Air Connectivity:-

Online travel services firm MakeMyTrip on November 22 said it will partner with the Ministry of Civil Aviation to promote regional air connectivity through the UDAN scheme. As the UDAN scheme completes four years of connecting major cities with regional hubs, MakeMyTrip will now power UDAN flights on the AirSewa portal and market them on its platform to promote its visibility and

product discovery to provide air connectivity to underserved destinations, the company said in a statement.

8: International



South Korea Inaugurated World's Largest Hydrogen Fuel Cell Power Plant:-

The Shinincheon Bitdream Fuel Cell Power Plant is a power plant with a total capacity of 78 MW constructed in four stages since 2017 by using fuel cells supplied by POSCO Energy and Doosan Fuel Cell. It is the world's largest fuel cell power plant currently in operation.



WHO Approves Bharat Biotech's Covaxin For Emergency Use:-

Bharat Biotech's Covaxin has got WHO approval as the technical advisory team has recommended the Indiamade vaccine for emergency use listing for 18 years and above. This marks a major victory for India's journey in vaccination against Covid-19. Covaxin is a vaccine, completely 'made in India', by Hyderabad-based Bharat Biotech and the Indian Council of Medical Research.



US Lawmaker Introduces Bill To Declare Diwali A National Holiday:-

Congresswoman Carolyn B Mahoney announced introducing a bill in US Congress, legislation that would make Diwali a nationally recognized federal holiday. On 03 November, the Democrat congresswoman from New York joined with Congressman Raja Krishnamoorthi, Congressman Gregory Meeks Chair of the House Foreign Affairs Committee announced the introduction of the Deepavali Day Act.



Yahoo pulls out of China:-

Yahoo Inc. said it was pulling out of China, citing an increasingly challenging business and legal environment, the latest foreign company to be caught up in Beijing's toughening rules for businesses. Yahoo said it had ceased to offer its services from Nov. 1, becoming the second well-known U.S. technology firm to downsize China operations in less than a month following the closure of Microsoft Corp.'s LinkedIn social-networking site.



Australia recognises India's Covaxin:-

AUSTRALIA'S REGULATOR, the Therapeutic Goods Administration (TGA), said on 01 November that India's Covaxin would be "recognised for the purpose of establishing a traveller's vaccination status". The decision came on a day that the country reopened its border for the first time in nearly 20 months. Australia has already recognised Covishield.



Facebook shuts down Facial Recognition System :-

Facebook said it is shutting down its facial-recognition system in the coming weeks, scrapping a feature that has developed into a key tool for sharing photos on social media but has raised concerns among privacy advocates and regulators The move continues a dramatic reshaping of the tech giant in recent weeks, which includes pausing the development of an Instagram for children product and a rebranding of the entire company to Meta Platforms Inc. to focus on a future beyond social media.



Britain Approves Worlds First Oral Pill To Treat Covid-19

Britain became the first country to approve an anti-Covid pill, as it greenlit the use of Merck's antiviral drug to treat patients suffering from mild to moderate coronavirus, regulators said. The Medicines and Healthcare products Regulatory Agency (MHRA) said its trials had concluded it was "safe and effective at reducing the risk of hospitalisation and death in people with mild to

moderate Covid-19 who are at increased risk of developing severe disease".



Iran begins annual war games ahead of nuke talks with West :-

Iran's military began its annual war games in a coastal area of the Gulf of Oman, state TV reported, less than a month before upcoming nuclear talks with the West. Dubbed "Zolfaghar-1400," the war games are aimed at "improving readiness in confronting foreign threats and any possible invasion". The drill comes amid heightened tensions between Iran and the U.S. in the wake of former President Donald Trump's unilateral withdrawal of America from Iran's 2015 nuclear deal with world powers.



Alphabet Inc Launches Al-Driven Drug Discovery Start-Up Isomorphic Labs :-

Google's parent company Alphabet has launched a new company that aims to use artificial intelligence for drug

discovery, the new company, called Isomorphic Laboratories, will leverage the success of DeepMind, another Alphabet subsidiary that used AI to predict the 3D structure of a protein directly from its amino acid sequence. The company aims to use AI to accelerate drug discovery, and ultimately, find cures for some of humanity's most devastating diseases.



UK unveils commemorative £5 coin celebrating legacy of Mahatma Gandhi:-

A new £5 coin to commemorate the life and legacy of Mahatma Gandhi has been unveiled by the United Kingdom's government on the occasion of Diwali. Available in a range of standards, including gold and silver, the special collectors' coin was designed by Heena Glover and features an image of a lotus, India's national flower, alongside one of Gandhi's most famous quotes - 'My life is my message', UK High Commission said in a statement.



China Launched World's 1st Earth Science Satellite Named "Guangmu":-

404 unique trade centre, behind sayajigunj police station, above hotel kansaar, sayajigunj

China sent an Earth science satellite into space from the Taiyuan Satellite Launch Center in the northern Shanxi Province. The satellite, called Guangmu, was launched by a Long March-6 carrier rocket at 10.19 a.m. (Beijing Time) and entered the planned orbit. It was the 395th flight mission of the Long March rocket series, the launch center said. 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.



Wang Yaping Becomes First Chinese Woman Astronaut To Walk In Space :-

Astronaut Wang Yaping became the first Chinese woman to walk in space, authorities said, as her team completed a six-hour stint outside the Tiangong space station as part of its ongoing construction. Tiangong -- meaning "heavenly palace" -- is the latest achievement in China's drive to become a major space power, after landing a rover on Mars and sending probes to the Moon. Its core module entered orbit earlier this year, with the station expected to be operational by 2022.



SpaceX launches Indian-origin astronaut Raja Chari-led Crew 3 mission:-

A new SpaceX Crew Dragon capsule carrying four astronauts including Indian origin Raja Chari to the International Space Station (ISS) as part of the company's Crew-3 mission has docked successfully at the orbiting lab on November 11, the company said. Chari, Marshburn, Barron and Maurer will join the Expedition 66 crew of Mark Vande Hei of NASA and cosmonauts Anton Shkaplerov and Pyotr Dubrov of Roscosmos for a planned six-month mission living and working aboard the microgravity laboratory to advance scientific knowledge and demonstrate new technologies for future human and robotic exploration missions as part of NASA's Moon and Mars exploration approach.



Fumio Kishida Re-Elected As Prime Minister Of Japan :-

Fumio Kishida was re-elected as Japan's prime minister on 10 November after his governing party scored a major victory in key parliamentary elections. Elected just over a month ago by parliament, Kishida called a quick election in which his governing party secured 261 seats in the 465-member lower house — the more powerful of Japan's two-chamber legislature — enough to maintain a free hand in pushing legislation through parliament.



USA becomes 101st member country of ISA:-

The US has joined the inter-governmental treaty based International Solar Alliance (ISA), John Kerry, the US special presidential envoy for climate, announced at the ongoing UN climate conference at Glasgow, also known as the Conference of Parties (COP26). "It has long been coming and we are happy to join the International Solar Alliance, which Prime Minister Narendra Modi took the lead in making. We worked out the details and this is a process we are pleased to be a part of, " Kerry said.



President Confers 'General Of Indian Army' Rank To Nepal Army Chief:-

Nepal Army Chief General Prabhu Ram Sharma was on 10 November conferred the honorary rank of General of the Indian Army by President Ram Nath Kovind at a ceremony at the Rashtrapati Bhavan. It is a customary practice by the two countries to confer the honorary rank of General on each other's Army Chiefs. Gen. Sharma, an alumnus of the Nepali Military Academy, was commissioned into the Army in March 1984. He took over as the Chief of the Army Staff on September 9, 2021.



TVS Motor became 1st Indian 2-wheeler maker to join UN Global Compact :-

TVS Motor Company, the flagship company of the \$8.5 billion TVS Group, announced that it has joined United Nations Global Compact, the world's largest sustainability initiative. The company has become the Indian two-wheeler and three-wheeler manufacturer to be a part of UN Global Compact, a voluntary initiative based on CEO commitments to implement universal sustainability principles. "As a part of the United Nations Global Compact, we will be further able to build on our efforts across the supply chain with access to the right tools and experts. We also look forward to engaging in collaborative projects which advance the wider development goals of the United Nations, particularly the Sustainable Development Goals," said Venu Srinivasan, Chairman, TVS Motor Company.



Tamil Film Koozhangal Selected To Be Screened At IFFI 2021:-

Tamil film 'Koozhangal', which is India's entry for the 2022 Academy Awards, will be screened in the Indian Panorama segment of the upcoming International Film Festival of India (IFFI). Organized by the Directorate of Film Festivals of India, Ministry of Information and Broadcasting, Government of India in collaboration with the State Government of Goa, the 52nd IFFI will be showcased to all the registered delegates and representatives from the selected films during the nineday long film festival in Goa.



India Re-Elected To UNESCO Executive Board For 2021-25 Term:-

India has been re-elected to the executive board of the United Nations' cultural and education organisation for the 2021-25 term. India got re-elected to the Executive Board of UNESCO with 164 votes. "India gets reelected to the Executive Board of UNESCO with 164 votes for the term 2021-25," Paris-based Permanent Delegation of India to Unesco (United Nations Educational, Scientific and Cultural Organization) wrote a tweet.



Russia Successfully Tests Fired Hypersonic Cruise Missile 'Zircon':-

Russia said on 18 November it had carried out another successful test of its Zircon hypersonic cruise missile, one the latest additions to the country's arsenal of weapons called "invincible" by President Vladimir Putin. Moscow has in recent years touted the development of weapons that it hopes will give it the edge in any arms race with the United States at a time of growing tensions with the West. Hypersonics can travel more than five times the speed of sound and manoeuvre in mid-flight, making them much harder to track and intercept than traditional projectiles.



8,573 Venezuelan Musicians Set World's Largest Orchestra Record:-

Venezuela's National System of Youth and Children's Orchestras - known as "El Sistema" - has set a new Guinness record for the world's largest orchestra with 8,573 musicians playing together, the country's government said on 20 November. A week ago more than 12,000 musicians played a classical piece together for more than five minutes as they sought to beat a Russian record that was set two years ago. Venezuela's Information Minister Freddy Nanez and the Russian ambassador in Caracas, Sergey Melik-Bagdasarov, congratulated the musicians in an address broadcast on state television.



El Salvador Plans To Build World's First 'Bitcoin City' :-

After becoming world's first country to adopt bitcoins as legal tender in the counter, El Salvador is mulling to build world's first 'Bitcoin City.' Making an official announcement in this regard on 20 November, President Nayib Bukele said that El Salvador's 'Bitcoin City' plan will be funded initially by bitcoin bonds, doubling down on the country's bet on the cryptocurrency.



Collins Dictionary Names 'NFT' As The Word Of The Year 2021 :-

Collins Dictionary's "Word of the Year" for 2021 is "NFT" — an abbreviation that stands for "non-fungible token". The reason for its selection is reportedly the "meteoric" rise in its use over the last year. NFT is indeed one of the most popular bits of fintech babble that has graced the page and screen and its competition was words like "crypto" and "metaverse".

9: National



SC forms independent expert committee to probe Pegasus revelations:-

The Supreme Court on 27 October set up a three-member expert committee, to be supervised by a former judge of the top court, to inquire into the alleged use of Israeli spyware Pegasus for surveillance of Indian citizens, as it noted that the issues raised directly concern "the potential chilling effect" on right to privacy and freedom of speech. A bench, headed by Chief Justice of

India (CJI) NV Ramana, said that retired SC judge RV Raveendran will supervise the functioning of the technical committee



CBSE Launches Veer Gatha Project In Schools:

To make school students aware of the stories of bravery of Indian Armed Forces, recently the Ministry of Defence proposed that school students should be made to undertake the projects based on the valour of armed and

404 unique trade centre, behind sayajigunj police station, above hotel kansaar, sayajigunj

Page 50

paramilitary forces. The Department of School Education & Literacy, Education Ministry would organise the Veer Gatha Project starting from October 21 till November 20, 2021.



National small matchbox manufacturers association increases price of matchbox :-

Effective December 1, the price of a matchbox would be Rs 2 from the present Rs 1 and this is in view of a rise in production cost, triggered by an increase in price of raw materials, the industry body said. Consumers would, however, get more matchsticks in a box when they buy it at Rs 2, up from 36 matchsticks to 50 per box. The proposed price increase comes after a gap of 14 years, Secretary of the National Small Matchbox Manufacturers Association, V.S. Sethurathinam said.



Chennai-Mysore-Chennai Shatabdi Express Gets IMS Certification:-

Mysore Shatabdi Express becomes the first Integrated Management Systems (IMS) certified train of the

Southern Railway zone, first Shatabdi Express train, and second mail/express train on the Indian Railways network. According to the Railway Ministry, Train Number 12007/12008, Dr MGR Chennai Central – Mysore Junction – Dr MGR Chennai Central Shatabdi Express is Southern Railways' first ever train service to bag IMS Certification with ISO 14001:2015, ISO 9001:2015 as well as ISO 45001:2018 Certifications.



5th Edition Of "Ganga Utsav 2021" Begins :-

The National Mission for Clean Ganga (NMCG) is organising the 5th edition of three-day Ganga Utsav 2021 to promote the cleaning of Ganga and its tributaries. The festival is being developed with an aim to join people for their contribution towards preserving rivers in the country.



IREDA Launches 'Whistle Blower' Portal :-

The Indian Renewable Energy Development Agency (IREDA), a PSU under the Ministry of New & Renewable Energy, on 12 November launched a 'whistle-blower Portal', as a part of 'Vigilance Awareness Week 2021'.

The portal was launched by Pradip Kumar Das, Chairman & Managing Director (CMD), IREDA and Praveen Kumari Singh, Additional Secretary, Central Vigilance Commission (CVC).



National Tribal Dance Festival 2021 Held In Chhattisgarh:

The dance festival of Chhattisgarh, as part of the tourism development plan of the state, was inaugurated by Chief Minister of Jharkhand Hemant Soren and Chief Minister of Chhattisgarh Bhupesh Baghel on October 28 at Science College ground in Raipur, the capital of Chhattisgarh. Earlier, Chhattisgarh Tourism Board released in a statement that the three-day dance festival will kickstart from October 28 and will go on for the next three days. The festival will be held in the same ground till November 1.



Rajasthan Police arrests former SBI Chairman Pratip Chaudhuri in loan scam case:-

Chaudhuri, 68, was arrested by Rajasthan Police from his home in Delhi after a complaint was filed against him for the alleged sale of a non-performing asset (NPA) to an asset reconstruction company (ARC) at a low value. Following the arrest, he was taken to Jaisalmer, where he remains in judicial custody as his bail application was rejected by the local magistrate. The sudden arrest of the former top banker without any formal summons or notice in connection with a decade-old alleged NPA loan sale case has left the banking industry baffled



India's First Rooftop Drive-In Theatre Launched In Mumbai:-

India's first open-air theatre has opened in Mumbai and showcase the film Sooryavanshi featuring Akshay Kumar, Ajay Devgn, and Katrina Kaif in the lead role. Reliance announced the launch of its first rooftop theatre, which will be known as 'Jio Drive-In'. The open-air rooftop theatre will be operated and managed by PVR ltd.



PM Modi unveils statue of Adi Shankaracharya at Kedarnath :-

While offering prayers at Baba Kedarnath Temple in Uttarakhand and unveiling a 13-foot-tall statue of Adi Guru Shankaracharya at his reconstructed samadhi, Prime Minister Narendra Modi Stated that the third decade of the 21st Century will be for Uttarakhand, Modi inaugurated development projects worth Rs 225 crore under the first phase. He also assured people that with great speed of development works, more tourists will visit Uttarakhand in the next 10 years than in the last 100 years. Significantly, Uttarakhand will be going the polls in early 2022.



Hardeep Singh Puri Unveils Statue Of Maharani Lakshmi Bai In Hisar College :-

Union Minister of Housing and Urban Affairs & Petroleum and Natural Gas, Hardeep S. Puri has unveiled the statue of Rani Lakshmi Bai at the Maharani Lakshmi Bai college for Women, Bhiwani Rohilla in Hisar (Haryana) through video conferencing. Describing Rani Lakshmi Bai as a major symbol of revolt against the repression of the British Raj, the Minister said that her life has been inspiring nationalism and Indian women for generations who led the freedom revolution of India with the utmost bravery, skill and force against British rule.



Bhadrachalam added as a destination in IRCTC's Ramayana Circuit train:-

The Ramayana Yatra Special Train of Indian Railway Catering and Tourism Corporation will take the passengers to one more religious place, the railways has decided. The gift comes on the occasion of Diwali. On 10 November, the Railway Board authorities added another religious destination in the south to the train's route. The Indian Railway Catering and Tourism Corporation started the Ramayana Yatra special train from Delhi on November 7. The new train will visit the places associated with the life of Lord Ram across the country for 17 days. The special train will return to Delhi on November 23. An IRCTC official said that Bhadrachalam in Telangana has been included in the journey.



Centre agrees to grant permanent commission to 11 women Army officers :-

After the Supreme Court cautioned the Indian Army of contempt, the Centre on 12 November assured the court that it will roll out Permanent Commission (PC) option to all eligible women Army officers. The Centre also said

that swift decision will be made within 10 days with regard to 11 women Army officers who approached the SC for Permanent Commission. Last month, the Supreme Court had directed the Centre to issue orders granting PC to 39 Women Short Service Commission (SSC) Officers in the Army in seven working days. The court had also asked the Centre to furnish the details of 25 officers with reasons, who were not considered for PC.





Centre Brings Ordinance To Extend Tenure Of ED, CBI Directors Up To 5 Years:-

The Centre has brought ordinance to extend the tenure of Enforcement Directorate (ED) and Central Bureau of Investigation (CBI) directors up to 5 years. At present, director of CBI and ED have been appointed for two-year tenure in office by the Central Vigilance Commission (CVC) Act, 2003. President Ram Nath Kovind has given his assent to the ordinance and the central government is expected to table a law in Parliament to replace the same.



Law Minister Kiren Rijiju Launches Citizen's Tele-Law Mobile App:-

Union Minister of Law and Justice Kiren Rijiju launched the Citizen's Tele-Law Mobile App. This app would connect the beneficiaries directly with panel lawyers offering legal advice and consultation. The app was launched as part of of Azadi ka Amrit Mahotsav celebrations, celebrated by the Department of Justice from 8 to 14 November. The Department of Justice in the Law Ministry launched a week-long campaign to empower people through pre-litigation advice for rightfully claiming their entitlements and for timely redressal of difficulties.



PM Modi To Open Presiding Officers Meet In Shimla:-

Prime Minister Narendra Modi will address the inaugural session of the 82nd All India Presiding Officers' Conference on 17 November via video conferencing, his office said. The All India Presiding Officers' Conference (AIPOC), the apex body of the Legislatures in India, is celebrating its 100th year in 2021. To commemorate the centennial year of AIPOC, the 82nd edition of the All India Presiding Officers' Conference will be held in Shimla on November 17-18, 2021, the Prime Minister's Office said in a statement. The first conference was also held in Shimla in 1921.



Centre To Roll Back 3 Farm Laws:-

Prime Minister Narendra Modi rolled back the three farm reform laws on 19 November, saying his government, despite best efforts, could not explain to a section of farmers that the laws were in the larger interest of the farmer community. The government, he added, will repeal the laws in the coming winter session of Parliament. Opting to make the announcement on Guru Nanak Jayanti, Modi sought to strike an emotional chord as he urged farmers, who have been agitating at Delhi's borders to return home to their farms and families. "Let us make a new beginning, let us start afresh," he said.



SBI Ecowrap Report Projects India's GDP For FY22 Between 9.3%-9.6%:-

India's success in checking the spread of Covid-19 infections and a strong vaccination drive could drive Q2

(FY22) GDP to 8.1 per cent and the FY22 GDP growth in the range of 9.3-9.6 per cent. This is the projection made by the Ecowrap, a report by SBI's Economic Research Department. The analysis suggested that "India remained unscathed in Q3 from the global situation, which is marred by supply disruptions, stubborn inflation and surges of infections during Q3 2021." As per the report, India has recorded only an 11 per cent increase in Covid-19 cases during Q3 this year the second lowest among the top 15 most affected countries. In comparison, the report says that the increase in Covid-19 cases has declined to 2.3 per cent in November against the September figures.



PM Modi Lays Foundation Stone Of International Airport At Jewar In UP:-

In a poll-bound Uttar Pradesh, PM Modi layed Foundation Stone of the Noida International Airport at Jewar, He said that Noida International Airport will become the logistics gateway for northern India and will turn the region into an export-centre where even MSMEs will have easier access to overseas markets. The first phase of the airport will be ready by October 2024.

10: Obituaries



Eminent Oncologist Padma Shri Dr Madhavan Krishnan Nair Passed Away :-

Eminent oncologist and Padma Shri recipient Dr M Krishnan Nair, who was the founding director of the Regional Cancer Centre (RCC), died at his residence in Vellayambalam in the capital on 28 October. He was 81. Dr Krishnan Nair was born in 1939 in Konni as the eldest son of Prof K Madhavan Nair and V Meenakshikutty Amma. He completed MBBS from Thiruvananthapuram medical college in 1965.



Australian all-rounder Alan Davidson dies aged 92:-

Alan Davidson, the first player to score 100 runs and take 10 wickets in a single Test match, has died at the age of 92, Cricket Australia announced on 30 October. The New South Wales all-rounder, a left-arm swing bowler who claimed 186 wickets and scored 1328 runs during his career, played in 44 Tests for Australia and was inducted into the International Cricket Council's Hall of Fame in 2011.



Hiroshima nuclear bomb survivor and campaigner Sunao Tsuboi dies at 96:-

Hiroshima A-bomb survivor Sunao Tsuboi, who became a prominent campaigner for nuclear disarmament and met Barack Obama on his historic visit to the city, has died aged 96, his advocacy group said. Tsuboi was among a handful of Hiroshima survivors who met then US president Obama when he visited the city in 2016. There are 127,755 survivors of both attacks still alive and their average age is 84, according to the health ministry.



Former PM Of Afghanistan Ahmad Shah Ahmadzai Passes Away :-

Afghanistan's former Prime Minister Ahmad Shah Ahmadzai has passed away at the age of 78. Ahmadzai served as prime minister of Afghanistan from 1995 to 1996 soon before the Taliban took control of the country. Earlier this month, he returned to Afghanistan from India through Attari check post with Pakistan.



Dronacharya Awardee Eminent Cricket Coach Tarak Sinha passes away:-

Dronacharya Awardee and renowned cricket coach Tarak Sinha passed away on Saturday morning after a prolonged illness. He was 71. Sinha, the soul of Sonnet Cricket Club which has given India and Delhi cricket so many gems, was battling lung cancer for a while, and recently, he had a multi-organ failure.



Renowned Author Anand Shankar Pandya Passes Away
._

Prime Minister Narendra Modi and other leaders condoled the demise of former Vice President of Vishwa Hindu Parishad (VHP) Anand Shankar Pandya. Expressing sorrow on Pandya's demise, the Prime Minister said he was passionate about India's growth. The PM said "Shri Anand Shankar Pandya Ji was a prolific author and public intellectual who wrote extensively on history, public policy and spirituality. He was passionate about India's growth. He was active in the VHP and worked selflessly towards social service. Saddened by his demise."



Novelist Mannu Bhandari Passes Away Aged 90:-

Celebrated Indian author Manu Bhandari has passed away, her family has confirmed. She was 90. Bhandari was considered to be one of the pioneers of the 'Nayi Kahani' movement, which was a Hindi literary movement, understood to have been initiated by famous authors like Nirmal Verma, Rajendra Yadav, Bhisham Sahni, Kamleshwar, etc.



World Famous Legendary Author Wilbur Smith Passes Away:-

World-renowned writer Wilbur Smith died at his home in South Africa at aged 88, his office said. The statements did not reveal the cause of death. During his decades long career as a writer, Smith authored 49 novels and sold over 140 million copies worldwide in more than 30 languages.



Veteran Sports Commentator And Football Pundit Novy Kapadia Passes Away :-

Veteran commentator and former Delhi University professor Novy Kapadia died in New Delhi after a prolonged illness. He was 67. The versatile Kapadia was involved in commentary for decades and it was not just restricted to football. He has been a part of the Olympics, Asian Games, Commonwealth Games and other multisport events. Kapadia, who founded the Ashoka Club and played active football in the local league, was held in high esteem by the players, officials, scribes and everyone else associated with Indian football and beyond.



Veteran Punjabi Folk Singer Gurmeet Bawa Passes Away:-

Renowned Punjabi folk singer Gurmeet Bawa, popularly known as 'Lambi hek di malika' (the queen of singing in an extended breath), passed away on 22 November. She was 77. She was one of the artistes known for singing 'Jugni' after Alam Lohar and was the first Punjabi female singer to sing on Doordarshan. Bawa was born in 1944 to Uttam Singh and Ram Kaur at Kothe village in Gurdaspur district. Her mother died when she was just two. At that

time, girls were not allowed to study or go out without the elders' permission. But Bawa, who aspired to be a teacher, passed JBT test and became the first woman from her area to be a teacher.



Former South Korean President Chun Doo-Hwan Passes Away :-

Former South Korean military strongman Chun Doohwan, who took power in a 1979 coup and brutally crushed pro-democracy protests before going to prison for misdeeds while in office, died 23 November. He was 90. Chun's death came a month after his army friend and another ex-president, Roh Tae-woo, who also played a key role in the coup, died at age 88.



Sahitya Akademi Award Winning Poet Sananta Tanty Passes Away:-

Sahitya Akademi Award-winning poet Sananta Tanty died on November 25 at a private hospital in New Delhi after a prolonged illness. He was 69. Tanty was suffering from cancer and was under treatment for a long time, his close associates said. Tanty received several awards and

404 unique trade centre, behind sayajigunj police station, above hotel kansaar, sayajigunj

recognitions, including the Sahitya Akademi in 2016 for 'Kailoir Dinto Amar Hobo' (Tomorrow Will Be Ours), a collection of his poems in Assamese. He started his professional career as an employee of the Assam Tea

Employees' Provident Fund Organisation in Jorhat in 1971 and retired as Deputy Provident Fund Commissioner in 2012.

11: Ranks & Reports



"Global Climate Tech Investment Trend" Report: India Ranked 9th :-

India ranks at the ninth spot globally for climate tech investment, with the country's climate tech firms receiving USD 1 billion in venture capital funding between 2016 and 2021, according to a report released on 26 October. Venture capital (VC) investment in climate technology companies has gone up globally since 2016, as per the report jointly prepared by international trade promotion agency London & Partners and Amsterdam-based database management company Dealroom.co.



Rajasthan ranks 2nd after Karnataka on State Energy Efficiency Index 2020:-

This year Rajasthan became the second state after Karnataka to be included in the category. In the recent report, Rajasthan has registered 61 points, which is a tremendous rise from the score of 18.5 at the previous year index, SEEI 2019. SEEI 2020 has assessed the performance of 36 states and Union territories in energy efficiency (EE) using 68 qualitative, quantitative, and outcome-based indicators aggregating to a maximum score of 100 across six sectors.



The Indian Institute of Science (IISc) in top global 100 of Times Higher Education(THE)'s World Reputation Rankings 2021:-

Breaking into the global top 100 list, the Indian Institute of Science (IISc) Bengaluru is the highest ranked Indian institute in the latest Reputation Ranking by Times Higher Education (THE). The annual Reputation Ranking lists the world's top 200 most prestigious universities based on the opinions of 10,963 experienced, published academics. The ranking gives a clear picture of those universities across the globe that they believe have the best reputation for research and teaching.



Microsoft Surpasses Apple To Become World's Most Valuable Company:-

Microsoft Corp. has surpassed Apple Inc. to become the world's most valuable publicly-traded company by market capitalisation. At market close on October 29, 2021, Apple stood at about \$2.46 trillion while Microsoft reached nearly \$2.49 trillion. Apple had held the top position for more than a year.



Edelgive Hurun India Philanthropy List 2021:-

India saw 11 individuals making an annual donation of over Rs 100 crore in the financial year 2020-21. Wipro's Azim Premji retained the top spot among philanthropist billionaires of India for a second time. Hurun India and EdelGive released the eighth edition of the list, ranking the most generous people in India based on the value of their donations between 1 April 2020 and 31 March 2021



PHDCCI Economy GPS Index : India's economic recovery gains momentum in recent months:-

India's economic recovery gained momentum in recent months on the back of rapid progress in vaccinations, festive season and consequent improvement in consumer and industry sentiments, industry chamber PHDCCI said on 07 November. The PHDCCI Economy GPS Index for October 2021 increased to 131 as compared with 113.1 in the previous month. During the April-October 2021 period, it stood at 114.8 as compared with 78.7 in the previous financial year, the chamber stated.



Brickwork Ratings Projects India's GDP At 10-10.5% In FY22:-

Domestic rating agency Brickwork Ratings revised its growth estimate for the country's gross domestic product (GDP) to 10-10.5 per cent in the current financial year from an earlier expectation of a 9 per cent growth. Many economic growth indicators are suggesting a faster-than-expected revival in economic activities, it said. It expects the GDP growth for Q2 FY22 to be at 8.3 per cent (year-on-year), on the back of a 7.4 per cent

contraction in Q2FY21. The country's GDP grew at 20.1 per cent in the first quarter of fiscal 2022. The agency believes that the subsequent quarters too will see recovery if there is no resurgence of the virus in the form of a third wave.



Srinagar Joins UNESCO Network Of Creative Cities:

Srinagar, the summer capital of Jammu and Kashmir, is among the 49 cities selected worldwide to join the UNESCO creative cities network (UCCN) with Prime Minister Narendra Modi hailing the inclusion as a "fitting recognition" for the vibrant cultural ethos of the old city. It has been designated as a creative city of craft and folk arts, UNESCO said.



Climate Change Performance Index: India Ranked 10th :-

India has retained its spot in the top 10 best performing countries for the third year in a row in the global Climate Change Performance Index (CCPI) released by

Germanwatch on the side-lines of the COP26 on 09 November. The report noted that no country performed well enough in all index categories to achieve an overall very high rating in CCPI. Therefore, once again, the top three places in the overall ranking remain empty. Denmark, placed 4th, is the highest ranked country in CCPI 2022, but it does not perform well enough to achieve an overall very high rating. Thus India, at 10th slot, is the seventh country.



India's forex reserves decrease by USD 1.145 billion to USD 640.874 billion for the week ended on November 5:-

India's forex reserves decreased by USD 1.145 billion to USD 640.874 billion for the week ended on November 5 on a fall in currency and gold assets, the Reserve Bank said. The overall reserves had increased by USD 1.919 billion to USD 642.019 billion for the previous reporting week. Foreign currency assets, a major part of the overall reserves, decreased by USD 881 million to USD 577.581 billion for the reporting week, the RBI said in the weekly data. Expressed in dollar terms, the foreign currency assets include the effect of appreciation or depreciation of non-US units like the euro, pound and yen held in the foreign exchange reserves. Value of the gold reserves decreased by USD 234 million to USD 38.778 billion in the reporting week, the data showed.



RBI Projected Retail (CPI) Inflation At 5.3% For 2021-22

India's retail inflation rate, measured by the Consumer Price Index or CPI, rose mildly in October to 4.48% yearon-year from 4.35% in September due to an uptick in food prices. The inflation was 7.61% in October last year. For the fourth month in a row, CPI has been below the Reserve Bank of India's six percent margin. The RBI has projected the CPI inflation at 5.3 per cent for 2021-22. According to the Ministry of Statistics and Programme Implementation, MoSPI data, inflation in the food basket rose to 0.85 percent in October, compared to 0.68 percent in the preceding month.



IQAir Air Quality Index: Delhi, Kolkata, Mumbai among world's top 10 polluted cities :-

The visibility in Delhi will remain poor for the many days due to fog and smog, said Senior Scientist of the Indian Meteorological Department (IMD). Meanwhile, not only Delhi but also two other metro cities of Mumbai and Kolkata also recorded poor levels of air pollution. According to IQAir, a Switzerland-based climate group that is also a technology partner of the United Nations Environmental Program(UNEP) has listed Mumbai and Kolkata are in the top ten most polluted cities of the world. While Delhi tops the list with an AQI of 460 as listed by the IQAir service, Kolkata ranks sixth and Mumbai fourth in the entire list.



Telangana's Pochampally Selected Is One Of The Best **Tourism Villages:-**

The Pochampally Village in Telangana has been selected as one of the best Tourism Villages by the United Nations World Tourism Organisation (UNWTO). The award will be given on the occasion of the 24th session of the UNWTO General Assembly on December 2, 2021, in Madrid, Spain. Pochampally, 50 Kms from Hyderabad, is a town in Yadadri Bhuvanagiri district of Telangana and is often referred to as the Silk city of India for the exquisite sarees that are woven through a unique style called Ikat. This style, Pochampally Ikat, received a Geographical Indicator (GI Status) in 2004.



Page 62

2021 TRACE Global Bribery Risk Rankings: India Ranked 82nd:-

India has slipped to 82nd position in 2021, five places down from 77th rank last year, in a global list that measures business bribery risks. The list by TRACE, an anti-bribery standard setting organisation, measures business bribery risk in 194 countries, territories, and autonomous and semi-autonomous regions. 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. In 2020, India ranked 77 with a score of 45 while this year, the country stood at 82nd position with a score of 44, the data showed.



BRO Received Guinness World Record For World's Highest Motorable Road:-

The Border Roads Organisation (BRO) has created a world record by constructing and black-topping the world's highest motorable road at Umling La Pass in Ladakh at an altitude of 19,024 feet. Union Minister of Road Transport and Highways Nitin Gadkari has congratulated the Border Roads Organisation on achieving this record from Guinness Book of World Records for contructing and blacktopping the world's highest scalable road at Umling La Pass in Ladakh.



World Bank Report: India Became World's Largest Recipient Of Remittances:-

India, the world's largest recipient of remittances, received USD 87 billion in 2021 with the United States being the biggest source, accounting for over 20 per cent of these funds, according to the World Bank. India is followed by China, Mexico, the Philippines, and Egypt, the Washington-based global lender said in its report released on 17 November.



Andhra Tops IPF Smart Policing Index 2021:-

Southern and Northeastern states occupy the top positions in terms of overall policing, according to the Indian Police Foundation Smart Policing Index 2021. Andhra Pradesh, Telangana, Assam, Kerala and Sikkim are the five top states in policing. The northern states of Bihar and Uttar Pradesh are the laggards. Bihar, in fact, ranks right at the bottom, followed closely by Uttar Pradesh, according to findings of the nationwide survey conducted by independent think-tank IPF. The survey pegs the national average of satisfaction with the police at 69 per cent. The 'IPF Smart Policing Survey 2021: Index of Public Perceptions and Citizen Satisfaction', released on 21 November.



Ministry of Home Affairs Ranks Delhi's Sadar Bazar Police Station As Best Police Station:-

The Union Ministry of Home Affairs (MHA) adjudged Sadar Bazar police station in the Capital as the best police station across the country this year, according to police officers aware of the development. Two other police stations -- Gangapur in Odisha and Bhattu Kalan in Haryana -- were ranked second and third on the list. The ranking of police stations across the country is an annual exercise by the MHA, with the stations judged on the basis of parameters like crime rate, investigation and disposal of cases, infrastructure, and delivery of public service, among other features.



RBI Released Report Of Working Group On Digital Lending:-

A working group constituted by the Reserve Bank of India on digital lending through online platforms and mobile apps has submitted its report. This report is aimed at enhancing customer protection and making the digital lending ecosystem safe while encouraging innovation. The working group (WG) was set up on January 13, 2021,

with Jayant Kumar Dash, Executive Director, RBI as the Chairman. The group has recommended subjecting the digital lending applications to a verification process by a nodal agency, which may be set up in consultation with stakeholders.



EAC-PM Projected India's GDP Growth At 7.0-7.5% In FY23:-

The economic advisory body to the Prime Minister has projected India's economy to grow 7-7.5% in the next fiscal year, and called for a clear roadmap for privatisation and continuing growth orientation in the upcoming budget. It expects contact-intensive sectors to recover and investments to pick up in the fiscal year starting April 2022. These sectors, such as travel, hospitality and tourism, were among the worst hit by the pandemic. The Reserve Bank of India expects the economy to grow 9.5% in the current fiscal year.



Moody's Projects India's GDP Growth Forecast In FY22 At 9.3% :-

Moody's expects India's economic growth to rebound strongly, pegging GDP growth of 9.3% and 7.9% in fiscal

year 2022 (ending on 31 March 2022) and fiscal 2023, respectively. Growing government spending on infrastructure will support demand for steel and cement, Moody's said. Meanwhile, rising consumption, India's

push for domestic manufacturing and benign funding conditions will support new investments, the rating agency said.

12: Schemes & Committees



Union Minister Amit Shah Launches The "Dairy Sahakar" Scheme:-

NCDC Dairy Sahakar Scheme has been launched by honourable Union Minister Amit Shah in Gujarat. This scheme of National Cooperative Development Corporation aims at doubling farmer's income by 2022 and make India self reliant. Dairy Sahakar Yojna aims to realize the vision of "from cooperation to prosperity".



Dr Jitendra Singh Dedicates 'Sardar Patel Leadership Centre' To The Nation:-

Union Minister Dr Jitendra Singh dedicated "Sardar Patel Leadership Centre" to the nation at Lal Bahadur Shastri National Academy of Administration (LBSNAA), Mussoorie, on the occasion of Rashtriya Ekta Diwas, marking the birth anniversary of Sardar Vallabhbhai Patel. The Centre aims to lay the foundation capacity building for future generations of Civil Servants so that they learn from the best practices of leadership across the world while at the same time they remain connected with their cultural ethos, values and roots.



Home Minister launches 'Ayushman CAPF' health card

Union Home Minister Amit Shah on 02 November announced that the Centre has extended the 'Ayushman CAPF' healthcare scheme benefits of the central health insurance programme to the personnel of all Central Armed Police Forces (CAPFs) pan-India in a phased manner. The scheme will be available by December-end and will benefit 35 lakh CAPF personnel, it added.



PM Modi Dedicates To Nation Multiple National Highway And Road Projects

Prime Minister Narendra Modi on 08 November virtually laid the foundation stone for four laning of two highways and dedicated to the nation more than 223 kilometre of road projects that will improve connectivity to Pandharpur, a pilgrimage town in Maharashtra. The expansion of the two highways in Maharashtra are being done at a cost of Rs 11,090 crores while the 223 kilometre road projects were completed at a cost of Rs 1180 crores, according to an official statement.



Minister Jyotiraditya Scindia launches online platform through which aviation regulator DGCA will provide its 298 services:-

Civil Aviation minister Jyotiraditya Scindia on 11 November unveiled a digital platform which would enable Directorate General of Civil Aviation (DGCA) to provide all its services online. The government has moved 298 services to the e-GCA (e governance in DGCA) platform like pilot licencing, medical examination and connecting regional offices to headquarters, the minister

said on the occasion. While a majority of the services rendered by DGCA have been moved to the digital platform, the remaining services will be shifted to it in the next phase, Mr Scindia said.



PM Modi Inaugurates Purvanchal Expressway:-

Prime Minister Narendra Modi on Tuesday inaugurated the 341-km Purvanchal Expressway in Uttar Pradesh after landing on the highway airstrip in an IAF C-130 Hercules plane. The 341-km expressway links state capital Lucknow with Ghazipur and has been constructed at an estimated cost of Rs 22,500 crore.



Three-day 'Rashtra Raksha Samparpan Parv' to be held in Jhansi:-

Ministry of Defence (MoD) is formally dedicating a number of schemes to the nation in a celebration titled 'Rashtra Raksha Samarpan Parv' being organised from November 17-19, 2021 in Jhansi, Uttar Pradesh. These events are part of 'Azadi Ka Amrit Mahaotsav' celebrations. Addressing a press conference, Defence Secretary Dr Ajay Kumar said Prime Minister Shri

Narendra Modi will dedicate/launch several new initiatives of MoD to the Nation in a grand ceremony being organised in the precincts of Jhansi Fort on November 19, 2021 which also is the birthday of Rani Lakshmi Bai, the epitome of bravery & courage and a great National icon of Rashtra Raksha and India's Independence struggle. Raksha Mantri Shri Rajnath Singh will inaugurate the event on November 17, 2021.



Education Minister launches Centres For Nanotechnology at IIT Guwahati:-

Union education minister Dharmendra Pradhan on 21 November inaugurated the Centre for Nanotechnology (CNT) and the Centre for Indian Knowledge System at IIT, Guwahati. The CNT aims at meeting future challenges and augmenting academic partnerships with industries in the field of nanotechnology. The majority of funding for the centre, which included Rs 37 crore for constructing the building, apart from equipment, was received from the Union Ministry of Education and the Ministry of Electronics and Information Technology (MeitY).



Jitendra Singh Launched India's 1st Virtual Science Lab For Children:-

As benchmark development, India's first virtual science lab for children was launched on Monday, November 23. The lab was developed under the CSIR Jigyasa programme that will open doors for the students to connect with scientists across the country. Addressing the move, Union Minister of State for Science and Technology Dr Jitendra Singh said that the virtual science lab is a new beginning for students. Also, the virtual lab will enable all the students across the country even those in remote areas to access education.



Railways To Start Theme-Based Bharat Gaurav Trains :-

The Indian Railways is in the process of finalising theme-based tourist circuit trains through private and state-owned service providers in a move to display the country's rich cultural heritage. To promote the first-of-its-kind theme-based trains, the railways has dedicated more than 3,000 AC and non-AC coaches of various categories to run around 190 tourist circuit trains to various cultural and heritage sites. The first Bharat Gaurav train may begin by January, railway sources said.



Cabinet approves extension of Pradhan Mantri Garib Kalyan Ann Yojana :-

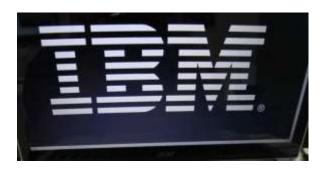
The Union Cabinet has approved the extension of Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) for a period of another four months -- from December 2021 till March 2022. Phase-I and Phase-II of this scheme was operational from April to June, 2020 and July to November, 2020 respectively. Phase-III of the scheme was operational from May to June, 2021. Phase-IV of the scheme is currently operational for July-November, 2021 months. The PMGKAY scheme for Phase V from December 2021 till March, 2022 would entail an estimated additional food subsidy of Rs 53,344.52 crore.



Nirmala Sitharaman Launched Tejasvini & Hausala Schemes:-

On the 2nd day of her visit to Jammu & Kashmir, Finance Minister Nirmala Sitharaman handed over sanction letters to 145 beneficiaries for Rs.306 crore of different banks which included sanction letters to different creditlinked schemes like Pradhan Mantri Employment Generation Programme (PMEGP), MUDRA Scheme, Self-Help Groups (SHGs), Joint-Liability Groups (JLGs) etc. The Finance Minister also announced a number of new schemes and initiatives for Jammu & Kashmir which included the launch of Tejasvini and Hausala schemes of J&K Bank, Shikhar, and Shikara schemes of Punjab National Bank (PNB) and SIDBI cluster development fund for Rs. 200 crore. Tejasvini scheme focuses on providing financial assistance of Rs. 5 lakh to girls between 18-35 years for starting their business.

13: Science & Technology



IBM Launched A Client Innovation Center In Mysuru:-

IBM company's Client Innovation Centre (CIC) which specializes in design, software engineering, and analytics was launched by the Karnataka Deputy Chief Minister C N Ashwath Narayan in Mysuru on 08 November. Amit Sharma, Managing Partner, Worldwide Global Delivery,

IBM told, IBM CIC would play a key role in the digital transformation of the IT ecosystem throughout the city and create new employment opportunities to foster the next wave of technology innovation. He added this investment will expand the company's skillsets in Al, intelligent workflows, application modernization.



404 unique trade centre, behind sayajigunj police station, above hotel kansaar, sayajigunj

Punjab became 1st Indian state to approve Tissue Culture-Based Seed Potato Rules:-

The Cabinet on 07 November gave its nod to 'The Punjab Tissue Culture Based Seed Potato Rules-2021' to develop Punjab as a standard potato seed center, which would further help in achieving the target of agriculture diversification of the state government by increasing the potato acreage with the production of 4 LMT of potato from 1 lakh hectare. With this decision, Punjab has become the first state in the country to have the facility of tissue culture-based certification, which would further lead to developing the Jalandhar-Kapurthala belt as the export hub of potatoes.



Sun Pharma to launch Merck's Covid pill under brand name 'Molxvir' in India:-

Sun Pharmaceutical Industries Limited said that it is gearing up to introduce Merck Sharpe Dohme (MSD) and Ridgeback's molnupiravir under the brand name Molxvir® in India. The Drugs Controller General of India (DCGI) is currently reviewing clinical data of molnupiravir for the treatment of COVID-19 in adults in India. Earlier this year, Sun Pharma had signed a non-exclusive voluntary licensing agreement with MSD to manufacture and supply molnupiravir in India.



Jitendra Singh launches World's First Multimodal Brain Imaging Data and Analytics :-

SWADESH is the first large-scale multimodal neuroimaging database designed specifically for Indian population with big-data architecture and analytics for various disease categories under one platform. SWADESH was inaugurated by Dr. Jitendra Singh, Union Minister of State (Independent Charge) for the Ministry of Science and Technology on 19th November 2021. To strengthen Alzheimer's disease (AD) research and help scientific community come up with promising treatments. SWADESH proposes a big-data architecture that manages and analyzes six modules, namely neurodegenerative [AD, mild cognitive impairment (MCI), and Parkinson's disease (PD)], neuropsychiatric (schizophrenia and bipolar disorder), neurodevelopmental (autism and epilepsy), COVID-19related disorders, other disorders, and healthy subjects.



Madhya Pradesh Will Create First Cyber Tehsil Of India

.

Madhya Pradesh Cabinet on November 23 approved the proposal to create cyber tehsils, informed Home Minister Narottam Mishra, adding that the state will be the first across the country to do so. "Madhya Pradesh will be the first state which is going to create Cyber Tehsil. Today

this proposal has been passed by the cabinet," Mishra said while addressing media persons here on November 23. He also said that Cyber Tehsil will make the mutation process easy and people from anywhere in the state can avail of its benefit.

14: Sports



Netherland's Ryan Ten Doeschate Retired From International Cricket:-

In September 2021, ten Doeschate announced that he would retire from professional cricket at the end of 2021. He played his final international against Namibia on 20 October 2021 during the group match in 2021 ICC Men's T20 World Cup.



Indian Grandmaster P Iniyan Won Rujna Zora Chess Tournament:-

Indian Grandmaster P Iniyan emerged as the winner in the 5th Rujna Zora chess tournament held here with seven points from nine rounds. The Indian GM finished with five wins and four draws and remained undefeated. He finished half a point ahead of the second-placed International Master Makarian Rudik of Russia. His current FIDE rating is 2556.



Unmukt Chand Becomes The 1st Indian Male To Sign Up For BBL :-

Former U-19 World Cup-winning captain Unmukt Chand is set to become the first Indian cricketer to play in Australia's Big Bash League after he signed for Melbourne Renegades for the 2021-2022 season. Chand, 28, had called time on his playing career in India earlier this year and is currently representing the USA team.



Former Afghanistan skipper Asghar Afghan announces retirement from international cricket :-

The former Captain of Afghanistan Cricket Team Asgar Afghan has announced retirement from all forms of cricket. He has played his last match for Afghanistan on October 31, 2021, against Namibia in the T20 World Cup 2021. Asgar Afghan is a right-handed batsman and a medium-fast bowler. In May 2018, he was named as the Captain of the Afghanistan team, for their inaugural Test Match against India.



Rahul Dravid becomes new head coach of Cricket Team :-

Former captain Rahul Dravid has been officially appointed as the new head coach of the Indian cricket team, the BCCI announced on 03 November. Dravid will take over the new role and begin his tenure as India's full-time coach from the home T20I series against New Zealand starting November 17. Dravid will replace current coach Ravi Shastri, whose stint comes to an end after the T20 World Cup.



Indian boxer Akash Kumar wins Bronze Medal:-

Akash Kumar (54kg) signed off with a bronze medal in the AIBA Men's World Boxing Championships after being bested by Kazakh teenager Makhmud Sabyrkhan in the semifinals. The 21-year-old Akash lost 0-5 to end India's campaign in the marquee competition, where Akash became only the seventh Indian male boxer to secure a medal. He also claimed a prize money of \$25,000.



Manu Bhaker and Javad Foroughi wins gold in inaugural President's Cup:-

India's pistol ace Manu Bhaker and Iran's reigning Olympics champion Javad Foroughi won the 10m air pistol mixed team gold at the inaugural ISSF President's Cup here. The pair got the better of France's Mathilde Lamolle and Russia's Artem Chernousov 16-8.



India's Manika Batra and Archana Kamath win women's doubles title:

India's Manika Batra and Archana Girish Kamath bagged the women's doubles title at the World Table Tennis Contender Lasko 2021 event, beating Puerto Rico's Diaz sisters, Adriana and Melanie, in three games in the final on 07 November. Manika and Archana, ranked 33rd in the ITTF World Rankings, claimed their first title in the WTT Contender series by defeating the Diaz sisters 3-0 (11-3, 11-8, 12-10) in a one-sided contest. This is the second successive week that an Indian pair has won a title in the WTT Contender Series. Last week in WTT Contender Tunis 2021 event, India's G Sathiyan and Harmeet Desai had won the men's doubles title.



Serbia's Novak Djokovic wins men's singles title at Paris Masters tennis tournament :-

Novak Djokovic won a record-extending sixth Paris Masters title by avenging his U.S Open final defeat against Russian Daniil Medvedev with a 4-6, 6-3, 6-3 victory in 07 November showpiece match. Novak Djokovic is a Serbian professional tennis player. He is currently ranked as world No. 1 by the Association of Tennis Professionals (ATP).



Saurabh Chaudhary wins silver in men's air pistol :-

India's young shooting ace Saurabh Chaudhary claimed the silver medal in the men's 10m air pistol event of the ISSF Preisdent's Cup here on 06 November. Chaudhary shot a total of 24 in the gold medal contest, while compatriot Abhishek Verma settled for the bronze medal in the event. Germany's Christian Reitz won the gold medal with a total score of 34. Christian dominated the final, finishing with a score of 34 with Saurabh quite some distance behind with 24.



Rashid Khan Becomes Youngest Bowler To Take 400 T20 Wickets:-

Rashid Khan Becomes Youngest Bowler to Take 400 T20 Wickets, Joins Dwayne Bravo, Sunil Narine in Elite List. The 23-year-old achieved the remarkable feat in his 289th T20 match as he clean bowled Martin Guptill with a beautiful wrong'un delivery in T20 World Cup 2021 Super 12 match in Abu Dhabi.



Max Verstappen wins 2021 Mexico City Grand Prix:-

Max Verstappen (Red Bull – Netherlands) has won the 2021 Mexico City Grand Prix held at the Autódromo Hermanos Rodríguez in Mexico City. Seven-times world champion Lewis Hamilton (Mercedes-Great Britain) stood second while Sergio Perez (Mexico- Red Bull) came third. Perez became the first Mexican to stand on his home podium at a jubilant Autodromo Hermanos Rodriguez.



India's Tajamul Islam Wins Gold Medal In World Kickboxing Championship:-

Srinagar's Tajamul Islam won a gold medal in the Under-14 category of the World Kickboxing Championship that was held in Cairo, Egypt on October 22. Islam defeated the Argentinan player in the final of the World Kickboxing Championship.



Sankalp Gupta Becomes 71st Indian Grandmaster :-

18-year-old Sankalp Gupta from Nagpur became India's 71st Grandmaster after he completed the third and final norm at the GM Ask 3 round-robin event in Arandjelovac. Sankalp secured the three required GM norms in just 24

days by playing three back-to-back tournaments, in which his rating performances were over 2599 and even touched the 2500 Elo rating mark.





ICC Players Of The Month For October:

Pakistan's Asif Ali and Ireland's Laura Delany have been voted the ICC Players of the Month for October. Ali beat Bangladesh's Shakib Al Hasan and Namibia's David Wiese to the men's award, and Delany beat teammate Gaby Lewis and Zimbabwe's Mary-Anne Musonda to the women's prize.



Rohit Sharma Becomes 3rd Cricketer To Score 3,000 Runs In Men's T20Is:-

Indian batter Rohit Sharma on 08 November completed 3000 T20I 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. Rohit reached the

3000 run mark in the match against Namibia in ICC men's T20 World Cup at Dubai International Cricket Stadium.



India Bags 5 Medals At Inaugural ISSF President's Cup:-

Prime Minister Narendra Modi on 10 November congratulated Indian shooters for winning medals at the ISSF President's Cup shooting event in Poland. The inaugural ISSF President's Cup, a rechristened version of the ISSF World Cup Finals, is an invitation-only tournament featuring the top-12 shooters in each of the shotgun, pistol and rifle categories.



Mitrabha Guha Named As India's 72nd Grandmaster :-

Kolkata-based player Mitrabha Guha has become India's 72nd chess Grandmaster by bagging his third and final GM norm during a tournament in Serbia. The 20-year old Guha achieved the GM title after securing the final norm at the ongoing GM Third Saturday Mix 220 tourney.



Women's cricket to make its debut in 2022 Commonwealth Games:-

India will face Australia in the opening match when women's cricket makes its debut at the 2022 Commonwealth Games on July 29 while the final will be played on August 7, the event organisers announced on 12 November. Women's cricket is making its debut at the Commonwealth Games with the T20 format. The last time cricket was played in the multi-sporting showpiece was in the 1998 edition in Kuala Lumpur.



Dwayne Bravo announced retirement from international cricket:-

Allrounder Dwayne Bravo announced that he will retire from internationals after West Indies plays its last T20 World Cup game against Australia. Defending champion West Indies was eliminated from semifinal contention after losing to Sri Lanka. Bravo played in 90 T20s for the West Indies since making his debut against New Zealand at Auckland in 2006. He scored 1,245 runs at an average

of 22.23 and a strike rate of 115.38. He also picked up 78 wickets with his medium fast bowling.



Australia Wins Their Maiden T20 World Cup Title:-

Mitchell Marsh and David Warner played knocks of 77 and 53 respectively as Australia lifted its maiden T20 World Cup title at the Dubai International Stadium on 14 November. In the summit clash, Australia outclassed New Zealand by eight wickets with seven balls to spare while chasing a target of 173.



ICC Announces Host Nations Of Next 10 Men's Tournaments:-

The International Cricket Council (ICC) announced the ICC tournament schedule of men's cricket for the next decade. Taking to Twitter to share the schedule, ICC revealed that India will host three major tournaments in the upcoming decade. Moreover, cricket's governing body announced the Champions Trophy will return in 2025 and that Pakistan will host it. ICC announced the host countries of the four upcoming T20 World Cup

editions, two 50-over World Cups, and two Champions Trophies.



Spain's Garbine Muguruza Wins 2021 WTA Finals :-

Spain's Garbine Muguruza claimed her first WTA Finals title on 17 November, defeating Estonian Anett Kontaveit 6-3 7-5 in Guadalajara, Mexico. It was Muguruza's fourth appearance at the season-ending finals and her first in the championship match. Her win gave Spain its first-ever WTA Finals title.



SBI signed agreement with Jamshedpur Football Club to promote football:-

Tata Steel on Tuesday said State Bank of India has entered into a strategic partnership with Jamshedpur FC, the football club owned by it, with an aim to support and promote Indian football. Making SBI's first major endeavour in the game, the lender signed an agreement with JFC and became one of the principal sponsors of the club. The JFC match jersey will now feature the SBI logo. The partnership was announced in the presence of SBI

MD Ashwani Bhatia and TV Narendran, CEO & MD of Tata Steel.



Alexander Zverev Won Vienna Tennis Open 2021:-

Alexander Zverev matched his best year yet by winning his fifth title of 2021 at the Vienna Open ATP World Tour 500 series 31 October. He defeated the American Frances Tiafoe in straight sets 7-5, 6-4 to match his 2017 record of five titles in a calendar year. The 24-year-old won the Olympic Gold Medal in Tokyo in August before taking the ATP Masters 1000 title in Cincinnati ahead of the US Open.



AB De Villiers Announces Retirement From All Forms Of Cricket:-

Former South Africa captain and superstar batter AB de Villiers has announced his retirement from all forms of cricket, thus ending his 10-year-long association with the Indian Premier League franchise, Royal Challengers Bangalore. De Villiers, who had retired from international cricket in 2018, joined RCB in 2011 and enjoyed a successful career, scoring 4491 runs from 28

matches and was instrumental in the franchise reaching the IPL Playoffs five times.



India Ends With 7 Medals At 2021 Asian Archery Championships:-

India's campaign at the Asian Archery Championships 2021 ended with seven medals as the recurve women's and men's teams settled for silver on 19 November. Both the men's and women's teams lost their respective finals to the Koreans. In the women's recurve final, the Korean team of Ryoo Su Jung, Oh Yejin, and Lim Haejin defeated the Indian trio of Ankita Bhakat, Ridhi Phor, and Madhu Vedwan 6-0, while in men's final, the Korean trio of Leo Seungyun, Kim Pil-Joong, and Han Woo Tack outclassed the Indian team of Pravin Jadhav, Parth Salunkhe and Kapil 6-2. In the bronze-medal match, the mixed recurve team of Ankita Bhakat and Kapil clinched bronze after a 6-0 win against Uzbekistan.



Lewis Hamilton Wins 2021 F1 Qatar Grand Prix:-

Lewis Hamilton won inaugural Qatar Grand Prix with a commanding performance from pole to cut Max Verstappen's world championship lead to eight points.

The Mercedes seven-time champion comfortably held off his arch Dutch rival's Red Bull under the Losail circuit's lights to leave the battle for the F1 drivers' crown delicately poised with only two races remaining. Fernando Alonso took third for Alpine, the former two-time world champion's first podium since 2014.



Kento Momota And An Seyoung Wins 2021 Indonesia Masters Tournament :-

World champion Kento Momota beat Anders Antonsen in the Indonesia Masters final on 21 November, his first win at an international tournament since being badly injured in a car accident last year. Eighth-ranked Korean badminton player An Seyoung beat Akane Yamaguchi in the Finals of the BWF Indonesia Masters to claim the women's singles titles. She beat the fifth-ranked Japanese player in a two-set game.



2025 Asian Youth Para Games Will Be Hosted By Tashkent, Uzbekistan:-

The Asian Paralympic Committee (APC) on 18 November announced that Tashkent will host the 2025 Asian Youth

Para Games. The decision was taken by the APC's executive board following a bidding process that saw a number of national Paralympic committees express interest in hosting the event. Uzbekistan, supported by the country's ministry for tourism and sport, submitted a bid to host the event in late September or early October in Tashkent, which means that for the first time the event will be held in the same city and the same venues.



Syed Mushtaq Ali Trophy Finals: Tamil Nadu Defeats Karnataka:-

Tamil Nadu became the most successful team in the history of Syed Mushtaq Ali Trophy history as they won their 3rd title on November 22 in New Delhi, outclassing arch-rivals Karnataka in a thrilling final. Big-hitter Shahrukh Khan pulled off a stunning heist as he hit a 15-ball 33, including a last-ball six when Tamil Nadu needed 5 runs in the last delivery of their 152-run chase at the Arun Jaitley Stadium.



Alexander Zverey Wins ATP Finals Title :-

Germany's Alexander Zverev clinched the 2021 ATP Finals title after beating Russia's Daniil Medvedev 6-4, 6-4 in the finals, on 21 November. The German defeated World No. 1, Novak Djokovic, in the semi-finals and backed that up against World No. 2 Medvedev,

capitalising on his powerful game to secure victory in 75 minutes. With his victory, Zverev became just the fourth player in the tournament's history to earn semi-final and final wins over the top two players in the ATP Rankings.

15: State



Maharashtra Became 1st State To Pass Its Own Wildlife Action Plan:-

In a significant move, Maharashtra on 12 October passed its own wildlife action plan for 10 years, the first state in the country to do so, and cleared the expansion of the Tadoba-Andhari Tiger Reserve (TATR) by 79 sqkm, equivalent to more than 19,500 football fields. After the expansion, which will be done by relocating Karwa village outside the Kolsa range of Tadoba, TATR's core area will become 704 sq km, more than Pench (430 sq km) and Navegaon-Nagzira Tiger Reserve (650 sq km). Tadoba will be elevated to 25th position from 31 among the 52 tiger reserves in the country.



Tamil Nadu Day to be celebrated on July 18 not Nov 1, says CM M. K. Stalin:-

Reversing a previous AIADMK government's decision, the ruling DMK in Tamil Nadu on Saturday said the state's Formation Day will now be celebrated on July 18, in lines with the rechristening of its name to the present one and not on November 1. K Palaniswami, as Chief Minister in 2019, had announced Tamil Nadu Day will be observed on November 1 following requests from various quarters then.



Uttarakhand Gets Country's Largest Aromatic Garden:

An aromatic garden, with over 140 fragrant plant species from all over India, like Chandan, Tulsi, Parijat, etc., planted across 3 acres of land, was opened in Lalkuan, Nainital on 24 October. The garden is the country's biggest such facility, forest officials claimed. The project has been developed by the research wing of Uttarakhand forest department with Centre's compensatory afforestation (CAMPA) funds.



Haryana Govt Launched 'Uttam Beej Portal' :-

Haryana Chief Minister Manohar Lal Khattar has launched 'Uttam Beej Portal', which will benefit farmers of the state. While launching the portal, the CM congratulated lakhs of farmers of the State also fulfilling their decade-old demand. He said that the State is producing 30-35 lakh quintals certified seed of Wheat and other crops. This portal will provide transparency in the seed production programme arranged by Government.



Jai Bhim Mukhyamantri Pratibha Vikas Yojana:-

The Delhi government will be providing free coaching to 15,000 students belonging to marginal communities and economically weaker sections this year under the Jai Bhim Mukhyamantri Pratibha Vikas Yojana. The scheme has been made for school children who want to become doctors, engineers, civil servants or serve any other government jobs.



UP: Zika virus cases rise to 79:-

With 13 new cases of Zika virus reported in Kanpur on 06 November, the total tally of cases of the mosquito-borne disease in the Uttar Pradesh district stands at 79 as it stepped up surveillance to check its spread, health officials said. Zika is a mosquito-borne virus that spreads through the bite of an infected Aedes species of mosquito, which bites during the day, symptoms of this disease are mild fever, rashes, conjunctivitis, muscle and joint pain, malaise or a headache.



Union Ministry of Civil Aviation declares Srinagar airport a "major airport":-

The Ministry of Civil Aviation on 06 November declared the Srinagar International airport as a "Major Airport". The Gazette notification issued by the ministry on Saturday read, "In exercise of the powers conferred by Sub-Section (i) of Section 2 of the Airports Economic Regulatory Authority of India Act, 2008 (No.27 of 2008), the Central Government hereby declares the airport at Srinagar as Major Airport."



Union Power Minister Inaugurated The "Pakal Dul Hydro Electric Project" In Jammu and Kashmir:-

Union Power Minister R K Singh virtually inaugurated the diversion of Marusudar River of Pakal Dul Hydro Electric Project in Kishtwar. Pakal Dul HE Project (1,000 MW) is being constructed by Chenab Valley Power Projects Pvt Limited (CVPPPL), a joint venture company of National Hydro Electric Power Corporation (NHPC) and Jammu and Kashmir State Power Development Corporation (JKSPDC). CVPPPL has been entrusted with 3,094 MW hydro power projects for construction in Jammu and Kashmir.



Tripura Develops Country's 'First-Ever' Bamboo Made Cricket Bat, Stumps :-

Tripura Chief Minister of Tripura, Biplab Deb was presented with Bamboo bats and stumps made by the BCDI, Agartala, under the mentorship of NECTAR. Dr. Arun Kumar Sarma, Director General of North East Centre for Technology Application & Reach (NECTAR) met with the Chief Minister of Tripura Biplab Deb and presented him with bamboo cricket bats and stumps on behalf of NECTAR.



Meghalaya approves creation of new district named Eastern West Khasi Hills district :-

The Meghalaya government on November 5, 2021, approved a proposal to upgrade the Mairang Civil Subdivision to a full-fledged district called Eastern West Khasi Hills district. Mairang is now a sub-division under the West Khasi Hills district. The new district Eastern West Khasi Hills will be inaugurated on November 10, 2021, announced Meghalaya Chief Minister Conrad Sangma. The government has given directions to the concerned department to handle the expenditure and work out all details for the new district.



Odisha Govt Launches Road Safety Initiative 'Rakshak' :-

Odisha Chief Minister Naveen Patnaik launched 'Rakshak' road safety initiative on November 10, under which 30,000 first responders will be trained by 300 master trainers across all 30 districts. Speaking at the event, Naveen Patnaik urged people to immediately attend to road accident victims and assist them in receiving treatment. Everyone is a Good Samaritan, and there is nothing more pious than saving human lives, said Odisha CM Naveen Patnaik, adding that road accidents are a significant concern today.



Covid-19 vaccination: 'Har Ghar Dastak' campaign begins in Delhi :-

A campaign to carry out house-to-house COVID-19 vaccination of people who are yet to take a dose and those whose second shot is overdue got underway in the national capital on November 12. The central government had recently launched a month-long "Har Ghar Dastak" campaign to ensure no person is left behind in the vaccination exercise. According to a poster issued by the Delhi government, the drive will be carried out from November 12-27.



Bhopal's Habibganj Railway Station Renamed As Rani Kamlapati Station :-

The famous Habibganj railway station in Madhya Pradesh, Bhopal was renamed Rani Kamlapati Railway Station, MP Chief Minister Shivraj Singh Chouhan announced on Saturday, 12 November. "Rani Kamlapati was forgotten. Neither the Britishers nor Congress gave her an appropriate position in history," CM Chouhan said, according to news agency ANI. The station, named after the Gond Queen Rani Kamlapati whose kingdom was seized by an Afghan commander Dost Mohammed, was inaugurated on Monday, 15 November, by Prime Minister Narendra Modi.



44th Wangala Festival Begins In Meghalaya:-

The Wangala Festival, also known as the 100 drum festival is celebrated with much zeal and enthusiasm in India's north-eastern state of Meghalaya. Celebrated since 1976, it's the most important festival of the Garo tribe and attracts a lot of tourists. During the Wangala, tribals offer sacrifices to please their deity Saljong, the Sun God. While the celebration usually lasts for two days, it sometimes can continue for even a week. This year the festival celebration will begin on November 12 and will be held while following the COVID-19 guidelines laid down by the government.



Maharashtra Signed An MoU With RMI For Technical Support In EV Policy:-

In a crucial move to implement the state's recently-launched electric vehicle (EV) policy, the state government signed an MoU with US-based non-profit organization Rocky Mountain Institute (RMI), which will provide technical support to the state. The signing took place in Glasgow at United Nations Conference on Climate Change (COP26). The state EV policy, approved in July, aims to have a 10% share of electric vehicles in registrations by 2025. It targets conversion of 15% of Maharashtra State Road Transport Corporation (MSRTC) fleet into electric by 2025.



Arunachal's Approved "Kaiser-I-Hind" As State Butterfly :-

The State Cabinet headed by Chief Minister Pema Khandu approved the large, brightly coloured Kaiser-i-Hind as the State butterfly. The Cabinet meeting was for the first time held outside State capital Itanagar at an unusual location — Pakke Tiger Reserve. The Cabinet also adopted the Pakke Tiger Reserve 2047 declaration on climate change-resilient and responsive Arunachal

Pradesh aimed at lowering emissions and sustainable development. Kaiser-i-Hind (Teinopalpus imperialis) literally means Emperor of India. This butterfly with a 90-120 mm wingspan is found in six States along the Eastern Himalayas.



Centre Approves New Rajya Sainik Board For Ladakh:-

Centre has approved a new Rajya Sainik Board for Ladakh. The Board will be an effective link between the Centre and the Ladakh Administration. Rajya Sainik Board will play an advisory role on the matters relating to the ex-servicemen, war widows, widows and noncombatants, including serving soldiers and their dependents. Zila sainik welfare offices of Leh and Kargil will function under the newly constituted Rajya Sainik Board.



Uttar Pradesh's First Anti-Air Pollution Tower Inaugurated In Noida :-

Uttar Pradesh's first air pollution control tower opened in Noida, officials said. Located in the posh Sector 16A,

the 20-metre-high tower with a diameter of nine metres can filter air in an area of one square kilometre around it, they said. The tower has come up with joint efforts of the Bharat Heavy Electricals Limited and the Noida Authority, the officials added. It was inaugurated by Union Heavy Industries Minister Mahendra Nath Pandey in the presence of minister Krishna Pal, Gautam Buddh Nagar MP Mahesh Sharma, Noida MLA Pankaj Singh and Noida Authority CEO Ritu Maheshwari.



President Ram Nath Kovind inaugurates Adarsh Village 'Sui' in Haryana:-

President Ram Nath Kovind visited the model village Sui in Bhiwani district which has charted the path of development under the self-motivated Adarsh Gram Yojana. He inaugurated public facilities there. The President planted a Bodhisattva Peepal tree on this occasion. The President's wife Savita Kovind and her

daughter Swati Kovind besides the Haryana Governor Bandaru Dattatreya, Chief Minister Manohar Lal and Deputy Chief Minister Dushyant Chautala, were present on the occasion. This village is being developed as 'Adarsh Gram' by the Mahadevi Parameshwaridas Jindal Charitable Trust under the Haryana Government's scheme, the Swa-Prerit Adarsh Gram Yojana (SPAGY).



Odisha Celebrated 'Boita Bandana' Festival On Karthika Purnima :-

People congregated in large numbers at sea beaches, river banks and other water bodies to float miniature boats on the occasion of 'Boita Bandana' festival in Odisha on 19 November despite restrictions imposed by the state government on large gatherings at public places to check spread of COVID-19. Small boats made of banana stem and other materials are floated by people on Kartik Purnima day to commemorate the rich maritime glory of the state.

16: Summits & Conferences



Mansukh Mandaviya Addresses CII Asia Health 2021 Summit:-

Union minister for health and family welfare, Dr. Mansukh Mandaviya addressed the inaugural session of CII Asia Health 2021 summit. The theme of the summit is 'Transforming Healthcare for a better tomorrow'. The Union minister exhorted that the government is committed to access, affordability, accountability, adoption and awareness for a better future of Healthcare

sector and has been working diligently to achieve these objectives.



PM Modi Launch "One Sun, One World, One Grid" Initiative:-

Prime Minister Narendra Modi on 02 November launched the Green Grids Initiative—One Sun One World One Grid (GGI-OSOWOG), the first international network of global interconnected solar power grids, jointly with his UK counterpart Boris Johnson, at COP26. Modi and Johnson also released the One Sun declaration, which stated, "Realising the vision of One Sun One World One Grid through interconnected green grids can be transformational, enabling all of us to meet the targets of the Paris Agreement to prevent dangerous climate change...these efforts can stimulate green investments and create millions of good jobs".



Minister of State for External Affairs V. Muraleedharan visits Gambia:-

As per the press statement by the Ministry of External Affairs, the Minister of State was on a visit to the West African country from November 1 to November 3, 2021. During the visit, two agreements were also signed between the friendly nations for deepening the bilateral relations. As per the External Affairs Ministry, the visit has set the tone for further diversifying and deepening India's relations with Gambia.



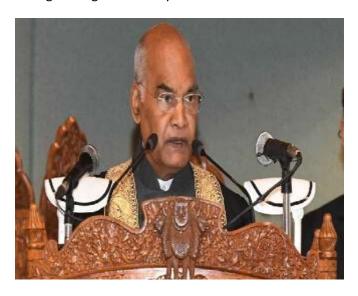
General Bipin Rawat to inaugurate 14th edition of cyber security conference:-

Chief of Defence Staff General Bipin Rawat will inaugurate the 14th edition of 'cOcOn', an annual Hacking and Cyber Security Briefing, which will be held virtually from November 10-13. The conference, which is being conducted by Kerala Police in association with two non-profit organisations, Society for the Policing of Cyberspace(POLCYB) and Information Security Research Association (ISRA), would be primarily discussing online scams and defenses during the lockdown period, a press statement said.



RBI Launches 1st Global Hackathon Named HARBINGER 2021:-

The Reserve Bank of India (RBI) on 09 November announced its first global hackathon 'HARBINGER 2021 – Innovation for Transformation' with the theme 'smarter digital payments'. Registration for the hackathon starts from November 15, the central bank said in a statement. The Hackathon, it said, invites 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.



President Ramnath Kovind Addresses 51st Conference Of Governors & LGs:-

President Ram Nath Kovind on 11 November addressed the 51st Conference of Governors and Lieutenant Governors at Rashtrapati Bhavan in New Delhi. The conference was attended by the Governors and Lieutenant Governors from all states and union territories across the country in the presence of Prime Minister Narendra Modi, Vice President Venkaiah Naidu, and Union Home Minister Amit Shah at the event. The last conference was held in 2019. Also, it has been a tradition followed since India's independence.



PM Modi Virtually Delivers Keynote Address At The Sydney Dialogue:-

Prime Minister Modi on November 18, 2021, delivered a keynote address at The Sydney Dialogue. PM Modi spoke on the theme of India's technology evolution and revolution with the address being preceded by the Prime Minister of Australia Scott Morrison. The Sydney Dialogue will witness a keynote address by the former Prime Minister of Japan Shinzo Abe.



CII To Organize 20th Edition Of 'Connect 2021' In Chennai:-

The 20th edition of Confederation of Indian Industry's flagship event, Connect 2021, aimed at taking the state GDP to USD one trillion by 2030, would be held between November 26 and 27 in Chennai. Chief Minister M K Stalin will inaugurate the event on November 26 and the theme would be "Building a Sustainable Deep T'ech'N'ology Ecosystem", CII Tamil Nadu Chairman S

Chandrakumar said. "Over the last two decades Connect as an event has resulted in various path breaking initiatives like the formation of technology corridors, Information and Communication technology, new developments in aero park and specialised technology parks", he told reporters.



Rajnath Singh virtually inaugurates 5th World Congress on Disaster Management :-

Union defence minister, Rajnath Singh, virtually inaugurated the World Congress on Disaster Management 2021 (WCDM) where he called for closer global cooperation to strengthen international architecture for building structures to prevent and manage future disasters. He also mentioned a comprehensive assessment of the impact of the Covid-19 pandemic on the implementation of 2030 sustainable development goals, emphasising the need to incorporate new ideas in global and national strategies.



Vice President Represents India At 13th ASEM Summit Virtually:-

Vice President M. Venkaiah Naidu has lead the Indian delegation at the two-day ASEM summit which was held virtually from 25 November. The ASEM or Asia-Europe Meeting is a platform for the countries in Asia and Europe to exchange views on regional and global issues and strengthen cooperation in a wide range of areas. The grouping comprises 51 member countries and two regional organisations — the European Union and the Association of Southeast Asian Nations (ASEAN).



20th SCO Council of Heads of Government: S. Jaishankar represent India:-

External Affairs Minister S. Jaishankar will represent India at a meeting of the Council of Heads of Government of the Shanghai Cooperation Organisation (SCO) on November 25. The meeting is expected to deliberate on a range of pressing regional issues, including the situation in Afghanistan. "The 20th Meeting of SCO Council of Heads of Government (CHG) will be held on November 25 in Nur-Sultan in virtual format under the chairmanship of Kazakhstan," the Ministry of External Affairs (MEA) said.

SECTION 2



Practice Questions with Answers



PRACTICE QUESTIONS

- 1.Indigo Airlines Limited has partnered with which bank to launch a co-branded credit card named 'Ka-ching'?
- A) Bandhan Bank
- B) Dhanalaxmi Bank
- C) IndusInd Bank
- D) Kotak Mahindra Bank
- 2. To offer health insurance to the customers which payment platform has partnered with SBI General Insurance?
- A) PhonePe
- B) Paytm
- C) Paypal
- D) Google Pay
- 3. Which country's former president Roh Tae-woo was passed away in October 2021?
- A) China
- B) Japan
- C) South Korea
- D) North Korea
- 4. What is the total cost on making the world's largest cricket bat in Hyderabad?
- A) Rs 70 lakhs
- B) Rs 40 lakhs
- C) Rs 50 lakhs
- D) Rs 60 lakhs
- 5. When International Animation Day is observe annually?

- A) 27 October
- B) 26 October
- C) 28 October
- D) 24 October
- 6. 'Illam Thedi Kalvi' a unique academic scheme was launched by which state's chief minister?
- A) Andhra Pradesh
- B) Karnataka
- C) Kerala
- D) Tamil Nadu
- 7. Which among the following state has topped the State Energy Efficiency Index 2020?
- A) Tamil Nadu
- B) Kerala
- C) Karnataka
- D) Andhra Pradesh
- 8. The National Common Mobility Card (NCMC) and QR ticketing facility is set to launch by which city's metro?
- A) Bengaluru
- B) Chennai
- C) Delhi
- D) Mumbai
- 9. How much fund is approved by the Asian Development Bank (ADB) for agribusiness development in Maharashtra?
- A) \$200 million
- B) \$175 million

- C) \$150 million
- D) \$100 million
- 10. Who became the Chairperson of the National Bank for Financing Infrastructure and Development (NaBFID)?
- A) Subash Chandra Khuntia
- B) Padmaja Chunduru
- C) Karnam Sekar
- D) K. V. Kamath
- 11. When is World Stroke Day observe annually?
- A) 28 October
- B) 29 October
- C) 29 November
- D) 28 November
- 12. Which among the following express train became the first IMS-certified train of the Southern Railway?
- A) Rajdhani Express
- B) Shatabdi Express
- C) Tejas Express
- D) Vande Bharat Express
- 13. Who among the following was appointed as the Chairman of the seven-member Economic Advisory Council to the Prime Minister (EAC-PM) re-constituted by the Union Government?
- A) Vivek Debroy
- B) Rakesh Mohan
- C) Poonam Gupta
- D) Bibek Debroy

- 14. Who among the following virtually attended the 18th ASEAN–India Summit?
- A) Rajnath Singh
- B) Amit Shah
- C) Narendra Modi
- D) Nirmala Sitharaman
- 15. For integrated urban flood management in Chennai how much loan amount was approved by the Asian Development Bank?
- A) \$225 million
- B) \$251 million
- C) \$125 million
- D) \$100 million
- 16. When is International Internet Day observe every year?
- A) 26 October
- B) 29 October
- C) 23 October
- D) 22 October
- 17. Puneet Rajkumar has passed away in October 2021, which field does he belong to?
- A) Singer
- B) Physicist
- C) Author
- D) Actor
- 18. To procure COVID-19 vaccines how much loan amount did India receive after the approval under ADB's Asia Pacific Vaccine Access Facility (APVAX)?
- A) \$1.5 billion

- B) \$.2.5 billion
- C) \$1 billion
- D) \$2 billion
- 19. Oncologist Dr. Madhavan Krishnan Nair passed away in October 2021, when he was honoured with the Padma Shri?
- A) 2003
- B) 2002
- C) 2001
- D) 2000
- 20. Who among the following country is not in the member states of the ASEAN?
- A) Thailand
- B) Indonesia
- C) China
- D) Brunei
- 21. When The World Savings Day is observe every year?
- A) 31 October
- B) 30 October
- C) 29 October
- D) 28 October
- 22. On 31 October whose birth anniversary is observed as National Unity Day?
- A) Swami Vivekananda
- B) Sardar Vallabhbhai Patel
- C) Jawaharlal Nehru
- D) A. P. J Abdul Kalam
- 23. Along with India which country has agreed to set up a Task Force a ten-year roadmap in the defence sector?

- A) Russia
- B) Israel
- C) China
- D) Australia
- 24. Union Ministry of Rural Development launches an initiative to enable rural self-help group (SHG) women to earn how much amount per annum?
- A) Rs 50,000
- B) Rs 1 lakh
- C) Rs 2 lakhs
- D) Rs 5 lakhs
- 25. The 14th edition of the Urban Mobility Conference in 2021 inaugurated by which of the following personalities?
- A) Rajnath Singh
- B) Nirmala Sitharaman
- C) Hardeep S. Puri
- D) Amit Shah
- 26. Which firm has become the most valuable publicly traded firm in market capitalization?
- A) PhonePe
- B) Microsoft
- C) Google
- D) Facebook
- 27. The Indian Navy has signed a MoU with which bank for a defence service salary package?
- A) Karur Vysya Bank
- B) IndusInd Bank
- C) ICICI Bank

- D) Axis Bank
- 28. To achieve sustainable development in Small Island Developing States (SIDS) where did Prime Minister Narendra Modi launch the 'Infrastructure for the Resilient Island States' (IRIS)?
- A) Glasgow
- B) Rome
- C) Russia
- D) Spain
- 29. Former cricketer Peter Philpott passed away in October 2021, which country does he belongs to?
- A) West Indies
- B) Russia
- C) New Zealand
- D) Australia
- 30. In the U-14 World Kickboxing Championship in Cairo, Egypt, Tajamul Islam from India won the gold medal, which of the following state she comes from?
- A) Chandigarh
- B) Chennai
- C) Haryana
- D) Kashmir
- 31. Launched by the State Bank of India (SBI) on the YONO application what is the name of the preapproved two-wheeler loan scheme?
- A) SBI Easy Ride
- B) SBI Ride
- C) SBI Wheeler
- D) YONO Easy Ride

- 32. Safecard tokenisation solution for online credit and debit card transactions was launched by which of the following payment platform?
- A) Paytm
- B) Paypal
- C) PhonePe
- D) Google Pay
- 33. Sharad Sharma was appointed as the Non-executive Director of which of the following bank?
- A) HDFC Bank
- B) ICICI Bank
- C) IndusInd Bank
- D) YES Bank
- 34. To become a clearing bank for handling financial transactions in the NeML marketplace and procurement/auction platform, which bank has signed an MoU with NCDEX e Markets Limited?
- A) ICICI Bank
- B) Bank of Maharashtra
- C) Bank of India
- D) Bank of Baroda
- 35. A special loan facility for Micro, Small and Medium Enterprises (MSMEs) launched by which among the following state's financial corporation?
- A) Maharashtra Financial Corporation
- B) Kerala Financial Corporation
- C) Gujarat Financial Corporation
- D) Andhra Pradesh Financial Corporation
- 36. What is the name of the world's first earth science satellite launched by China?

- A) Guanhmu
- B) Guangmu -I
- C) Guangmu II
- D) Guangmu
- 37. Who is the newly appointed CEO of Barclays?
- A) S.S. Venkatakrishnan
- B) M.S. Venkatakrishnan
- C) D.S. Venkatakrishnan
- D) C.S. Venkatakrishnan
- 38. In 2021 AIBA Men's World Championships which of the following Indian Boxer has clinched bronze medal?
- A) Vikas Krishan
- B) Vijender Singh
- C) Manish Kaushik
- D) Akash Kumar
- 39. When is World Tsunami Awareness Day falls?
- A) 5th November
- B) 4th November
- C) 3rd November
- D) 2nd November
- 40. When International Day for Preventing the Exploitation of the Environment in War and Armed Conflict observe every year?
- A) 3rd November
- B) 5th November
- C) 6th November
- D) 7th November

- 41. Revised by the Reserve Bank of India when the new Prompt Corrective Action (PCA) Framework for banks will be effective?
- A) 1 June 2022
- B) 1 April 2022
- C) 1 January 2022
- D) 1 December 2021
- 42. To strengthen the National Rural Livelihood Mission the Union Ministry of Rural Development signed an MoU with which of the following e-commerce platform?
- A) Snapdeal
- B) Flipkart
- C) Ebay
- D) Amazon
- 43. To deliver governance at the doorstep which state government has launched the 'Go to Village 2.0' campaign?
- A) Sikkim
- B) Manipur
- C) Haryana
- D) Assam
- 44. For assessing equity in climate action what is the name of the online dashboard launched by India?
- A) Climate Resilience Monitor
- B) Climate Equity Monitor
- C) Climate Equatorial
- D) Climate Access Monitor

- 45. India has jointly launched the global solar grid plan 'One Sun, One World, One Grid' with which of the following country?
- A) United Kingdom
- B) Spain
- C) Russia
- D) Australia
- 46. For its COVID-19 recovery programme how much fund amount approved by the Asian Infrastructure Investment Bank (AIIB) to Bangladesh?
- A) \$325 million
- B) \$300 million
- C) \$250 million
- D) \$200 million
- 47. Indian origin C. S. Venkatakrishnan has appointed as Chief Executive Officer (CEO) of which of the following firm?
- A) Facebook
- B) Ernst & Young
- C) Deloitte
- D) Barclays
- 48. In the QS Asia University Rankings 2022 which Indian Institute of Technology (IIT) has topped the Indian universities?
- A) IIT Bombay
- B) IIT Delhi
- C) IIT Madras
- D) IIT Mandi

- 49. For urban development in Tripura what is the loan amount approved by the Asian Development Bank (ADB)?
- A) \$72 million
- B) \$61 million
- C) \$60 million
- D) \$50 million
- 50. When SpaceX has planned to start broadband services in India?
- A) September 2022
- B) August 2022
- C) December 2022
- D) December 2021
- 51. When the International Day for Preventing the Exploitation of the Environment in War and Armed Conflict is observe every year?
- A) 6 November
- B) 5 November
- C) 4 November
- D) 3 November
- 52. Prime Minister Narendra Modi unveil Adi Guru Shankaracharya's statue at which of the following place?
- A) Puri
- B) Kedarnath
- C) Amritsar
- D) Ahmedabad
- 53. On the occasion of Diwali which country has released a commemorative coin celebrating Mahatma Gandhi?

- A) The United States
- B) The United Kingdom
- C) The Philippines
- D) Australia
- 54. For trade along with India which country has formalised seven additional entry/exit points?
- A) Bangladesh
- B) Bhutan
- C) China
- D) Nepal
- 55. Where is the India's first rooftop open-air theatre has opened?
- A) Chennai
- B) Hyderabad
- C) Mumbai
- D) Pune
- 56. What is the full form of OSOWOG, Green Grids Initiative at COP26 jointly launched by India-UK?
- A) One Sun One World One Go
- B) One Sun One World One Green
- C) One Sun One World One Grid
- D) One Sun One World One Grow
- 57. When is World Urbanism Day observe annually?
- A) 9th November
- B) 8th November
- C) 7th November
- D) 10th November

- 58. When is the International Day of Radiology observed?
- A) 9th November
- B) 8th November
- C) 7th November
- D) 10th November
- 59. On 7th November 2021 which edition of Goa Maritime Conclave (GMC) 2021 has been started?
- A) 5th
- B) 4th
- C) 3rd
- D) 2nd
- 60. When is National Legal Services Day observed?
- A) 9th November
- B) 8th November
- C) 7th November
- D) 10th November
- 61. When the National Cancer Awareness Day is observe every year?
- A) 7 November
- B) 6 November
- C) 5 November
- D) 4 November
- 62. Observed on 8 November what is the theme of World Radiography Day 2021?
- A) Inventional Radiography
- B) Interventional Radiology Active care for the patient
- C) Importance of Radiology Active care of the patient

- D) Discovery of X-radiation Active care of the patient
- 63. Which of the following has topped the Global Leaders Approval Ratings?
- A) Narendra Modi
- B) Joe Biden
- C) Borris Johnson
- D) Angela Merkel
- 64. Which of the following state has topped the Logistics Performance Index 2021?
- A) Tamil Nadu
- B) Punjab
- C) Haryana
- D) Gujarat
- 65. Who among the following has assumed the charge of the Chief of Staff of the Western Naval Command?
- A) Vice Admiral Satish Namdeo Ghormade
- B) Vice Admiral R. B. Pandit
- C) Vice Admiral Krishna Swaminathan
- D) Vice Admiral Aravind Swaminathan
- 66. On 09 November 2021 which of the following state has celebrated its 21st foundation day?
- A) Uttarakhand
- B) Tripura
- C) Telangana
- D) Assam
- 67. For a seamless payment experience for pre-teens and teenagers which company has partnered with RuPay?
- A) Wipro

- B) TCS
- C) Junio
- D) Jio
- 68. For local economic development in Kerala which bank has partnered with the National Bank for Agriculture and Rural Development (NABARD)?
- A) South Indian Bank
- B) Federal Bank
- C) ESAF Small Finance Bank
- D) Equitas Small Finance Bank
- 69. To invest in Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs) which organisation has approved Foreign Portfolio Investors (FPIs)?
- A) Small Industries Development Bank of India (SIDBI)
- B) Securities and Exchange Board of India (SEBI)
- C) Reserve Bank of India (RBI)
- D) National Bank for Agriculture and Rural Development (NABARD)
- 70. To offer motor insurance which company has partnered with Liberty General Insurance?
- A) Tech Mahindra
- B) Tata Motors
- C) Google Pay
- D) PhonePe
- 71. As per report released by Harm Reduction Consortium what is the rank of India in the Global Drug Policy Index 2021?
- A) 32
- B) 21

- C) 18
- D) 17
- 72. As per report released by Harm Reduction Consortium which country was ranked at the top in the Global Drug Policy Index 2021?
- A) Portugal
- B) Norway
- C) New Zealand
- D) Australia
- 73. To win a record 37th Masters title who has defeated Daniil Medvedey?
- A) Roger Federer
- B) Rafael Nadal
- C) Novak Djokovic
- D) Michael Venus
- 74. In men's T20 International Cricket who has become the third cricketer to score 3,000 runs?
- A) Virat Kholi
- B) Rohit Sharma
- C) K.L. Rahul
- D) Glean Maxwell
- 75. When the World Science Day for Peace and Development is observed annally?
- A) 9 November
- B) 8 November
- C) 7 November
- D) 10 November

- 76. When is the birth anniversary of the first Prime Minister of India, Pandit Jawaharlal Nehru, observed every year?
- A) 20 November
- B) 15 November
- C) 14 November
- D) 11 November
- 77. When is World Diabetes Day observed every year?
- A) 20 November
- B) 16 November
- C) 14 November
- D) 13 October
- 78. In which of the following city, India's first Physical National Yogasana Championships has conducted?
- A) Pune
- B) Mumbai
- C) Delhi
- D) Bhubaneswar
- 79. In men's T20 cricket who has become the first bowler to concede zero runs from his full quota of overs?
- A) Murugan Ashwin
- B) Darshan Nalkande
- C) Atharva Taide
- D) Akshay Karnewar
- 80. Who among the following has become India's wealthiest self-made female in November 2021?
- A) Savitri Jindal
- B) Vinod Rai Gupta

- C) Falguni Nayar 85. Acco
 - 81. In the NITI Aayog's aspirational districts rankings which of the following districts topped in the education sector?
 - A) Sahibganj
 - B) Nuapada
 - C) Chatra
 - D) Bhoopalpalli
 - 82. According to the Brandwatch survey what is the rank of Sachin Tendulkar in the most influential people list on Twitter?
 - A) 39
 - B) 35
 - C) 32
 - D) 30
 - 83. For the development of dual-use technologies in defence which country has signed a Memorandum of Understanding (MoU) with India?
 - A) Russia
 - B) Italy
 - C) Israel
 - D) France
 - 84. Which of the following country has launched an Epsilon-5 rocket carrying nine satellites into an orbit in space?
 - A) United States
 - B) Russia
 - C) Japan
 - D) China

- 85. According to the Brandwatch survey who has topped the list of 50 most influential people on Twitter?
- A) Taylor Swift
- B) Narendra Modi
- C) Michelle Obama
- D) Leonardo Di Caprio
- 86. Launched by the Union Ministry of Civil Aviation which of the following company has developed the 'egovernance for Civil Aviation (e-GCA)' online platform?
- A) Wipro
- B) Tata Consultancy Services (TCS)
- C) IBM
- D) Cognizant
- 87. Who among the following is set to receive the Ambedkar Sudar Award for 2021?
- A) Thol. Thirumavalavan
- B) O. Paneerselvam
- C) M. K. Stalin
- D) Edapadi Palanisamy
- 88. Meghalaya Chief Minister has inaugurated______ district of Meghalaya, the Eastern West Khasi Hills district.
- A) 15th
- B) 12th
- C) 11th
- D) 10th
- 89. Which of the following is the rank of India in the Climate Change Performance Index 2021?
- A) 11

- B) 10
- C) 9
- D) 7
- 90. Formiga of which country is set to retire from international football?
- A) West Indies
- B) Russia
- C) France
- D) Brazil
- 91. Who took charge as the Chief of the Central Industrial Security Force (CISF)?
- A) Varadharaj Singh
- B) Sheel Vardhan Singh
- C) Raj Kumar Singh
- D) Atul Karwal
- 92. To promote the listing of MSMEs and start-ups which firm joined hands with All India MSME Association (AIMA MSME)?
- A) National Stock Exchange (NSE)
- B) ICICI Bank
- C) Bombay Stock Exchange (BSE)
- D) Bajaj Allianz Life Insurance
- 93. Which of the following firm has partnered with MobiKwik to launche Mobikwik RuPay card?
- A) National Payments Corporation of India
- B) BharatPe
- C) Axis Bank
- D) Both (A) and (C)

- 94. In the International Shooting Sport Federation (ISSF) President's Cup 2021 who among the following clinched two gold medals?
- A) Saurabh Chaudhary
- B) Rani Sarnobat
- C) Manu Bhaker
- D) Abhishek Verma
- 95. Which country's former president was Frederik Willem (FW) de Klerk who passed away in November 2021?
- A) Australia
- B) Philippines
- C) Saudi Arabia
- D) South Africa
- 96. When the World Kindness Day is observe annually?
- A) 12 November
- B) 10 November
- C) 13 November
- D) 8 November
- 97. Which of the following fintech company is set to launch Merchant Shareholding Programme for its merchant partners?
- A) Razorpay
- B) PhonePe
- C) Paytm
- D) BharatPe
- 98. Which of the following company has appointed Ashu Suyash as an Independent Director on its Board?
- A) SAIL Industries Limited

www.happyacademypro.in

- B) Indian Oil Corporation Limited
- C) Hindustan Unilever Limited
- D) Bharat Petroleum Limited
- 99. Amy Oldenburg is replacing which of the following to become the emerging markets equity head of Morgan Stanley?
- A) Sunil Sharma
- B) Shiksha Sharma
- C) Ruchir Sharma
- D) Rakesh Sharma
- 100. When the World Diabetes Day is observe every year?
- A) 17 November
- B) 14 November
- C) 13 November
- D) 11 November
- 101. India has revive it's Parliament Friendship Association with which of the following country?
- A) Sri Lanka
- B) Nepal
- C) Maldives
- D) Denmark
- 102. The Dubai Airshow will host by which of the following airport?
- A) Sharjah International Airport
- B) Dubai International Airport
- C) Al Maktoum International Airport
- D) Abu Dhabi International Airport

103. Who among the following has inaugurated Uttar Pradesh's first private-sector defence manufacturing facility in Lucknow?

- A) Rajnath Singh
- B) Nirmala Sitharaman
- C) Narendra Modi
- D) Amit Shah

104. Which of the following bank has integrated with the Union Government's e-National Agriculture Market (e-NAM) platform?

- A) UCO Bank
- B) ICICI Bank
- C) HDFC Bank
- D) Axis Bank

105. Who among the following was appointed as the CEO of Standard Chartered Securities?

- A) Shikha Sharma
- B) Rajeev Srivastava
- C) Bill Winters
- D) Amitabh Chaudhry

106. India observed its first edition of Audit Diwas on 16 November to mark the historical origin of CAG. Who among the following is the present Comptroller and Auditor General of India (CAG)?

- A) Gupta Das
- B) Girish Chandra Murmu
- C) Deepak Das
- D) Ajay Kumar

www.happyacademypro.in

107. For the development projects of Agartala what is the loan amount approved by the Asian Development Bank?

- A) \$61 million
- B) \$50 million
- C) \$47 million
- D) \$40 million

108. Reserve Bank of India introduced an internal ombudsman mechanism for which of the following banks?

- A) Local Area Banks
- B) National Bank for Agriculture and Rural Development (NABARD)
- C) National Housing Bank (NHB)
- D) Non-Banking Finance Companies (NBFCs)

109. To become the Chairman of Karnataka Bank whom did P. Pradeep Kumar succeed?

- A) Shrirama Bhatt
- B) Shree Hari Gupta
- C) P. Jayarama Bhat
- D) Haridas Gupta

110. In the Nelson Hall NEAT report for Blockchain Services in banking which firm was named as a Leader?

- A) Coinswitch Kuber
- B) PhonePe
- C) PwC
- D) UST

111. Which of the following state has built India's first grass conservatory?

A) Uttarakhand

- B) Uttar Pradesh
- C) Maharashtra
- D) Madhya Pradesh

112. When the International Fraud Awareness Week 2021 was observed?

- A) 14 November to 20 November
- B) 12 November to 18 November
- C) 10 November to 16 November
- D) 3 November to 7 November

113. Which of the following state government has declared Kaiser-i-Hind (Teinopalpus imperialis) as its state butterfly?

- A) Uttar Pradesh
- B) Maharashtra
- C) Madhya Pradesh
- D) Arunachal Pradesh

114. PVR Cinemas is set to launch a co-branded debit card with which of the following bank?

- A) Kotak Mahindra Bank
- B) IndusInd Bank
- C) ICICI Bank
- D) HDFC Bank

115. For its merchants what is the name of the application launched by IndusInd Bank?

- A) Indus Retailer
- B) Indus Retail Solutions
- C) Indus Merchant Solutions
- D) Indus Merchant Mechanism

- 116. To increase workforce participation of women in the energy sector which of the following international organisation organised the 'WePOWER India Partnership Forum'?
- A) Asian Development Bank
- B) International Monetary Fund
- C) World Bank
- D) Both (A) and (C)
- 117. World-renowned novelist Wilbur Smith of which country passed away in November 2021?
- A) Vietnam
- B) South Africa
- C) Saudi Arabia
- D) Bangladesh
- 118. When the National Epilepsy Day was observed?
- A) 16 November
- B) 15 November
- C) 17 November
- D) 13 November
- 119. When the World Philosophy Day is observe annually?
- A) Third Thursday of November
- B) Third Friday of November
- C) Second Monday of November
- D) Fourth Saturday of November
- 120. Which of the following state's chief minister has launched the 'Aatmanirbhar Gram Yatra'?
- A) Manipur
- B) Haryana

- C) Gujarat
- D) Assam
- 121. Which state celebrated the Karthikai Deepam festival in November 2021?
- A) Karnataka
- B) Kerala
- C) Tamil Nadu
- D) Telangana
- 122. In November 2021 which company got the Reserve Bank of India's (RBI) in-principle nod as an account aggregator?
- A) NSDL e-Governance Infrastructure Limited
- B) Central Depository Services Limited
- C) Central Board of Direct Taxes (CBDT)
- D) Both (A) and (B)
- 123. For constructing the world's highest motorable road in Ladakh Border Road Organisation (BRO) received Guinness World Records certificate. What is the height of this road?
- A) 19,124 feet
- B) 19,024 feet
- C) 18,124 feet
- D) 16,032 feet
- 124. Pochampally was selected as one of the world's 'best tourism villages' by United Nations World Tourism Organization (UNWTO). Where is Pochampally located?
- A) Tamil Nadu
- B) Maharashtra
- C) Telangana
- D) Andhra Pradesh

125. Which of the following has received a one-year extension as the Enforcement Directorate Chief?

- A) Sanjay Kumar Mishra
- B) Nisith Pramanik
- C) Keshav Prasad Maurya
- D) Ajay Kumar

126. According to the Economic Advisory Council of India what is the growth projection of India for 2022–2023?

- A) 8-8.5%
- B) 7-7.5%
- C) 7.5-7.75%
- D) 6.5-7%

127. Who among the following will be honoured with the Karnataka Ratna award posthumously?

- A) Kishori Ballal
- B) Javashree Ramaiah
- C) Puneeth Rajkumar
- D) Bullet Prakash

128. To acquire Principal Asset Management Private Limited which of the following firm has received Security and Exchange Board of India's (SEBI) approval?

- A) Sundaram Asset Management Company Limited
- B) ICICI Prudential Asset Management Company
- C) HDFC Asset Management Company
- D) Franklin Templeton Mutual Fund
- 129. For the implementation of the sustainable urban services programme for Chennai Metropolitan Area what is the loan amount approved by the Asian Infrastructure Investment Bank (AIIB)?

- A) \$150 million
- B) \$142 million
- C) \$121 million
- D) \$100 million

130. For UPI payments in the UAE which firm signed an MoU with the National Payments Corporation of India (NPCI)?

- A) BharatPe
- B) MobiKwik
- C) Network International
- D) PhonePe

131. To improve road safety which state government has signed an MoU with Save Life Foundation?

- A) Assam
- B) Bihar
- C) Odisha
- D) Meghalaya

132. Who among the following has launched the SCLCSS for the services sector?

- A) Dharmendra Pradhan
- B) Narayan Rane
- C) Rajnath Singh
- D) Ravi Shankar Prasad
- 133. As per the list released by the Indian Banks' Association (IBA) which bank was ranked third in the Public Sector Banks (PSBs) reforms?
- A) Union Bank of India
- B) State Bank of India
- C) Indian Bank

- D) Bank of Baroda
- **134.** Which of the following company acquired a majority stake in online pharmacy SastaSundar.com?
- A) Myntra
- B) Flipkart
- C) Google
- D) Amazon
- 135. Who was appointed as the Chairman of ICC Men's Cricket Committee?
- A) Sourav Ganguly
- B) Sanjay Manjrekar
- C) Ravi Shashtri
- D) Anil Kumble
- 136. In the 72nd National Book Awards 2021 who has won the fiction prize for his novel 'Hell of a Book'?
- A) Tiya Alicia Miles
- B) Nancy Pear
- C) Malinda Lo
- D) Jason Mott
- 137. According to the report by TRACE what is the rank of India in the Global Business Bribery Risk Rankings?
- A) 82
- B) 77
- C) 68
- D) 59
- 138. Which of the following state has ranked first in the Indian Police Foundation's 'Smart Policing' index?
- A) Telangana
- B) Karnataka

- C) Assam
- D) Andhra Pradesh
- 139. When the World Television Day is observe annually?
- A) 20 November
- B) 19 November
- C) 18 November
- D) 21 November
- 140. When the World Fisheries Day 2021 was observed?
- A) 21 November
- B) 20 November
- C) 19 November
- D) 18 November
- 141. Which of the following country has planned to build the world's first 'Bitcoin City'?
- A) Uzbekistan
- B) Tajikistan
- C) Kazakhstan
- D) El Salvador
- 142. Along with India which country has conducted its sixth edition of the joint military exercise 'Ex-Shakti'?
- A) Russia
- B) Japan
- C) France
- D) China
- 143. Which organization has won the Indira Gandhi Prize for Peace, Disarmament and Development 2021?
- A) Prayag

www.happyacademypro.in

- B) Prathmik
- C) Pratham
- D) Hartham

144. Which publishing company publishes the first debut novel of Smriti Irani 'Lal Salaam'?

- A) Rupa
- B) Penguin Random House India
- C) Harpercollins
- D) Westland

145. Who among the following has clinched the second position in F1 Qatar Grand Prix 2021?

- A) Sergio Perez
- B) Max Verstappen
- C) Lewis Hamilton
- D) Charles Leclerc

146. For power and metro projects which country has signed a \$2.66 billion loan agreement with Japan?

- A) India
- B) China
- C) Bangladesh
- D) Australia

147. For the amalgamation of PMC Bank, the RBI announced a draft scheme with which of the following bank?

- A) Unity Small Finance Bank
- B) Jana Small Finance Bank
- C) Equitas Small Finance Bank
- D) AU Small Finance Bank

148. To provide exporters and importers across India with digital banking and value-added services which bank launched its online platform 'Trade Emerge'?

- A) IndusInd Bank
- B) ICICI Bank
- C) HDFC Bank
- D) Axis Bank

149. Which of the following country has re-elected Rumen Radev as its President?

- A) Tajikistan
- B) Germany
- C) Denmark
- D) Bulgaria

150. Which of the following small finance bank has appointed Srinath Sathyanarayana as its new Chief Technology Officer?

- A) Unity Small Finance Bank
- B) Fincare Small Finance Bank
- C) Equitas Small Finance Bank
- D) AU Small Finance Bank

ANSWERS

1.Correct Answer: D

Kotak Mahindra Bank (KMBL) and IndiGo airlines announced on October 25 that they have partnered to launch a co-branded credit card called Ka-ching under IndiGo's 6E rewards programme. The credit card will be launched in November 2021 and provide exclusive travel benefits to members.

2. Correct Answer: D

Google Pay has partnered with SBI General Insurance to offer health insurance to the customers.

3. Correct Answer: C

South Korean former president Roh Tae-woo has died, a Seoul hospital confirmed.

4. Correct Answer: A

The bat, made at a cost of Rs 70 lakh, has beaten the previous Guinness Record of 51 feet long bat made at Chennai.

5. Correct Answer: C

28 October every year world celebrates International Animation Day.

6. Correct Answer: D

'Illam Thedi Kalvi' a unique academic scheme was launched by M. K. Stalin the chief minister of Tamil Nadu.

7. Correct Answer: C

Karnataka has topped the State Energy Efficiency Index 2020.

8. Correct Answer: A

The Bangalore Metro Rail Corporation Limited is set to launch National Common Mobility Card (NCMC) and QR ticketing facility.

9. Correct Answer: D

The Asian Development Bank will provide a USD 100 million (around Rs 749 crore) loan to promote agribusiness network to boost farm incomes and reduce food losses in Maharashtra.

10. Correct Answer: D

The government announced the appointment of veteran banker K. V. Kamath as chairperson of the newly set up Rs 20,000-crore National Bank for Financing Infrastructure and Development (NaBFID).

11. Correct Answer: B

World Stroke Day is observed on October 29 to underscore the serious nature and high rates of stroke, raise awareness of the prevention and treatment of the condition, and ensure better care and support for survivors.

12. Correct Answer: B

Chennai – Mysore- Chennai Shatabdi Express becomes the first Integrated Management Systems (IMS) certified train of Southern Railway, first Shatabdi of Indian Railways and second mail/express train on Indian Railways.

13. Correct Answer: D

Bibek Debroy was appointed as the Chairman of the seven-member Economic Advisory Council to the Prime Minister (EAC-PM) re-constituted by the Union Government.

www.happyacademypro.in

14. Correct Answer: C

Prime Minister Shri Narendra Modi has attended 18th ASEAN-India Summit which was held virtually on October 28, 2021.

15. Correct Answer: B

The government of India and the Asian Development Bank (ADB) signed a \$251 million loan for climate-resilient, integrated urban flood protection and management in the Chennai-Kosasthalaiyar basin.

16. Correct Answer: B

International Internet Day is celebrated on October 29 every year across the world to celebrate the usage of the internet.

17. Correct Answer: D

Kannada Actor Puneet Rajkumar has passed away in October 2021.

18. Correct Answer: D

China-based Asian Infrastructure Investment Bank (AIIB) along with the Asian Development (ADB) are currently processing a USD 2 billion loan for India to purchase COVID-19 vaccines.

19. Correct Answer: C

The Government of India awarded Dr. Madhavan Krishnan Nair the fourth highest civilian award of the Padma Shri, in 2001 for his contributions in the cancer care field.

20. Correct Answer: C

China is not in the member states of the ASEAN.

21. Correct Answer: A

World Savings Day (World Thrift Day) is celebrated every year on October 31, across the world, but in India, the day is celebrated annually on October 30. However, the common aim behind celebrating the day is to promote the importance of savings.

22. Correct Answer: B

National Unity Day is celebrated in India on 31 October. The day is celebrated to mark the birth anniversary of Sardar patel who had a major role in the political integration of India.

23. Correct Answer: B

The India-Israel joint working group (JWG) on defence cooperation has decided to set up a task force to put together a comprehensive 10-year road map to identify new areas of collaboration, the defence ministry said.

24. Correct Answer: B

The government has launched an initiative on creating Lakhpati SHG women, to enable rural SHG women to earn at least Rs1 lakh per annum, the ministry said.

25. Correct Answer: C

Union Minister of Housing and Urban Affairs & Petroleum and Natural Gas Shri Hardeep S. Puri inaugurated the 14 th edition of Urban Mobility India (UMI) Conference 2021.

26. Correct Answer: B

Microsoft has become the most valuable publicly traded firm in market capitalization.

27. Correct Answer: D

Private sector lender Axis Bank has signed a memorandum of understanding (MoU) with the Indian Navy, offering a defence service salary package.

28. Correct Answer: A

To achieve sustainable development in Small Island Developing States (SIDS), Prime Minister Narendra Modi launch the 'Infrastructure for the Resilient Island States' (IRIS) in Glasgow, Scotland.

29. Correct Answer: D

Former Australia all-rounder Peter Philpott has died at the age of 86 following a long battle with illness, Cricket Australia (CA) said.

30. Correct Answer: D

Srinagar's Tajamul Islam claimed the gold medal in Under-14 category of the World Kickboxing Championship that was held in Cairo, Egypt.

31. Correct Answer: A

The country's largest lender State Bank of India (SBI), has launched pre-approved 2-wheeler loan scheme 'SBI Easy Ride' through YONO.

32. Correct Answer: C

Digital payments major PhonePe has announced the launch of PhonePe SafeCard, which is a tokenisation solution for online debit and credit card transactions.

33. Correct Answer: D

Yes Bank has co-opted Sharad Sharma as Non-Executive Director on its board of directors. The appointment is with effect from November 1.

34. Correct Answer: D

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 market place and procurement/auction platform.

35. Correct Answer: B

Kerala Financial Corporation (KFC), Thiruvananthapuram based premier Government Financial Institution, launched a special loan facility for the Micro, Small and Medium Enterprise (MSME) sector to assist them in executing the work orders and also to discount their pending bills.

36. Correct Answer: D

China successfully launched a Guangmu Earth-science satellite via a Long March-6 carrier rocket from Taiyuan Satellite Launch Center.

37. Correct Answer: D

Barclays new CEO is C.S Venkatakrishnan.

38. Correct Answer: D

Akash Kumar (54kg) finished with a bronze medal at the AIBA Men's World Boxing Championships in Belgrade after a defeat against Kazakh teenager Makhmud Sabyrkhan in the semifinals.

39. Correct Answer: A

In December 2015, the UN General Assembly designated 5 November as World Tsunami Awareness Day.

40. Correct Answer: C

The International Day for Preventing the Exploitation of the Environment in War and Armed Conflict is an international day observed annually on November 6.

41. Correct Answer: C

The revised PCA framework will be effective from January 1, 2022.

42. Correct Answer: B

Flipkart signed an MoU with Rural Development Ministry to strengthen the National Rural Livelihood Mission.

43. Correct Answer: B

The Manipur Chief Minister N. Biren Singh has launched 'Go to Village 2.0' at Thoubal district – a government scheme which stressed on extending the essential public service benefits, and deliver all aids to the doorsteps of residents.

44. Correct Answer: B

India on 31 October launched an online dashboard the 'Climate Equity Monitor' to assess equity in climate action, inequalities in emissions besides energy and resource consumption across the world.

45. Correct Answer: A

Prime Minister Narendra Modi launched the Green Grids Initiative—One Sun One World One Grid (GGI-OSOWOG), the first international network of global interconnected solar power grids, jointly with his UK counterpart Boris Johnson, at COP26 here.

46. Correct Answer: C

The government of Bangladesh signed an agreement with the Asian Infrastructure Investment Bank (AIIB) for a loan of USD 250 million for its COVID-19 recovery programme.

47. Correct Answer: D

Indian origin C. S. Venkatakrishnan has appointed as Chief Executive Officer (CEO) of Barclays Bank.

48. Correct Answer: A

Among the 118 Indian Institutes, IIT Bombay has secured the first rank of 47 (QS Asia Rank) with an overall score of 71(out of 100).

49. Correct Answer: B

The Asian Development Bank (ADB) has approved a \$61 million loan to improve livability, harness technology, and promote new developments to accommodate the expanding population in the Tripura's capital Agartala.

50. Correct Answer: C

SpaceX's satellite broadband arm Starlink aims to start broadband services in India from December 2022.

51. Correct Answer: A

The International Day for Preventing the Exploitation of the Environment in War and Armed Conflict is an international day observed annually on November 6.

52. Correct Answer: B

Prime Minister Narendra Modi unveiled a 12-foot high statue of Adi Shankaracharya at Kedarnath.

53. Correct Answer: B

The United Kingdom has released an official, commemorative coin celebrating life and legacy of Mahatma Gandhi, on the occasion of Diwali.

54. Correct Answer: B

For trade along with India, seven additional entry/exit points for trade between India and Bhutan were formalized.

55. Correct Answer: C

Reliance Retail launched the country's first open-air rooftop theatre, where people can drive in with their car to watch cinema, on November 5 at its premium shopping mall Jio World Drive in Mumbai.

56. Correct Answer: C

Jointly led by India and the United Kingdom, the new initiative, called 'Green Grids Initiative – One Sun One World One Grid' (GGI-OSOWOG), is aimed at accelerating the development and deployment of interconnected electricity grids across continents, countries and communities.

57. Correct Answer: B

The international organisation for World Urbanism Day, also known as "World Town Planning Day" is observe 8 November globally.

58. Correct Answer: B

The International Day of Radiology is an annual event promoting the role of medical imaging in modern healthcare, it is celebrated on November 8 each year

59. Correct Answer: C

The third edition of Goa Maritime Conclave (GMC) – 2021 is being hosted by the Indian Navy from 07 to 09 November 2021.

60. Correct Answer: A

National Legal Services Day is marked across the country annually on 9 November. The day is observed to commemorate the enactment of the Legal Services Authorities Act and to create awareness about the various provisions related to the act.

61. Correct Answer: A

November 7 is observed annually as National Cancer Awareness Day in India to raise awareness about cancer.

62. Correct Answer: B

The theme for the International Day of Radiology this year is 'Interventional Radiology – Active care for the patient'.

63. Correct Answer: A

Prime Minister Narendra Modi has yet again topped the global approval rating and emerged as the most popular leader worldwide.

64. Correct Answer: D

Gujarat occupied the first spot among 21 states, followed by Haryana, Punjab, Tamil Nadu, and Maharashtra.

65. Correct Answer: C

Vice Admiral Krishna Swaminathan assumed charge as Chief of Staff of the Western Naval Command.

66. Correct Answer: A

Every year on November 9, Uttarakhand Foundation Day is commemorated to mark the formation of India's 27th state.

67. Correct Answer: C

Children-focussed fintech, Junio has launched a smart multipurpose card for pre-teens and teenagers on the RuPay platform.

68. Correct Answer: C

ESAF Small Finance Bank has launched State Level Local Sustainable Economic Development Training Programme in Kerala in collaboration with the National Bank for Agriculture and Rural Development (NABARD) for local economic development in Kerala.

69. Correct Answer: C

Reserve Bank of India (RBI) has approved Foreign Portfolio Investors (FPIs) to invest in Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs).

70. Correct Answer: D

HAPPY ACADEMY

www.happyacademypro.in

Liberty General Insurance Ltd has partnered with PhonePe to offer motor insurance digitally.

71. Correct Answer: C

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

72. Correct Answer: B

As per report released by Harm Reduction Consortium Norway was ranked at the top in the Global Drug Policy Index 2021.

73. Correct Answer: C

World number one Novak Djokovic won a sixth Paris title and record 37th Masters crown, beating Daniil Medvedev 4-6, 6-3, 6-3 in the final.

74. Correct Answer: B

Indian batter Rohit Sharma completed 3000 T20 runs and became the third cricketer in the world to achieve this feat.

75. Correct Answer: D

Celebrated every 10 November, World Science Day for Peace and Development highlights the significant role of science in society and the need to engage the wider public in debates on emerging scientific issues.

76. Correct Answer: C

14 November 2021 is the 132nd birth anniversary of India's first Prime Minister Pandit Jawaharlal Nehru.

77. Correct Answer: C

World Diabetes Day is observed on 14 November every year.

78. Correct Answer: D

India's first Physical National Yogasana Championships has been organised in Bhubaneswar, Odisha from November 11-13, 2021.

79. Correct Answer: D

Vidarbha Spinner Akshay Karnewar has become the first bowler in men's T20 cricket to concede zero runs from his full quota of overs.

80. Correct Answer: C

Falguni Nayar has become India's wealthiest self-made female in November 2021.

81. Correct Answer: D

As per NITI Aayog's delta rankings in education sector, Bhoopalpalli in Telangana has topped followed by: Chatra & Sahibganj.

82. Correct Answer: B

Indian batting great Sachin Tendulkar is among the 50 most influential people on Twitter this year, placed at number 35, according to an annual research carried out by consumer intelligence company Brandwatch.

83. Correct Answer: C

India and Israel signed a Memorandum of Understanding (MoU) for development of dual use technologies in the defence sector.

84. Correct Answer: C

Japan has launched a small, low-cost Epsilon rocket carrying nine satellites into an orbit in space.

85. Correct Answer: A

US singer Taylor Swift is at number 1 spot and Prime Minister Narendra Modi is placed at number two in the list of 50 most influential people on Twitter, according to the Brandwatch survey.

86. Correct Answer: B

Tata Consultancy Services (TCS) has developed the 'e-governance for Civil Aviation (e-GCA)' online platform launched by the Union Ministry of Civil Aviation.

87. Correct Answer: C

Chief Minister M.K. Stalin will receive the 'Ambedkar Sudar' award for the year 2021.

88. Correct Answer: B

Meghalaya chief minister Conrad K Sangma inaugurated the new district of "Eastern West Khasi Hills", the state's12th district comprises Mairang and Mawthadraishan C&RD blocks.

89. Correct Answer: B

India, maintained its 10th rank like last year in the Climate Change Performance Index 2021.

90. Correct Answer: D

After competing in seven World Cups, the 43-year-old midfielder Formiga is set to play her farewell match for Brazil this November.

91. Correct Answer: B

Sheel Vardhan Singh on 15 November assumed charge as the Director General of Central Industrial Security Force (CISF).

92. Correct Answer: C

Leading stock exchange BSE on 11 November said it has collaborated with the All India MSME Association (AIMA MSME) to encourage and promote the listing of MSMEs and startups.

93. Correct Answer: D

MobiKwik has collaborated with National Payments Corporation of India (NPCI) and Axis Bank to launch MobiKwik RuPayCard.

94. Correct Answer: C

Manu Bhaker won two gold medals in the In the International Shooting Sport Federation (ISSF) President's Cup 2021.

95. Correct Answer: D

Frederik Willem de Klerk OMG DMS was a South African politician and Nobel Peace Prize laureate who served as state president of South Africa.

96. Correct Answer: C

World Kindness Day, a global day to promote the importance of being kind to each other, yourself and to the world is celebrated worldwide on November 13.

97. Correct Answer: D

BharatPe launched World's 1st Merchant Shareholding Programme for its merchant partners.

98. Correct Answer: C

Hindustan Unilever Limited appointed Ashu Suyash (54) as an independent director on its Board effective November 12, 2021.

99. Correct Answer: C

Morgan Stanley Investment Management's head of emerging markets equity Ruchir Sharma is leaving after more than 25 years at the firm. The firm has tapped Amy Oldenburg to replace him in the role.

100. Correct Answer: B

HAPPY ACADEMY

www.happyacademypro.in

World Diabetes Day is the primary global awareness campaign focusing on diabetes and is held on 14 November each year.

101. Correct Answer: A

India and Sri Lanka have revived their "Parliamentary Friendship Association".

102. Correct Answer: C

The event will be held from November 14 to November 18 at the Al Maktoum International Airport in Dubai.

103. Correct Answer: A

Union Defence Minister Rajnath Singh has inaugurated Uttar Pradesh's first private-sector defence manufacturing facility in Lucknow.

104. Correct Answer: C

HDFC Bank on 12 November announced its integration with the government's National Agriculture Market (eNAM).

105. Correct Answer: B

Rajeev Srivastava has been appointed as the chief executive officer at Standard Chartered Securities (India).

106. Correct Answer: B

Shri Girish Chandra Murmu is the present Comptroller and Auditor General of India (CAG).

107. Correct Answer: A

The central government has inked a pact with multilateral funding agency Asian Development Bank for USD 61 million (around Rs 454 crore) loan to fund development projects in Agartala, Tripura.

108. Correct Answer: D

The Reserve Bank of India (RBI) introduced an internal Ombudsman mechanism for select Non-Banking Financial Companies (NBFCs).

109. Correct Answer: C

Pradeep Kumar assumed charge as the chairman of Karnataka Bank Bengaluru for a period of three years from November 14, 2021, succeeding P. Jayarama Bhat.

110. Correct Answer: D

UST, a leading digital transformation solutions company, announced that the company is named as a Leader in the NelsonHall NEAT Report for Blockchain Services in the Banking Capability market segment.

111. Correct Answer: A

India's 1st grass conservatory inaugurated in Ranikhet, Uttarakhand.

112. Correct Answer: A

International Fraud Awareness Week is observed globally in the third week of November. This year, the event took place from November 14–November 20.

113. Correct Answer: D

Arunachal Pradesh state government has declared Kaiser-i-Hind (Teinopalpus imperialis) as its state butterfly.

114. Correct Answer: A

PVR Cinemas has partnered with Kotak Mahindra Bank to launch first of its kind co-branded movie debit cards.

115. Correct Answer: C

IndusInd Bank has launched 'Indus Merchant Solutions' a mobile application (app) to enable merchants, retailers

HAPPY ACADEMY

www.happyacademypro.in

and professionals to carry out banking transactions digitally, on a single platform.

116. Correct Answer: D

World Bank and Asian Development Bank has launched 'WePOWER India Partnership Forum' to increase workforce participation of women in energy sector.

117. Correct Answer: B

Internationally acclaimed South African author, Wilbur Smith has passed away. He was 88.

118. Correct Answer: C

In India, November 17 is observed every year as National Epilepsy Day to create awareness about epilepsy.

119. Correct Answer: A

World Philosophy Day is an international day proclaimed by UNESCO to be celebrated every 3rd Thursday of November.

120. Correct Answer: C

Gujarat Chief Minister Bhupendra Patel launched 'Aatmanirbhar Gram Yatra' from Mahemdabad near Ahmedabad.

121. Correct Answer: C

Karthikai Deepam festival 2021 was celebrated in Tamil Nadu.

122. Correct Answer: A

NSDL e-Governance Infrastructure has received inprinciple approval from the Reserve Bank of India to set up an account aggregator business under its whollyowned subsidiary, NSDL e-Governance Account Aggregator Ltd.

123. Correct Answer: B

The Border Roads Organisation (BRO) has created a world record by constructing and black-topping the world's highest motorable road at Umling La Pass in Ladakh at an altitude of 19,024 feet.

124. Correct Answer: C

Pochampally is located in Telangana.

125. Correct Answer: A

The Enforcement Directorate chief, Sanjay Kumar Mishra, was given one-year extension in service.

126. Correct Answer: B

India's economic advisory council to Prime Minister Narendra Modi expects the country's growth to range between 7% and 7.5% in the next fiscal year.

127. Correct Answer: C

Karnataka Chief Minister Basavaraj Bommai announced that Kannada film star Puneeth Rajkumar, who died recently, will be conferred with the 'Karnataka Ratna' award posthumously.

128. Correct Answer: A

Sundaram AMC said it has received the regulatory approval to acquire the asset management business of Principal Asset Management Pvt Ltd.

129. Correct Answer: A

The Asian Infrastructure Investment Bank (AIIB) has approved 150 million USD loan to the Government of India for the implementation of the Sustainable Urban services program for Chennai Metropolitan Area (CMA).

130. Correct Answer: C

Network International, an enabler of digital commerce across the Middle East and Africa, has signed a

memorandum of understanding (MoU) with NPCI International Payments Ltd (NIPL) for UPI payments in the UAE.

131. Correct Answer: C

Odisha goernment has signed an MoU with Save Life Foundation to improve road safety.

132. Correct Answer: B

Union Minister for MSME, Shri Narayan Rane launched the Special Credit Linked Capital Subsidy Scheme (SCLCSS) for services sector in the presence of senior officers of the Ministry of MSME at Guwahati.

133. Correct Answer: A

As per the list released by the Indian Banks' Association (IBA) Union Bank of India ranks third in the Public Sector Banks (PSBs) reforms.

134. Correct Answer: B

Walmart-owned Flipkart said it will acquire majority stake in Kolkata-based SastaSundar Marketplace that owns and operates online pharmacy and digital healthcare platform, SastaSundar.com.

135. Correct Answer: A

Sourav Ganguly has been appointed as the Chairman of ICC Men's Cricket Committee.

136. Correct Answer: D

Jason Mott won the 2021 National Book Award for fiction for his novel "Hell of a Book"

137. Correct Answer: A

India has slipped to 82nd position in 2021, five places down from 77th rank last year, according to the report by TRACE in the Global Business Bribery Risk Rankings.

138. Correct Answer: D

Andhra Pradesh Police has topped the 'IPF Smart Policing' Index 2021, among 29 states and Union Territories, released by the Indian Police Foundation (IPF).

139. Correct Answer: D

Each year on 21 November, the world celebtrates the World Television Day.

140. Correct Answer: A

World Fisheries Day is celebrated on 21 November every year by fishing communities across the world.

141. Correct Answer: D

El Salvador President has announced that the country is planning to build the world's first "Bitcoin City".

142. Correct Answer: C

The 6th edition of the biennial India-France Army exercise 'Ex Shakti-2021' culminated after 12 days of intense joint military training.

143. Correct Answer: C

Pratham, a civil society organisation dedicated to improving the quality of education among underprivileged children in India and across the world, has been conferred the Indira Gandhi Prize for Peace, Disarmament and Development for 2021.

144. Correct Answer: D

Smriti Irani's debut novel 'Lal Salaam' is published by Westland.

145. Correct Answer: B

Max Verstappen has clinched the second position in F1 Qatar Grand Prix 2021.

HAPPY ACADEMY

www.happyacademypro.in

146. Correct Answer: C

Bangladesh has signed a \$2.66 billion loan agreement with Japan For power and metro projects.

147. Correct Answer: A

The Reserve Bank of India (RBI) has placed in public domain a draft scheme for amalgamation of the Punjab and Maharashtra Cooperative (PMC) Bank with Unity Small Finance Bank Ltd. (USFB).

148. Correct Answer: B

ICICI Bank has announced the launch of an online platform, 'Trade Emerge', to offer comprehensive digital banking as well as value-added services to exporters and importers across India.

149. Correct Answer: D

Bulgaria's President Rumen Radev has been re-elected after winning two-thirds of the vote in the presidential run-off.

150. Correct Answer: B

Fincare Small Finance Bank has appointed Mr Srinath Sathyanarayana as Chief Technology Officer (CTO).

SECTION 3



Detailed Analysis of Elements Events



Economics

RBI issues revised Prompt Corrective Action (PCA) framework



The RBI has issued a revised Prompt Corrective Action (PCA) framework for banks to enable supervisory intervention at "appropriate time" and also act as a tool for effective market discipline.

What is the PCA framework?

- The central bank's watchlist of weak banks is known as the Prompt Corrective Action Framework.
- The regulator imposes restrictions like curbs on lending on such banks.
- The PCA Framework only applies to commercial banks; cooperative banks and non-banking financial entities are not included.

When was PCA introduced?

- The RBI's PCA Framework, modelled after the US Federal Deposit Insurance Corporation's PCA framework, was established in December 2002 as a systematic early intervention mechanism.
- The RBI announced the most recent PCA Framework on April 13, 2017, and it was applied with respect to banks' financials as of March 31, 2017.

Latest PCA norms

- From January 1, 2022, the updated PCA framework will be in force.
- The revamped framework's core areas for monitoring will be capital, asset quality, and leverage.
- Apart from that, the RBI has reduced the level of total capital adequacy ratio deficit that would push the lender into the "risk threshold three" category.

When exactly does a bank fall into this list?

- The RBI has specified certain regulatory trigger points with respect to three parameters for the initiation of the process:
- Capital-to-risk weighted assets ratio (CRAR): It is a measure of a bank's capital to ensure that it can absorb a reasonable amount of loss and complies with statutory Capital requirements.
- Net Non-Performing Assets (NPA)
- Return on assets (RoA): It is an indicator of how well a company utilizes its assets in terms of profitability.

What are the trigger points on capital and how does a breach invite action?

1. CRAR

- If the CRAR falls below 9%, the RBI requires banks to submit a capital restoration plan and imposes restrictions on new enterprises and dividend payments.
- In addition, the RBI has ordered recapitalization, interbank borrowing limitations, a decrease in

stake in subsidiaries, and a reduction in exposure to sensitive sectors.

- Capital markets, real estate, and non-statutory liquidity ratio securities are examples of such industries.
- If the bank fails to submit a recapitalisation plan and its CRAR is less than 6% but equal to or greater than 3%, the RBI may take additional action.

2. NPA levels

- If net NPAs rise beyond 10 percent but are less than 15 percent, a special drive to reduce bad loans and contain the generation of fresh NPAs begins.
- The RBI reviews the bank's loan policy and takes steps to strengthen credit-appraisal skills.

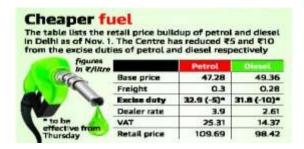
3. Return on assets

- If RoA is less than 0.25 percent, restrictions on accessing/renewing costly deposits and CDs kick in and the RBI bars the bank from entering new lines of business.
- The bank's borrowings from the inter-bank market, making dividend payments and increasing staff will be restricted.

Significance of PCA

- The financial health of a bank: Essentially PCA helps RBI monitor key performance indicators of banks, and taking corrective measures, to restore the financial health of a bank.
- Averting a crisis: PCA is intended to help alert the regulator as well as investors and depositors if a bank is heading for trouble. The idea is to head off problems before they attain crisis proportions.

Centre cuts Excise Duty on Petrol and Diesel



The Government has finally reduced fuel prices by slashing excise duties on petrol and diesel by ₹5 and ₹10 per litre respectively.

What is Excise Duty?

- Excise duty is a type of tax levied on goods for their manufacture, distribution, and sale.
- It is the polar opposite of Customs duty in that it applies to things manufactured in the country, whereas Customs is imposed on goods arriving from outside the country.
- Previously, excise tax was levied at the federal level as Central Excise Duty, Additional Excise Duty, and so forth.
- Excise duty was imposed on manufactured items at the time of removal, whereas GST was imposed on the supply of goods and services.

Purview of excise duty

- The GST, which went into effect in July 2017, absorbed a variety of excise taxes.
- Excise duty is currently exclusively applied on gasoline and alcoholic beverages.
- As a result of a constitutionally mandated exclusion, alcohol is not subject to GST.
- States continue to tax alcohol in the same way they did prior to the implementation of the GST.
- Excise duty was replaced by central GST with the introduction of GST because excise was levied by the central government.

HAPPY ACADEMY

www.happyacademypro.in

• The CGST money is directed to the federal government.

Types of excise duty in India

Before GST, there were three kinds of excise duties in India.

(1) Basic Excise Duty

- Basic excise duty is also known as the Central Value Added Tax (CENVAT).
- This category of excise duty was levied on goods that were classified under the first schedule of the Central Excise Tariff Act, 1985.
- This duty applied on all goods except salt.

(2) Additional Excise Duty

- Additional excise duty was levied on goods of high importance, under the Additional Excise under Additional Duties of Excise (Goods of Special Importance) Act, 1957.
- This duty was levied on some special category of goods.

(3) Special Excise Duty

- This type of excise duty was levied on special goods classified under the Second Schedule to the Central Excise Tariff Act, 1985.
- Presently the central excise duty comprises of a Basic Excise Duty, Special Additional Excise Duty and Additional Excise Duty (Road and Infrastructure Cess) on auto fuels.

Present taxation of Fuels

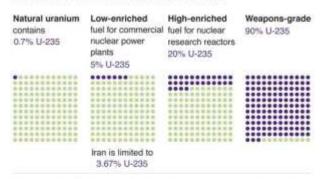
- Currently, both the federal government and the states levy taxes on petroleum products.
- While the federal government imposes excise duty, states impose value-added tax (VAT).

- In Maharashtra, for example, the VAT on petroleum goods is as high as 40%, bringing in over 25,000 crores per year.
- State governments have control over their revenues by being able to collect VAT on these things.
- On July 1, 2017, a national GST replaced central taxes like excise duty and state levies like VAT, but five petroleum products - gasoline, diesel, ATF, natural gas, and crude oil – were left out.

Iran has enriched over 210 kg of Uranium to 20%

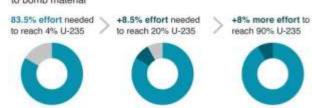
Uranium enrichment process

Increasing the concentration of U-235 atoms, by removing U-238, means it can be used for nuclear fuel or bombs



How much effort is required to get to weapons-grade uranium?

Very little extra effort is needed to get from 20% enriched uranium to bomb material



Iran's atomic agency has said that its stockpile of 20% enriched uranium has reached over 210 kilograms, the latest defiant move ahead of upcoming nuclear talks with the West.

What is Uranium Enrichment?

• It's a step in the process of turning mined uranium into a useful nuclear fuel.

- It entails raising the proportion of uranium-235 that fissions with thermal neutrons.
- Natural uranium ore resources are extracted for nuclear fuel, which is then isolated via chemical reactions and separation methods.
- The physical and chemical processes used to enrich uranium are not to be confused with the chemical processes required to remove the uranium from the ore.

Why is enrichment carried out?

- The two isotopes of uranium found in nature are U-235 and U-238.
- The U-235 isotope is found in 0.7 percent of natural uranium.
- The U-238 isotope, which does not contribute directly to the fission process, makes up the remaining 99.3 percent (though it does so indirectly by the formation of fissile isotopes of plutonium).
- The 'fission' or breaking of U-235 atoms, which is the principal fissile isotope of uranium, produces energy in nuclear reactors.
- With only about 0.72 percent Uranium-235 and the rest Uranium-238, naturally occurring uranium does not have a high enough concentration of Uranium-235.

Infrastructure Investment Trusts (InvITs)



The National Highway Authority of India's first infrastructure investment trust has raised more than Rs

5,000 crore, informed the Ministry of Road Transport and Highways of India.

What are InvITs?

- InvITs are similar to mutual funds in that they allow modest sums of money from potential individual/institutional investors to be invested directly in infrastructure and earn a tiny share of the income as a return.
- In terms of features, they're similar to mutual funds or real estate investment trusts (REITs).
- They might be seen of as a modified version of REITs tailored to the infrastructure sector's unique circumstances.

How are they notified in India?

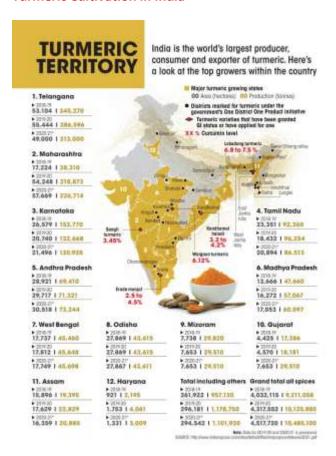
- SEBI notified the Sebi (Infrastructure Investment Trusts) Regulations, 2014 on September 26, 2014, providing for registration and regulation of InvITs in India.
- The objective of InvITs is to facilitate investment in the infrastructure sector.

Their structure

- InvITS are like mutual funds in structure. InvITs can be established as a trust and registered with Sebi.
- An InvIT consists of four elements:
- 1. Trustee: He inspects the performance of an InvIT that has been certified by Sebi, and he cannot be a sponsor or manager's associate.
- 2. Sponsor(s): These are individuals who promote and refer to any organisation or corporate body with a capital of Rs 100 crore that establishes the InvIT and is designated as such at the time of the application to SEBI, as well as the base developer in the case of PPP projects.

- Investment Manager: An entity, limited liability partnership (LLP), or organisation that oversees the InvIT's assets and investments and ensures the InvIT's activities.
- 4. Project Manager: In the case of PPP projects, this is the individual who acts as the project manager and whose job it is to ensure that the project is completed.

Turmeric Cultivation in India



Turmeric (*Curcuma longa*), native to India, has been studied extensively for its effects against viral diseases in recent decades, but the COVID-19 pandemic has renewed interest.

About Turmeric

- Turmeric (Curcuma longa) is utilised in religious rites as well as as a spice, colour, medicine, and cosmetic.
- India is the world's biggest producer and exporter of turmeric.
- Telangana, Maharashtra, Karnataka, Tamil Nadu, and Andhra Pradesh are the top five turmericproducing states in India in 2020-21.

Climate and Soil

- Turmeric may be produced in a variety of tropical climates, from sea level to 1500 metres above it.
- Under rainfed or irrigated circumstances, it requires a temperature range of 20-35 C and an annual rainfall of 1500 mm or higher.
- It flourishes on well-drained sandy or clay loam soils with a pH range of 4.5-7.5 and good organic status, while it may be cultivated in a variety of soil types.

Varieties

- A number of cultivars are available in the country and are known mostly by the name of locality where they are cultivated.
- Some of the popular cultivars are Duggirala, Tekkurpet, Sugandham, Amalapuram, Erode local, Salem, Alleppey, Moovattupuzha and Lakdong.

Preparation of land

- The land is prepared with the receipt of early monsoon showers.
- The soil is brought to a fine tilth by giving about four deep ploughings.
- Planting is also done by forming ridges and furrows.

Plantation

 Whole or split mother and finger rhizomes are used for planting and well-developed healthy and disease-free rhizomes are to be selected.

Why turmeric?

- Post pandemic, turmeric is one of the fastest-growing dietary supplements.
- The global curcumin market, valued at \$58.4 million in 2019, is expected to witness a growth of 12.7 percent by 2027.
- As the world's largest producer, consumer and exporter of turmeric, India stands to gain from this.

Global standing

- Turmeric is produced in India to the tune of 78% of the world's supply.
- Since independence, the country's turmeric production has grown steadily until 2010-11, when it began to fluctuate.
- The pandemic has boosted the crop, which has seen a 23 percent increase in productivity.
- Despite the fact that turmeric output and export have increased, farmers have not benefited from its pricing.

Mineral Conservation and Development (Amendment) Rules, 2021



The Ministry of Mines has notified the Mineral Conservation and Development (Amendment) Rules (MCDR), 2021.

About the Amendment

- Section 18 of the Mines and Minerals (Development and Regulation) Act of 1957 was used to draught the MCDR.
- Its goal is to establish standards for mineral conservation, systematic and scientific mining, mineral development in the country, and environmental preservation.

Key highlights of the amendments:

Digital aerial imaging of the mines

- All mine-related plans and sections must be generated using a combination of a Digital Global Positioning System (DGPS), a Total Station, or a drone survey.
- Lessees with yearly excavation plans of 1 million tonnes or more, or leased areas of 50 hectares or more, must submit drone survey photographs of the leased area and up to 100 metres beyond the lease line every year.
- Other lessees have submitted high-resolution satellite photos collected from the CARTOSAT-2 satellite.

This step will not only improve mine planning practices, security and safety in the mines but also ensure better supervision of mining operations.

Penalty Provisions

Penalty provisions in the rules have been rationalized. Amendment in the rules categorized the violations of the rules under the following major heads:

 Major infractions are punishable by jail, a fine, or both.

- Penalties for minor infractions are decreased.
 For such infractions, just a fine is prescribed.
- Rule Violations Have Been Decriminalized: Violations of other regulations have been decriminalised. The concession holder or anyone else was not subject to any significant obligations as a result of these rules.

Financial Assurance

- The amount of financial assurance for Category 'A' mines has increased to five lakh rupees and three lakh rupees for Category 'B' mines, respectively, from three and two lakh rupees previously.
- In the event that the final mine closure plan is not submitted within the prescribed time frame, the lease holder's financial guarantee or performance security may be forfeited.

Employment Opportunity

- Allowed engagement of a part-time mining engineer or a part-time geologist for small mines which will ease compliance burden for small miners.
- Diploma in mining and mine surveying is added in qualification for full-time Mining Engineer.

What is the Retail Direct Scheme for investors in G-Secs?



The RBI has announced proposals for the Retail Direct Scheme for investors in government securities and the Integrated Ombudsman Scheme.

What is the Retail Direct Scheme?

- Small investors can purchase and sell government securities (G-Secs), or bonds, directly without going through a middleman like a mutual fund, under the scheme.
- It's akin to putting money into debt securities like bank fixed deposits.
- Income from G-Secs, on the other hand, is subject to the same tax restrictions.

Benefits of RDS

- Because the government is the borrower, the funds are guaranteed by the government, therefore there is no chance of default.
- In addition, depending on current interest rate patterns, government securities may offer superior interest rates than bank fixed deposits.
- The current yield on the benchmark 10-year government bond, for example, is 6.366 percent.

How can individuals access G-Sec offerings?

- Investors who want to open a Retail Direct Gilt account with the RBI directly can do so through an internet portal created specifically for the scheme.
- Investors will be able to acquire assets in the primary or secondary markets once their account has been activated with the use of a password supplied to their mobile phone.
- The minimum amount for a bid is \$10,000, and subsequent bids are in multiples of \$10,000. Net banking or the UPI platform can be used to make payments.

•

Why was it necessary to introduce this scheme?

- access to the government securities market —
 both primary and secondary for retail
 investors: The scheme would help extend the
 investor base and give retail investors with
 enhanced access to the government securities
 market, both primary and secondary.
- Institutional investment: Allowing corporations to access retail investors could free up cash from institutional investors that would otherwise be stifled by the government.
- Government borrowing diversification: This proposal would make it easier to complete the government borrowing programme in 2021-22.
- It is a major structural reform that places India among a select group of countries with similar facilities.

Why is the RBI setting up an Integrated Ombudsman?

- Prior to the implementation of this system, the RBI had three different ombudsman schemes for banks, NBFCs, and non-bank pre-paid payment issuers to help with dispute settlement (PPIs).
- The RBI administered them through 22 ombudsman offices.
- The RBI will now appoint a three-year Ombudsman and Deputy Ombudsman.
- Complaints can be submitted in person at the Centralised Receipt and Processing Centre or at the RBI's offices, or electronically through the regulator's complaint management system.

Back2Basics: Government Securities

- These are debt instruments issued by the government to borrow money.
- The two key categories are:

- 1. Treasury bills (T-Bills) short-term instruments which mature in 91 days, 182 days, or 364 days, and
- 2. Dated securities long-term instruments, which mature anywhere between 5 years and 40 years
- T-Bills are issued only by the central government, and the interest on them is determined by market forces.

Taproot upgrade in Bitcoins



Bitcoin went through a major upgrade that enables its blockchain to execute more complex transactions, potentially widening the virtual currency's use cases and making it a little more competitive with Ethereum for processing smart contracts.

What is the new upgrade?

- The Taproot upgrade is the most major change to the bitcoin protocol since the 2017 SegWit (Segregated Witness) block capacity change.
- By extracting data on signatures from bitcoin transactions, SegWit effectively boosted the number of transactions that could fit inside a block.
- Smart contracts are self-executing transactions that rely on pre-programmed inputs to produce their results.

•

www.happyacademypro.in

What is Taproot?

- Three different upgrade proposals make up the Taproot upgrade.
- However, at its core, the upgrade incorporates "Schnorr," a new digital signature system that will make bitcoin transactions more efficient and private.
- Schnorr can also be used to enable bitcoin users to run more complicated smart contracts.

When was Taproot officially activated?

- Taproot was officially activated on block 709,632.
- Blockchains settle transactions in batches or blocks.
- Each block can contain only a certain number of transactions.

What is its impact on Bitcoin?

- The ability of the bitcoin network to process more smart contracts, akin to what Ethereum does, would have the greatest impact.
- In comparison to Ethereum, Bitcoin has always had a lot of limitations when it comes to performing smart contracts.
- Taproot protects your privacy by hiding the type of transaction you're carrying out.

What are the other enhancements?

- The Schnorr signatures can enable more complicated bitcoin transactions, such as those from wallets that require several signatures, appear to be ordinary.
- Transactions become more private and secure as a result of this.

 Bitcoin transactions will become more dataefficient, allowing block capacity to be optimised and transaction costs to be reduced.

What does Taproot mean for investors?

- Large-scale enhancements have prepared the stage for the bitcoin network's next era of innovation.
- The Lightning Network, which enabled more faster and cheaper bitcoin payments than before, was launched as a result of the most recent major update in 2017.
- Taproot is expected to spark a similar wave of bitcoin innovation focusing on smart contracts.

Universal Service Obligation Fund (USOF)



The Union Cabinet has approved the provisioning of mobile services in over 7,000 uncovered villages through the Universal Service Obligation Fund (USOF).

What do you mean by Universal Service?

- Universal service in today's society refers to every home having a phone and access to inexpensive phone service.
- It entails offering telecommunication services to all consumers worldwide at an affordable price, with access to a set minimum service of specified quality.

 Rowland Hill, a British educator and tax reformer, rolled out the concept in 1837, which comprised uniform rates across the UK and prepayment by sender via postage stamps.

What is USOF?

- The Universal Service Obligation Fund (USOF) was established in April 2002 by an Act of Parliament, the Indian Telegraph (Amendment) Act 2003.
- Its goal is to give financial assistance for the deployment of telecom services in rural and isolated areas of the country that are commercially unviable.
- It is a subordinate office of the Department of Telecom, and its administrator is selected by the federal government.

Scope of the USOF

- Initially, the USOF was established with the fundamental objective of providing access to 'basic' telecom services to people in rural and remote areas at affordable and reasonable prices.
- Subsequently, the scope was widened.
- Now it aims to provide subsidy support for enabling access to all types of telecom services, including mobile services, broadband connectivity and the creation of infrastructure in rural and remote areas.

Funding of the USOF

 The resources for the implementation of USO are raised by way of collecting a Universal Service Levy (USL), which is 5 percent of the Adjusted Gross Revenue (AGR) of Telecom Service Providers.

Nature of the fund

- USOF is a non-lapsable Fund.
- The Levy amount is credited to the Consolidated Fund of India.
- The fund is made available to USOF after due appropriation by the Parliament.

What is Cartelization?



The Competition Commission of India (CCI) has slapped certain penalties on paper manufacturing companies from agricultural waste and recycled wastepaper against Cartelization.

What is a Cartel?

- "A cartel involves an association of producers, sellers, distributors, traders, or service providers that, by agreement amongst themselves, limit, control, or attempt to control the production, distribution, sale, or pricing of, or trade in goods or provision of services," according to CCI.
- A shorter definition is provided by the International Competition Network, a global organisation dedicated to upholding competition law.
- The three common components of a cartel are:
- 1. an agreement
- 2. between competitors
- 3. to restrict competition

What is Cartelization?

- Cartelization occurs when businesses band together to fix prices, engage in bid rigging, or share consumers, among other things.
- However, it is not cartelization when the government regulates prices by legislation.
- The Competition Act provides stringent anticartel provisions.
- It also includes a leniency provision that encourages a cartel member to break away and report to the Commission in exchange for entire or partial leniency.
- This has proven to be a highly effective instrument in the fight against cartels all around the world.
- Secret conspiracies are virtually always present in cartels.

How do they work?

- According to ICN, four categories of conduct are commonly identified across jurisdictions (countries). These are:
- 1. price-fixing
- 2. output restrictions
- 3. market allocation and
- 4. bid-rigging
- In sum, participants in hard-core cartels agree to insulate themselves from the rigours of a competitive marketplace, substituting cooperation for competition.

How do cartels hurt?

 While the negative impacts of cartels are difficult to quantify, they harm consumers directly as well as indirectly by undermining overall economic efficiency and innovation.

- A successful cartel raises prices above the level of competition while lowering output.
- Consumers can either refuse to pay the higher price for some or all of the cartelized product they want, so foregoing it, or pay the cartel price and unwittingly transfer wealth to cartel operators.

Are there provisions in the Competition Act against monopolistic prices?

- The Competition Act prohibits the abuse of a dominant position.
- When a dominating firm "directly or indirectly imposes unfair or discriminatory prices" in the acquisition or sale of products or services, this is one of the abuses.
- Excessive pricing by a dominating firm may, under certain circumstances, be considered an abuse and, as a result, be investigated by the Competition Commission if it were fully operational.
- It should be noted, however, that where price is determined by regular supply and demand, the Competition Commission may play no role.

How might cartels be worse than monopolies?

- Monopolies are widely recognised as detrimental to both individual consumer interests and society as a whole.
- That's because a monopolist has entire control over the market in question and, more often than not, abuses that control by charging higher than warranted prices or providing worse than warranted quality of the commodity or service in question.

How to stop the spread of cartelization?

Cartels are difficult to spot and recognise.

- As a result, experts frequently recommend offering a significant deterrent to cartels proven guilty of being one.
- Typically, this takes the form of a monetary punishment that is greater than the cartel's profits.
- However, it should be noted that calculating the actual benefits of cartelization is not always straightforward.
- In fact, as was done in the beer case, the fear of harsh punishment can be employed in conjunction with mercy.

Back2Basics: Competition Commission of India (CCI)

- The CCI is India's primary national competition authority.
- Within the Ministry of Corporate Affairs, it is a statutory body.
- It is in charge of enforcing The Competition Act, 2002, in order to foster competition and prevent acts that have a significant negative impact on it in India.

Co-op Societies are not banks, RBI cautions



The Reserve Bank of India (RBI) has cautioned members of the public not to deal with cooperative societies undertaking banking business by adding 'bank' to their names.

What is the news?

- It has also come to the notice of RBI that some co-operative societies are accepting deposits from non-members/nominal members/ associate members.
- This is tantamount to conducting banking business in violation of the provisions.

Who can use 'Bank' title?

- The Banking Regulation Act, 1949 was amended by the Banking Regulation (Amendment) Act, 2020, which came into force on September 29, 2020.
- Accordingly, co-operative societies cannot use the words "bank", "banker" or "banking" as part of their names, except as permitted under the provisions of BR Act, 1949 or by the RBI.

What is Cooperative Banking?

- Cooperatives are people-centred enterprises owned, controlled and run by and for their members to realise their common economic, social, and cultural needs and aspirations.
- Cooperative bank is an institution established on the cooperative basis and dealing in ordinary banking business.
- Like other banks, the cooperative banks are founded by collecting funds through shares, accept deposits and grant loans.
- They are regulated by the Reserve Bank of India (RBI) and governed by the
- 1. Banking Regulations Act 1949
- 2. Banking Laws (Co-operative Societies) Act, 1955

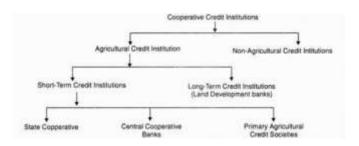
Features of Cooperative Banks

- Cooperative banks are primarily focused with rural lending and give financial support to farmers and rural businesses.
- In India, such banking is governed under a federal structure. Primary credit societies are at the bottom of the food chain.
- Then there are district-level central cooperative banks and state-level state cooperative banks.
- The majority of cooperative credit societies are found in villages across the country.

History of Cooperative Banking in India:

- In India, the cooperative movement was founded primarily to address the issue of rural lending.
- The Cooperative Societies Act of 1904 marked the beginning of Indian cooperative banking.
- This Act's goal was to create cooperative credit societies "to foster thrift, self-help, and collaboration among agriculturists, artisans, and others of restricted means."
- This Act spawned a slew of cooperative credit societies.
- The Cooperative Societies Act of 1912 recognised the need to form new organisations for cooperative credit monitoring, auditing, and distribution.

Structure of Cooperative Banking



• The whole structure of cooperative credit institutions is shown in the chart given.

- There are different types of cooperative credit institutions working in India.
- These institutions can be classified into two broad categories- agricultural and nonagricultural.
- Agricultural credit institutions dominate the entire cooperative credit structure.

Various facets of cooperatives in India

- Cooperatives in India have grown exponentially.
- In the banking sector, according to the RBI, their contribution to rural credit increased from 3.1 percent in 1951 to an impressive 27.3 percent in 2002.

Importance of Cooperative Banks:

- The cooperative banking system has to play a critical role in promoting rural finance and is especially suited to Indian conditions.
- Various advantages of cooperative credit institutions are given below:
- (1) Alternative Credit Source: The main objective of the cooperative credit movement is to provide an effective alternative to the traditional defective credit system of the village moneylender.
- **(2) Cheap Rural Credit:** Cooperative credit system has cheapened the rural credit by charging comparatively low-interest rates, and has broken the money lender's monopoly.
- **(3) Productive Borrowing:** The cultivators used to borrow for consumption and other unproductive purposes. But, now, they mostly borrow for productive purposes.
- **(4)** Encouragement to Saving and Investment: Instead of hoarding money the rural people tend to deposit their savings in cooperative or other banking institutions.

- **(5) Improvement in Farming Methods:** Cooperative credit is available for purchasing improved seeds, chemical fertilizers, modern implements, etc.
- **(6) Financial Inclusion:** They have played a significant role in the financial inclusion of unbanked rural masses. They provide cheap credit to the masses in rural areas.

Enviro & Diversity

US research highlights Indian farming practices

A paper has recently published in the US has found that Integrated farming with intercropping increases food production while reducing environmental footprint.

What is the finding?

This work found that:

- 1. Relay planting enhances yield
- Within-field rotation or strip rotation allowing strips for planting other plants (such as grass, fruits) besides the major crop was more fruitful
- Soil munching that is, available means such as crop straw, in addition to the major crop such as wheat or rice, and
- No-till or reduced tillage, which increases the annual crop yield up by 15.6% to 49.9%, and decreasing the environmental footprint by 17.3%, compared with traditional monoculture cropping

Various terms mentioned

[A]Relay planting



- Relay planting refers to the simultaneous planting of multiple crops in the same plot in the same season.
- Planting rice (or wheat), cauliflower, onion, and summer gourd (or potato onion, lady's fingers, and maize) in the same season is an example of relay cropping.
- Benefits: There is less risk because you are not reliant on a single harvest. It also means that labour is distributed more evenly, insects are less likely to spread, and legumes actually give nitrogen to the soil.

[B] Strip cropping



- Strip cropping has been employed in the United States (where the fields are larger than in India), where they alternately plant wheat, corn, and soybean on the same land.
- This, however, necessitates a vast amount of land. The ground is separated into sections, with grass strips growing in between the crops.

 Planting trees to provide shelter has aided in the stabilisation of the desert in Western India.

[C] Soil mulching and no-till



- Even when the land is in use, soil mulching entails covering all exposed soil with straw, leaves, and other materials.
- Erosion is reduced, moisture is maintained, and beneficial species like earthworms are preserved. Not tilling the soil provides the same set of advantages.

Significance of the findings

- According to the findings, small farmers may produce more food while reducing their environmental effect.
- According to current statistics, our country has a sizable population of small farmers, many of them own less than 2 hectares of land.
- About 70% of rural households still rely on agriculture as their primary source of income, with 82 percent of farmers being small and marginal.

Guidelines released for safe rescue, release of Ganges River Dolphins (GRDs)



The Jal Shakti Ministry has released a guide for the safe rescue and release of stranded Ganges River Dolphins.

Gangetic Dolphin

- A diverse range of aquatic species, including the Gangetic dolphin, may be found in the Gangetic river system (Platanista gangetica).
- The species, which has a global population of 4,000 individuals, is located in the Indian subcontinent (almost 80%).
- It is mostly found in the Indian subcontinent, especially in the Ganga-Brahmaputra-Meghna and Karnaphuli-Sangu river systems.
- It's one of five river dolphin species found around the world.
- After the functional extinction of the Chinese river dolphin (Baiji) in 2006, just three species of freshwater dolphins survive on the planet.

Conservation status

- 1. The GRDs have been designated the National Aquatic Animal of India since 2010.
- It is listed as:
- 1. Endangered under IUCN Red List
- 2. **Schedule I** of the Indian Wildlife (Protection) Act (1972)

3. **Appendix I** of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)

About the guidelines

- The document has been prepared by the Turtle Survival Alliance, India Program and Environment, Forest and Climate Change Department (EFCCD), Uttar Pradesh.
- The guide has been drawn from years of experience of the organization while rescuing 25 Ganges River Dolphins (GRDs) stranded in irrigation canals.

Various threats

- They are frequently entangled in canal channels in northern India and die as a result of their inability to swim up against the gradient.
- The villagers soon start harassing them.
- Another major issue is opportunistic poaching for meat and oil in specific parts of the country.

Froth formation in Yamuna



The visuals of devotees taking a dip in the froth-filled waters of the Yamuna River sent chills down the spine of the residents of Delhi.

What is Froth Formation?

- This is a natural occurrence that occurs in many lakes and streams.
- When organic stuff decomposes, foam bubbles form.
- These foam-making molecules have one end that repels water and the other that attracts it, and they work to lower the surface tension on the water's surface.
- Because these foam bubbles are lighter than water, they float on the surface as a thin coating that develops over time.

What causes the froth?

- The presence of phosphates and surfactants in untreated sewage from Delhi, Haryana and Uttar Pradesh is a major reason behind frothing.
- While these two components comprise of 1 per cent, the remaining 99 percent is air and water.

What are the sources of pollution that cause foam formation?

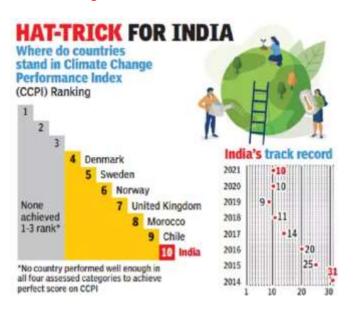
- Soap-detergent particles may be present in untreated sewage.
- Industrial effluents, organic materials from rotting plants, and the presence of filamentous bacteria are the other causes.
- The pollution in the Yamuna is caused by the sugar and paper industries in Uttar Pradesh.

What are its health hazards?

- Skin irritation and allergy are possible side effects of short-term exposure.
- These compounds can induce gastrointestinal issues and infections like typhoid if consumed.

 Long-term exposure to heavy metals found in industrial emissions can result in neurological and hormonal problems.

Climate Change Performance Index, 2021



The 17th edition of the Climate Change Performance Index (CCPI) 2021 was released recently.

It's a very rare feat that India has performed so better in any climate-related index. We can use this data to highlight India's dedicated efforts for Paris Agreement.

About CCPI

- The Climate Change Performance Index (CCPI) is an independent monitoring instrument for measuring countries' climate protection efforts.
 Since 2005, it has been published once a year.
- Germanwatch, the New Climate Institute, and the Climate Action Network collaborated on the report.
- It assesses 57 countries as well as the European Union, which together account for more than 90% of global greenhouse gas emissions.

Parameters of the index

- Greenhouse Gas Emissions (40 percent of the overall score), Renewable Energy (20 percent), Energy Use (20 percent), and Climate Policy (20 percent) are the four categories examined by the CCPI (20 percent).
- The CCPI's one-of-a-kind climate policy section assesses how far countries have progressed in enacting policies aimed at attaining the Paris Agreement's goals.

Highlights of the 2021 report

- Because no country had fared well enough in all index areas to attain an overall very high rating, the first three slots of the overall rankings were left unfilled.
- Sweden is ranked first in the report for 2021, followed by Morocco and the United Kingdom.
- As a result, the United States, which was ranked last, was ranked 61st.

Low performers

- Iran and Russia are at the bottom of this list.
- Australia, South Korea, and Russia, as well as Kazakhstan and Saudi Arabia, are among the worst performers.
- China is placed 33rd overall, with a "poor" overall rating.

India's performance

- India is ranked tenth in the overall rankings, with a score of 63.98.
- Except in the domain of renewable energy, where it is graded "medium," it is a strong performer.
- According to the report, India benefits from its low per capita emissions.

HAPPY ACADEMY

www.happyacademypro.in

 Sweden, Egypt, Chile, and the United Kingdom are among the top seven countries in terms of greenhouse gas emissions. India is rated 12th in the world.

Earth's first landmass emerged in Singhbhum: Study



A new study has challenged the widely accepted view that the continents rose from the oceans about 2.5 billion years ago.

About Singhbhum

- Singhbhum district of Jharkhand is part of the Chhota Nagpur Division.
- It is one of the leading producers of copper in India.

First landmass to emerge

- According to the findings, Jharkhand's Singhbhum area may have been the first continental landmass to form.
- In Singhbhum, scientists discovered sandstones containing geological fingerprints of ancient river systems, tidal plains, and beaches dating back over 3.2 billion years.
- They resemble the first crust to be exposed to air.

Studying the sandstones

- The study focuses on granite, a sedimentary rock. They attempted to determine their age and the circumstances under which they were born.
- The age was determined by examining the uranium and lead concentration of small minerals.
- These rocks were produced in ancient rivers, beaches, and shallow oceans and are 3.1 billion years old.
- All of these bodies of water could only have existed if there had been continental land.
- As a result, they deduced that before 3.1 billion years ago, the Singhbhum region was above sea level.

How did they analyse?

- The scientists looked at the granites that make up the Singhbhum region's continental crust.
- These granites are 3.5 to 3.1 billion years old and were created by significant volcanism 35-45 kilometres beneath the surface of the Earth.
- This process lasted hundreds of millions of years, until all of the magma solidified, forming a thick continental crust in the area.
- Due to buoyancy, the continental crust rose above the surrounding oceanic crust due to its thickness and lower density.

Back2Basics: Emergence of Landmass

- The world was once a mass of blazing gas whirling through space, more than 4.6 billion years ago.
- The initial land masses took hundreds of millions of years to form.
- Around 250 million years ago, long after the Earth had created, all of the continents of the

- period merged to form Pangaea, a supercontinent.
- About 200 million years ago, this supercontinent split into two huge continents, Gondwana and Laurasia.
- Africa, South America, Australia, Antarctica, and India were all part of Gondwana.
- Before breaking off and rapidly moving north, the Indian subcontinent lay off the east coast of Africa.

Isostacy

 Huge plates of crustal and upper mantle material (lithosphere) "float" atop the asthenosphere's more dense, plastically moving rocks.

- The "depth" to which a plate, or block of crust, dips is determined by its weight and fluctuates as the weight changes.
- Isostasy refers to the state of equilibrium or balance between crustal blocks and the underlying mantle.
- Because of its higher mass and weight, a taller piece of crust penetrates deeper into the mantle.
 When each block achieves equilibrium with the overlying mantle, isostasy occurs.
- Fault-separated blocks of crust will "settle" at different heights depending on their relative mass.

Governance

Gujarat grants Parole to Prisoners as Diwali gift



The Gujarat government has decided to grant 15-day parole to prisoners above 60 years of age and women prisoners, except those booked in serious offences, as a 'Diwali gift'.

What is Parole?

 Furlough and parole are both short-term releases from incarceration that are intended to help inmates reform.

- Parole is only granted when there is a "particular urgency," and it cannot be claimed as a right.
- Both provisions are contingent on the prisoner's circumstances, such as his or her behaviour in imprisonment, the seriousness of the offences, the length of the term, and the public interest.

How is it different from Furlough?

- Furlough may be granted without any specific reason after a convict spends a stipulated number of years.
- It is a matter of right although cannot be claimed as an 'absolute legal right'.

Is 'parole as Diwali gift' an extraordinary move?

- During festivals such as Diwali, Rakshabandhan, and others, state administrations often take a humanitarian approach to parole petitions.
- The legislature/politicians do not have the authority to issue parole based on suo-motu conviction.

- The notification simply states that inmates would be required to submit petitions to the appropriate authorities, which will be handled with leniency and speed.
- The applications will, however, be scrutinised, as will the offenders' behaviour and the gravity of their crime.

Who can opt for parole and how?

- Convicts who have been found guilty by a court and such a prisoner are eligible for parole.
- A relative or legal aid for a prisoner may submit an application to the prison superintendent.
- He or she then submits the application for release to the 'relevant authority,' which is usually under the jurisdiction of the district magistrate concerned and includes prison and police authorities.
- An order for parole will be given once the relevant authority has thoroughly investigated the causes and the prisoner's behaviour.
- In the event that the application is denied, the convict may appeal to the High Court.

Duration of Parole

- According to prison rules, a release period of no more than 30 days may be allowed.
- In the event of serious illness or death of a "nearest relative," such as the prisoner's mother, father, sister, brother, children, or spouse, or in the event of natural calamity, the competent authority may exercise its discretion.
- Without a police report, no parole or extension of parole can be given.
- Apart from the option of petitioning the high court for parole if an application is denied, a jail can also petition the high court directly in the event of an extreme situation.

Project Sampoorna: A successful measure against malnutrition



Project Sampoorna's success in reducing child malnutrition is a model that can be easily implemented anywhere.

What is Project Sampoorna?

- In Assam's Bongaigaon district, Project Sampoorna is being implemented.
- Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM) are the two types of acute malnutrition that it tries to combat (MAM).
- It was created with the phrase "Empowered Mothers, Healthy Children" to target mothers of SAM/ MAM children.
- It was built on the COVID-19 community-based management model's effectiveness (Project Mili Juli).

Key features of the project

- The mother of a healthy kid from an Anganwadi Centre was linked with the target mother as Buddy Mothers in this programme.
- They frequently lived next door to each other and came from comparable socioeconomic backgrounds.

- They were given diet charts to record their children's daily food consumption, and conversations were held every Tuesday at the Anganwadi centres.
- For the first three months, the children were given 100 millilitres of milk and an egg on alternate days so that their moms could settle into their new employment.
- Doctors checked and treated children who had not improved under the Rashtriya Bal Swasthya Karyakram (RBSK).

Success of the project

- Over the last year, this programme has avoided at least 1,200 children from being malnourished.
- This project was recognised in the 'Innovation Category' by the National Nutrition Mission and the State government.
- The mothers were working as members of Self Help Groups (SHGs) under the National Rural Livelihoods Mission (NRLM).

History

Shri Guru Nanak Jayanti to be declared World Pedestrian Day



The Punjab Police has proposed that the birth anniversary (Gurpurab) of Sikhism founder Guru Nanak Dev be declared as 'World Pedestrian Day'.

Why is Guru Nanak Dev considered the world's most notable and revered pedestrian?

 During the 15th and 16th centuries, Shri Guru Nanak Dev, the founder of Sikhism, travelled extensively.

- Nanak Dev and his companion Bhai Mardana are said to have travelled the majority of their voyages on foot.
- By engaging in spiritual talks, he hoped to disseminate the message of oneness and tear down boundaries between faiths.

Places visited by him

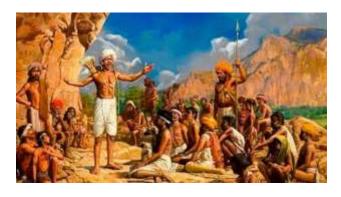
- Guru Nanak visited hundreds of ecumenical sites associated to Hinduism, Islam, Buddhism, and Jainism, from Mecca to Haridwar, from Sylhet to Mount Kailash.
- His journeys are often referred to as udaasis. To commemorate his visit, gurdwaras were built in various locations.
- His journeys were later chronicled in manuscripts known as 'janamsakhis.'
- According to current geographical divides, these locations are currently dispersed throughout nine countries: India, Pakistan, Iran, Iraq, China (Tibet), Bangladesh, Saudi Arabia, Sri Lanka, and Afghanistan.

Motive behind Punjab Police's proposal

www.happyacademypro.in

- The goal is to raise awareness about pedestrian safety by using Guru Nanak Dev's own life as an example.
- Only when the community is mobilised for a cause can the finest results be attained.
- Walking is a ubiquitous mode of transportation.
 It is the most effective means of conveying equality to all.

Birsa Munda Jayanti to be celebrated as Janjatiya Gaurav Divas



The Union Cabinet has decided to declare November 15 as 'Janjatiya Gaurav Divas' to mark the birth anniversary of revered tribal leader and freedom fighter Birsa Munda.

Who was Birsa Munda (1875-1900)?

- Birsa Munda was an Indian tribal freedom fighter, religious leader, and folk hero who belonged to the Munda tribe.
- He spearheaded a tribal religious millenarian movement that arose in the Bengal Presidency (now Jharkhand) in the late 19th century, during the British Raj.

His legacy

(A) Birth and early childhood

- Birsa, who was born on November 15, 1875, spent his childhood travelling from village to village with his parents.
- He was from the Munda tribe, which lived on the Chhotanagpur Plateau.
- He acquired his early schooling at Salga, where he was taught by Jaipal Nag.
- Birsa turned to Christianity on the advice of Jaipal Nag in order to enrol in the German Mission school.
- He, on the other hand, dropped out after a few years.

(B) New faith 'Birsait' against religious conversion

- The influence of Christianity may be seen in the way he later viewed religion.
- Birsa founded the 'Birsait' creed after becoming aware of the British colonial authority and missionaries' efforts to convert tribals to Christianity.
- Members of the Munda and Oraon communities soon began to join the Birsait sect, posing a threat to British conversion efforts.
- Dharati Aaba, the father of the earth, was his Munda name.

(C) The Ulgulan

- The Great Tumult, or Ulgulan, was a campaign led by Birsa Munda to protest local authorities' exploitation and prejudice of tribals.
- Although the movement failed, it did result in the Chotanagpur Tenancy Act, which prohibited tribal lands from being sold to non-tribals, ensuring tribal land rights for the time being.

www.happyacademypro.in

(D) Death

- On March 3, 1900, Birsa Munda was arrested by the British police while he was sleeping with his tribal guerilla army at Jamkopai forest in Chakradharpur.
- He died in Ranchi jail on June 9, 1900, at the young age of 25.

(E) Creation of Jharkhand

- Birsa Munda's achievements are known to be even more remarkable by virtue of the fact that he came to acquire them before he was 25.
- In recognition of his impact on the national movement, the state of Jharkhand was created on his birth anniversary in 2000.

Mosques to honour 1921 Malabar Rebellion martyrs



Granite plaquettes featuring the names of Variamkunnathu Kunjahamad Haji, Ali Musliyar, and other martyrs of the 1921 Malabar Rebellion will be put up at the precincts of a few mosques in Ernakulam.

Malabar Rebellion

 In 1921, the Malabar Rebellion began as a protest against British colonial control and the feudal system in southern Malabar, but it ended in sectarian violence between Hindus and Muslims.

- Throughout the 19th and early 20th centuries, there were a series of battles between Mappila peasantry and their landowners, who were backed by the British.
- It originated as a response to the British authorities' harsh treatment of the Khilafat Movement, a campaign in Malabar's Eranad and Valluvanad taluks to defend the Ottoman Caliphate.
- Police stations, British government buildings, courts, and government treasuries were all attacked and taken over by the Mappilas.

Who was Variyankunna Kunjahammed Haji?

- He was one among the Malabar Rebellion's commanders in 1921.
- He raised 75,000 indigenous, wrested control of vast swaths of land from British rule, and established a parallel government.
- The British deceived Haji through his close friend Unyan Musaliyar in January 1922, arresting him from his hiding and bringing him before a British judge under the pretence of a treaty.
- Along with his fellow countrymen, he was sentenced to death.

Who was Rani Gaidinliu?

Rani Gaidinliu (1915-1993)

Rani Gaidinliu was a Naga spiritual leader and political activist. She joined the fight against the British at the early age of 13, after which she became the leader of the Heraka movement and led revolts against the British, leading to a 14-year-long imprisonment. She was released after Indian Independence, and was subsequently awarded the Padma Bhushan.



Union Home Minister has laid the foundation for 'Rani Gaidinliu Tribal Freedom Fighters Museum' in Imphal, Manipur.

Rani Gaidinliu

- Gaidinliu (26 January 1915 17 February 1993)
 was a Naga spiritual and political figure who led an uprising in India against British control.
- She joined her cousin Haipou Jadonang's Heraka religious movement when she was 13 years old.
- Later, the movement became a political movement aimed at driving the British out of Manipur and the surrounding Naga lands.
- She was regarded as an incarnation of the Goddess Cherachamdinliu by the Heraka faith.

Meeting with Pt. Nehru

- Gaidinliu was caught when he was 16 years old in 1932, and the British overlords sentenced him to life in jail.
- In 1937, Jawaharlal Nehru met her in Shillong Jail and promised to fight for her release.
- She was given the title "Rani" ("Queen") by Nehru, and she became known as Rani Gaidinliu in her home country.

Her legacy

- After India's independence in 1947, she was released and continued to fight for the betterment of her people.
- She was a fervent opponent of Naga conversion to Christianity, as she was a supporter of traditional Naga religious customs.
- The Indian government recognised her as a freedom warrior and bestowed the Padma Bhushan upon her.

Who was Lachit Borphukan?



The Prime Minister has paid tributes to Lachit Borphukan on Lachit Diwas.

Who was Lachit Borphukan?

- The decisive Battle of Saraighat took place on the roaring waters of the Brahmaputra in 1671.
- The Mughal Emperor Aurangzeb's army, led by Ram Singh of Amer (Jaipur), was on one side, and the Ahom General Lachit Borphukan was on the other.
- He served as a commander in the Ahom empire, which is now Assam.
- During the first phase of the conflict, Ram Singh was unable to make any progress against the Assamese force.
- The war was won by Lachit Borphukan, and the Mughals were forced to retire from Guwahati.

Lachit Diwas

- Every year on November 24, Lachit Divas is commemorated statewide in Assam to honour Lachit Borphukan's bravery.
- In the Battle of Saraighat in 1671, Borphukan defeated the Mughal army on the banks of the Brahmaputra.

 Since 1999, the Lachit gold medal has been awarded to the National Defence Academy's top graduating cadet in recognition of his bravery.

International Relations

Reopening of the Kartarpur Corridor Project



The government is considering reopening the Kartarpur Sahib Gurudwara corridor to Pakistan this week for Gurpurab or Prakash Parv.

Kartarpur Corridor

- The Kartarpur corridor connects the Darbar Sahib Gurdwara in Pakistan's Narowal district with the Dera Baba Nanak shrine in India's Punjab province's Gurdaspur region.
- "Place of God" is the meaning of the name Kartarpur.
- Guru Nanak, Sikhism's first guru, founded Kartarpur in 1504 AD on the Ravi River's right bank.

Inception of the project

 The Kartarpur Corridor was first proposed in early 1999 as part of the Delhi–Lahore Bus diplomacy by then-Prime Ministers Atal Bihari Vajpayee and Nawaz Sharif. The project has been compared to the fall of the Berlin Wall in 1989 because it has the potential to reduce tensions between the two countries.

Conditions for the pilgrimage (from Indian side)

- Pakistanis are not permitted to travel via corridor; only Indian residents and abroad citizens are permitted.
- Applicants can be children or elderly people of any age.
- After 15 days of corridor travel, a new registration for a second visit can be completed.
- The only way to register is to go to the Indian Government's website, which is listed below.

About Guru Nanak

- Guru Nanak Dev (1469-1539), also known as Baba Nanak, was the first of the ten Sikh Gurus and the founder of Sikhism.
- He promoted Bhakti in its 'Nirguna' form.
 Sacrifices, ceremonial baths, image worship, austerities, and Hindu and Muslim scriptures were all rejected by him.
- He named one of his pupils, Angad, to succeed him as preceptor (guru), and this practise lasted approximately 200 years.
- Guru Arjan, the fifth preceptor, compiled his songs in the Adi Granth Sahib, along with those of his four predecessors and other holy poets such as Baba Farid, Ravidas, and Kabir.

HAPPY ACADEMY

www.happyacademypro.in

Iran invites UN nuclear body chief to Tehran for talks



Iran has invited the head of the International Atomic Energy Agency (IAEA) for talks after the UN official expressed concern over a lack of contact with Iranian authorities.

What is IAEA?

- The International Atomic Energy Agency (IAEA) is an international body whose mission is to promote the peaceful use of nuclear energy while prohibiting its use for military purposes, including nuclear weapons.
- The IAEA is tasked with safeguarding the principles of the Nuclear Non-Proliferation Treaty (NPT) of 1970 as the UN's primary nuclear watchdog.
- It was founded on July 29, 1957, at the height of the Cold War between the United States and the Soviet Union, as an autonomous organisation.
- The agency reports to both the UN General Assembly and the UN Security Council, despite being founded independently of the UN under its own international treaty.

IAEA Missions

The IAEA is generally described as having three main missions:

- Peaceful uses: Promoting the peaceful uses of nuclear energy by its member states,
- Safeguards: Implementing safeguards to verify that nuclear energy is not used for military purposes, and
- Nuclear safety: Promoting high standards for nuclear safety

What are its safeguards?

- Safeguards are actions that the IAEA uses to ensure that a country is adhering to its international commitments not to utilise nuclear power for military reasons.
- Safeguards are based on examinations of a State's declared nuclear material and nuclearrelated activities to ensure their accuracy and completeness.
- On-site inspections, visits, and continual monitoring and evaluation are all examples of verification measures.

Basically, two sets of measures are carried out in accordance with the type of safeguards agreements in force with a State.

- 1. Verifying state reports of declared nuclear material and activities.
- Verifying the non-diversion of declared nuclear material and providing assurances as to the absence of undeclared nuclear material and activities in a State.

Back2Basics: Nuclear Non-Proliferation Treaty (NPT)

 The NPT is a landmark international treaty whose goal is to prevent the spread of nuclear weapons and weapons technology, as well as to promote cooperation in nuclear energy's peaceful applications.

- The Pact is the only multilateral treaty that contains a legally binding commitment to the aim of nuclear disarmament by nuclear-weapon states.
- The Treaty was signed in 1968 and came into force in 1970.
- India is one of only five countries that either did not sign the NPT or signed but later withdrew, joining Pakistan, Israel, North Korea, and South Sudan on the list.
- The NPT has long been viewed as discriminatory by India, which has refused to sign it.

Science Tech Art & Culture

Giant Magellan Telescope (GMT)



In Chile's dry Atacama Desert, stargazers are scanning the clear night skies to detect the existence of life on other planets and study so-called 'dark energy'. Central to the race to peer into distant worlds is the GMT.

Giant Magellan Telescope (GMT)

- The GMT is a ground-based extremely large telescope under construction.
- It is US-led in partnership with Australia, Brazil, and South Korea, with Chile as the host country.
- It will consist of seven 8.4 m (27.6 ft) diameter primary segments, that will observe optical and near infrared (320–25000 nm) light.
- It will have the resolving power of a 24.5 m (80.4 ft) primary mirror and collecting area equivalent to a 22.0 m (72.2 ft) one which is about 368 square meters.
- It is expected to have a resolving power 10 times greater than the Hubble Space Telescope.

Bakc2Basics: Hubble Space Telescope

- The Hubble Space Telescope was launched into low-Earth orbit in 1990 and is still operational.
- It was not the first space telescope, but it is one of the largest and most versatile, regarded as a critical scientific tool as well as an astronomy public relations boon.
- It is considered the "greatest significant advancement in astronomy since Galileo's telescope." It takes photographs of deep space and aids scientists with their understanding of the universe by seeing the farthest stars, galaxies, and planets.

Life, work and legend of Adi Shankaracharya



HAPPY ACADEMY

www.happyacademypro.in

PM has unveiled a 12-foot statue of Adi Shankaracharya at Kedarnath, where the acharya is believed to have attained samadhi at the age of 32 in the ninth century.

Adi Shankaracharya (788-820 AD)

- Adi Shankaracharya was an Indian philosopher and theologian whose works influenced Advaita Vedanta theology greatly.
- Mathas, which he formed, are thought to have aided in the historical growth, renewal, and dissemination of his philosophy.
- The account told today was pieced together from many Shankaravijayas (Shankara Conquests) recorded over the years.

Birth and death

- He is said to have been born in Kaladi village on the bank of the Periyar, the largest river in Kerala.
- He is believed to have attained samadhi at Kedarnath; however, Kanchi and Thrissur are also talked about as places where Adi Shankara spent his last days.

His literary works

- Adi Shankara is credited with the creation of 116 works.
- Famous commentaries (bhashyas) on 10
 Upanishads, the Brahmasutra, and the Gita, as well as poetry compositions such as Vivekachudamani, Maneesha Panchakam, and Saundaryalahiri, are among them.
- After composing the Kanakadhara Stotram, a shower of golden amlas descended, bringing prosperity to the household.
- Adi Shankara is also said to have written works like Shankarasmrithi, which aims to establish Nambuthiri Brahmins' social supremacy.

 His prasthanatrayi (Upanishads, Brahmasutra, and Gita) comments, in which he demonstrates his understanding of Advaita Vedanta, have earned him significant respect.

His philosophy: Advaita Vedanta

- Advaita Vedanta articulates a radical nondualism philosophical perspective, a revisionist worldview derived from ancient Upanishadic writings.
- The Upanishads, according to this, reveal a fundamental principle of nonduality known as 'brahman,' which is the actuality of all things.
- Brahman, according to Advaitins, transcends individuality and empirical plurality.
- They want to prove that brahman is the vital core of one's self (atman). It's non-intentional consciousness at its purest.
- It is a singular, nondual, limitless existence that is numerically identical to brahman.
- This effort requires connecting a brahman metaphysics to a philosophy of awareness.

Do you know?

There are six major schools of Vedic philosophy—Nyaya, Vaisheshika, Samkhya, Yoga, Mīmāṃsā and Vedanta, and five major heterodox (sramanic) schools—Jain, Buddhist, Ajivika, Ajinana, and Charvaka.

Shankara's contested legacy

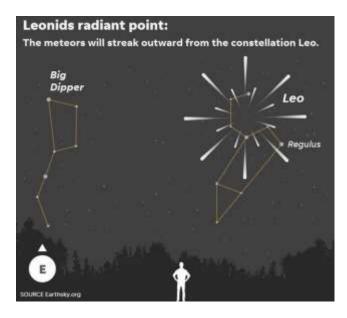
- Caste guardians use Shankara's remarks to legitimise their inequitable and unfair social order.
- It is said that Advaita Vedanta utilised Buddhist thinker concepts to name him the Prachhanna Buddha (Buddha in disguise).

 Sri Narayana Guru proposed a radical interpretation of Advaita Vedanta in order to deconstruct caste idea and practise.

His political appropriation

- His art transcends his time's political bounds.
- For the expansion of Advaita Vedanta, the mathas are thought to have established themselves in Sringeri, Dwaraka, Puri, and Joshimath.
- They are seen as Hindu custodians, and Shankara's digvijaya (conquest) is sometimes interpreted as a near-nationalistic undertaking in which faith, philosophy, and geography are entwined to envisage a Hindu India.

What is Leonid's Meteor Shower?



The annual Leonid's Meteor Shower has begun.

What is Leonid Meteor Shower?

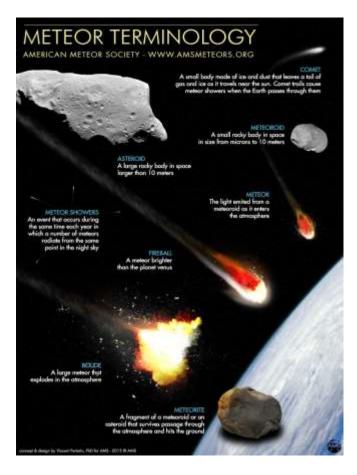
 Meteor showers are called for the constellation from which they appear.

- The Leonids are named after the constellation Leo the Lion, which contains the star clusters that make up a lion's mane.
- They emerge from the Tempel-Tuttle comet, which takes 33 years to complete one round around the Sun.
- These meteors are bright and fast-moving, reaching speeds of 71 kilometres per second.
- Peaks of roughly 10 to 15 meteors per hour are expected during this year's showers.
- Fireballs— bright and big meteors that can stay longer than typical meteors— and "earthgazers" meteors that emerge close to the horizon with colourful and long tails— are among the meteors seen during the Leonid showers.

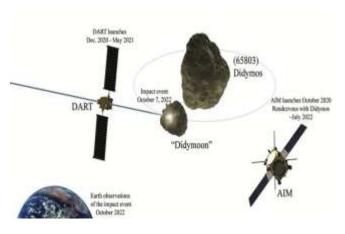
What is a meteor shower?

- The Earth passes through vast swaths of cosmic debris on its way around the Sun.
- Comets leave behind dirty tracks of pebbles and ice that endure long after the comets themselves have passed.
- As the Earth passes through this cloud of comet debris, the fragments of debris generate a meteor shower, which looks to the naked eye to be a fireworks display in the sky.
- Throughout the year, several meteor showers can be witnessed. According to NASA, there are around 30 meteor showers visible from Earth each year.

Back2Basics:



NASA's DART mission to hit and deflect an Asteroid



NASA will launch the agency's first planetary defense test mission named the Double Asteroid Redirection Test (DART).

What is DART Mission?

- The mission's major goal is to put to the test a newly developed technology that allows a spaceship to collide with an asteroid and change direction.
- The mission is a suicide mission, and the spacecraft will be destroyed altogether.
- The spacecraft is aiming towards Dimorphos (Greek for "two forms"), a tiny moonlet.
- It has a diameter of around 160 metres, and it is expected to collide with Earth when it is 11 million kilometres away.
- Dimorphos is orbited by Didymos (Greek for "twin"), a bigger asteroid with a diameter of 780 metres.

Is there any threat from this asteroid?

- The asteroid and moonlet pose no threat to Earth, and the mission's goal is to test new equipment in case an asteroid approaches the planet in the future.
- The spacecraft will cruise to the moonlet and smash with it at a speed of around 6.6 kilometres per second (24,000 kilometres per hour).

Why Dimorphos?

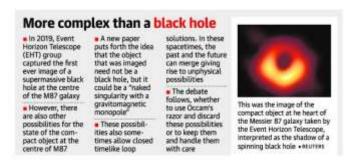
- Didymos is ideal for the test mission because it is an eclipsing binary, which means it contains a moonlet that orbits the asteroid on a regular basis.
- When it passes in front of the main asteroid, it can be seen.
- Earth-based telescopes can investigate this brightness variation to figure out how long Dimorphos takes to orbit Didymos.

How big is the spacecraft?



- DART is a low-cost spacecraft, according to NASA, weighing roughly 610 kg at launch and 550 kg at impact.
- A box (1.2 1.3 1.3 metres) serves as the main construction. The spacecraft has two solar panels and is propelled by hydrazine propellant.

Was it really a black hole that the EHT imaged in 2019?



A new research says that M87* which was imaged by the Event Horizon Telescope (EHT) is not necessarily a black hole but could even be a **naked singularity with a gravitomagnetic monopole**.

About M-87*

- The Event Horizon Telescope (EHT) astronomers captured the first photograph of a supermassive black hole (M87*) at the centre of the galaxy Messier 87 in 2019.
- This black hole is 55 million light years away from Earth and has a mass of 6.5 billion times that of the Sun.

- The revelation sparked outrage in the astronomical community, and it was even mentioned in the "public information" portion of the Nobel Prize in Physics announcement for 2020.
- Andrea Ghez and Rheinhard Genzel shared half of the prize for their research on Sagittarius A*, the black hole at the centre of the Milky Way galaxy.

A black hole has two parts:

- Singularity at its core— a point that is infinitely dense, as all the remnant mass of the star is compressed into this point.
- 2. **Event horizon** an imaginary surface surrounding the singularity, and the gravity of the object is such that once anything enters this surface, it is trapped forever.
- Even light can't escape the singularity's gravity after it passes through the event horizon.
- As a result, humans can only view locations outside the event horizon and not the singularity at the centre of a black hole.
- As a result, the spectator cannot see any of the physics taking place within the black hole's event horizon.

What is the recent explanation of M87*?

Ans. Naked Singularity

- When stars several times the mass of the Sun reach the end of their lives, they collapse under their own gravity, creating a black hole as a result.
- The event horizon does not occur in many stellar collapse situations, and the singularity is exposed to the outside without any event horizon to shield it.

• This is referred to as "bare singularity."

Monopoles and gravity

- James Clerk Maxwell united electricity and magnetism as one integrated phenomenon in the nineteenth century, demonstrating that light is an electromagnetic wave.
- However, electricity and magnetism have an asymmetry.
- While positive and negative electric charges can exist on their own, a magnet's poles are always found in pairs, north and south bound together.
- Because of the similarities between gravitational force and electromagnetism, mass can be described as a "gravito-electric charge," which can exist independently of gravity.

But then, what is the gravito-magnetic charge?

- Newman, Tamburino, and Unti (NUT) developed the idea of a "gravito-magnetic charge," sometimes known as a gravitomagnetic monopole, in 1963.
- M87* could be a black hole (with or without gravitomagnetic monopole) or a naked singularity, according to new study (with or without gravitomagnetic monopole).

Back2Basics: Event Horizon Telescope (EHT)

- The EHT project began in 2012 as a worldwide collaboration.
- It's a network of ten radio telescopes spread across four continents that function together as if they were a single instrument the size of the Earth.
- Its major goal is to directly view a black hole's near environs.

Pochampally makes it to list of best tourism villages in the world

Pochampally in Telangana has been selected as one of the 'Best Tourism Villages' by UNWTO









Pochampally is Known for the exquisite screes that are woven through a unique style called lkat. This style, Pochampally lkat, received a Geographical Indicator (GI Status) in 2004.



» Pochampally is also known as Bhoodan Pochampally to commemorate the Bhoodan Movement that was launched by Acharya Vinobha Bhave from this village on April 18th, 1951.

Minister of Tourism, Culture and G Kishan Reddy Development of North Eastern Region

Pochampally village in Telangana is set to be named as one of the best Tourism Villages by the United Nations World Tourism Organisation.

Best Tourism Villages Initiative

- The UNWTO's Best Tourism Villages Pilot initiative aims to recognise and reward villages that are great examples of rural tourism and demonstrate best practises in each of the nine evaluation areas.
- It also intends to help villages increase their rural tourism potential by providing training and access to improvement possibilities.

Key objectives

- Reduce regional inequalities in income and development
- Fight rural depopulation
- Progress gender equality and women's and youth empowerment

Page 148

• Enhance education and skills development

About Pochampally

www.happyacademypro.in

- Pochampally is a town in Telangana's Nalgonda district, 50 kilometres from Hyderabad.
- The magnificent sarees woven in a distinctive manner known as Ikat have earned it the moniker "Silk City of India."
- It is also known as Bhoodan Pochampally, in honour of Acharya Vinobha Bhave, who founded the Bhoodan Movement from this village on April 18th, 1951.
- Within the village, there is currently a two-room Vinobha Bhave Mandir, which was previously the residence of Vinobha Bhave during his visit to the village.

What is Pochampally Ikat?

- "Tie and Dye" is a Malaysian and Indonesian word for "tie and dye."
- Pochampally Ikat was awarded a Geographical Indicator (GI Status) in 2004 for its style.
- Before they are weaved, sections of bundled yarn are wrapped (or tied) and dyed in a predefined colour pattern called ikat.
- The dye only penetrates the exposed areas, leaving the wrapped sections uncolored.
- In this procedure, the yarn creates a design that is weaved into cloth.

Back2Basics: Bhoodan Movement

- The Bloodless Revolution, also known as the Bhoodan movement (Land Gift movement), was a voluntary land reform campaign.
- It was founded in 1951 by Vinoba Bhave, a devout Gandhian, in Pochampally hamlet, today known as Bhoodan Pochampally, in Telangana.

- The movement aimed to persuade wealthy landowners to donate a portion of their property to landless people willingly.
- Bhave was influenced philosophically by Mahatma Gandhi's Sarvodaya movement and Gram Swarajya.
- Small pieces of land were granted to landless employees so that they might reside and raise their crops.
- The beneficiary had no right to sell the land or use it for non-agricultural or forestry uses, according to Bhoodan Acts.

Puri Heritage Corridor Project



Odisha CM will lay the foundation stone of the much-awaited Puri Heritage Corridor.

Puri Heritage Corridor Project

- The Puri Cultural Corridor Project, which was conceived in 2016, was unveiled in December 2019 with the goal of transforming the holy town of Puri into an international heritage site.
- For visitors and tourists, the project entails redeveloping key areas of the holy town and the area surrounding the temple.

About Jagannath Temple

- The Jagannath Shrine in Puri, Odisha, is a significant Vaishnavite temple devoted to Jagannath, a form of Sri Krishna.
- The current temple was built on the site of an ancient temple from the 10th century onwards, and was started by Anantavarman Chodaganga Deva, the first ruler of the Eastern Ganga dynasty.
- The Ratha Yatra, or chariot festival, is held every year at the Puri temple, during which the three main deities are hauled by gigantic, ornately painted temple cars.

Its architecture



- It is one of India's most spectacular structures, with its sculptural richness and the fluidity of the Oriya style of temple design.
- The massive temple complex is enclosed by a high defensive wall and spans over 400,000 square feet.
- Meghanada Pacheri is the name given to this 20foot-high wall.
- The main temple is surrounded by another wall called as kurma bedha.

The temple has four distinct sectional structures, namely:

- Deula, Vimana or Garba griha (Sanctum sanctorum) where the triad deities are lodged on the ratnavedi (Throne of Pearls). In Rekha Deula style;
- 2. Mukhashala (Frontal porch);
- Nata mandir/Natamandapa, which is also known as the Jagamohan (Audience Hall/Dancing Hall), and
- 4. Bhoga Mandapa (Offerings Hall)

Shale and its potential in India



Cairn Oil & Gas has announced that it is partnering US-based Halliburton to start shale exploration in the Lower Barmer Hill formation, Western Rajasthan.

What is Shale oil?

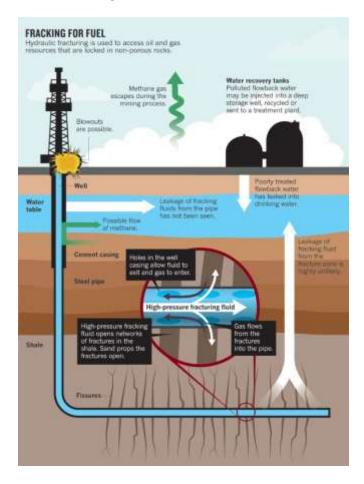
- Shale oil is an unconventional oil generated by pyrolysis, hydrogenation, or thermal dissolution from oil shale rock fragments.
- The organic substance within the rock (kerogen) is converted into synthetic oil and gas through these procedures.
- The refined products can be utilised in the same ways as crude oil-derived goods can.

How does it differ from conventional crude oil?

www.happyacademypro.in

- The primary distinction between shale oil and conventional crude is that the former, sometimes known as 'tight oil,' is found in smaller quantities and at greater depths than conventional crude deposits.
- Hydraulic fracking is a procedure that involves creating fissures in oil and gas-rich shale in order to liberate hydrocarbons.

What is fracking?



- Drilling down into the soil before directing a high-pressure water mixture at the rock to release the gas inside is known as fracking.
- Water, sand, and chemicals are injected under high pressure into the rock, allowing the gas to flow out to the well's head.

- The operation can be carried either vertically or horizontally to the rock layer, which can be used to construct new pathways for gas escape or to extend existing channels.
- The high-pressure combination fractures the rock, which is referred known as fracking.

Shale production in the world

- Russia and the US are among the largest shale oil producers in the world.
- With a surge in shale oil production in the US, it has played a key role in turning the country from an importer of crude to a net exporter in 2019.

Shale reserves in India

Prospective basins for phase 1 shale oil and gas exploration



- According to the US EIA 2015 report, India has 96 trillion cubic feet of technically recoverable shale gas.
- The Cambay, Krishna Godavari, Cauvery,
 Damodar Valley, Upper Assam, Pranahita –

- Godavari, Rajasthan, and Vindhya Basins have been identified as having recoverable deposits.
- In October 2013, the ONGC dug the first exploratory shale gas well in the Cambay basin in Jambusar, Gujarat, near Vadodara.

What are the prospects of shale oil exploration in India?

- In India, there is currently no large-scale commercial production of shale oil and gas.
- Other than environmental concerns about large water requirements for fracking and the potential for ground water contamination, shale oil and gas exploration faces a number other hurdles.
- ONGC, the state-owned oil and gas company, began exploring in 2013 and has assessed shale oil and gas potential in 25 nomination blocks by the end of FY21.
- However, after relatively limited success in shale exploring operations in recent years, it has scaled back its investments.

What is Omicron Variant?



A new lineage of SARS-CoV-2 has been designated as a Variant of Concern (VoC) by the World Health Organization (WHO) and has been named Omicron.

Behind the name: Omicron

- The World Health Organization (WHO) has been utilising Greek letters to refer to the most common coronavirus types, which have complex scientific names.
- Before the newest form appeared in South Africa this week, it had already utilised 12 letters from the Greek alphabet.
- WHO chose Omicron instead of Nu or Xi, the two letters between Mu and Omicron, after Mu, the 12th called after a Greek letter.
- Nu could have been confused with the word 'new,' according to the WHO, while Xi was not picked up after a convention.

Why is the Omicron variant interesting?

- The Omicron variant is intriguing since it contains a substantial number of mutations when compared to other widely circulated variants around the world.
- This covers 32 spike protein mutations.
- Many of these mutations are found in the spike protein's receptor-binding domain, which is necessary for the protein to attach to human receptor proteins and gain access into the cell.
- It can thus play a key role in the identification of antibodies produced as a result of a past infection or vaccinations.

What do spike mutations do?

- Many mutations in the spike protein have previously been linked to antibody resistance as well as enhanced transmission.
- As a result, it's possible that this variety will be more likely to re-infect persons who have established immunity to prior viral types.
- Based on data from individual mutations, the virus's behaviour is not yet correctly foreseeable.

Does the variant result in vaccine breakthrough infections?

- Because some of the first people infected with the variant were also vaccinated against COVID-19, the variant has the potential to produce vaccine-breakthrough infections.
- This is unimportant since the most common variations of concern, such as Delta, have been demonstrated to cause breakthrough infections.
- It's unclear whether the variation produces more breakthrough infections than Delta.

How can we be prepared for the variant?

- To detect and track the occurrence of the Omicron variation, increased surveillance and genome sequencing efforts are required.
- Rapid sharing of the virus's genomic sequences and epidemiological data to publically accessible databases will aid in the development of a deeper knowledge of the variation.
- To manage and prevent transmission, existing public health and social interventions must be improved.
- To tackle the new variation, increasing vaccination coverage across diverse locations, as well as access to diagnostics, treatments, and support, will be critical.
- Controlling the Omicron variation and limiting the establishment of any future variants would need equitable access to vaccinations.

Were there domestic horses in ancient India?

A group of researchers has been able to collect bones and teeth samples of over 2,000 such ancient specimens from regions from where domestic horses could have originated.

Research on horse domestication

- The study looked at fossils from the Iberian Peninsula in southwestern Europe, or Eurasia's westernmost edge (Spain and its neighbours), Anatolia (modern Turkey), and the steppes of Western Eurasia and Central Asia.
- They concluded that until around 4200 BCE, multiple different horse populations occupied diverse regions of Eurasia based on their findings.

Key findings of the research

- Horses with the present domestic DNA profile were found in the Western Eurasian Steppes, particularly the Volga-Don River region, according to a comparable genetic investigation.
- These horses spread to Bohemia (today's Czech Republic and Ukraine), Central Asia, and Mongolia circa 2200–2000 BCE.
- Breeders in these countries bred these horses in order to sell them to countries that needed them.
- By circa 3300 BCE, horseback riding had become popular in these countries, and armies were constructed with them, for example, in Mesopotamia, Iran, Kuwait, and the 'Fertile Crescent' or Palestine.
- Around 2000-1800 BC, the first spoke-wheeled chariots appeared.

Indian story

- Horses were not indigenous to India.
- The Asian elephant, snow leopard, rhinoceros, Bengal tiger, Sloth bear, Himalayan wolf, Gaur bison, red panda, crocodile, and peacock and flamingo were the only creatures unique to India.
- As a result of these sources, it appears that horses are not indigenous to India.

www.happyacademypro.in

- Horses must have arrived in India as a result of inter-regional trade.
- Indians may have traded elephants, tigers, monkeys, and birds for imported horses from their neighbours.

When did India get its horses?

 Late Harappan sites have yielded horse-related skeletons and artefacts (1900-1300 BCE).

- Horses did not appear to be an important part of the Harappan culture.
- The Vedic Period, on the other hand, is a little later (1500-500 BCE).
- The Vedas and Hindu scriptures mention the Sanskrit word Ashwa, which means "horse."
- This is around the time of the late Bronze Age's conclusion.

Security Issues

Trilateral Exercise 'Dosti'



The 15th edition of the biennial trilateral coast guard exercise 'Dosti' involving India, the Maldives and Sri Lanka is underway in the Maldives.

Exercise Dosti

- This exercise aims to strengthen friendships, improve mutual operational capabilities, practise interoperability, and foster cooperation.
- New Delhi considers the Maldives and Sri Lanka to be vital allies in terms of marine security.
- The year 2021 will mark the 30th anniversary of the beginning of these activities.

Significance of the exercise

- These drills aid countries in their combined operations and missions, as well as improving interoperability.
- Although piracy isn't a huge problem in this section of the Indian Ocean, these kind of drills assist coast guards prepare for the worst-case scenario.
- These drills aid in the development of a better understanding of the operations of the other nation's coast guard and how to improve coordination throughout various missions.

What it involves

- These exercises cover a wide range of topics.
- The "four pillars" of security cooperation have been agreed upon by India, Sri Lanka, and the Maldives.
- Marine security, human trafficking, counterterrorism, and cyber security were among the topics covered.

Trivia

Langtang Project: Nepal's first hydropower from a glacial lake



Langtang Microhydro Electricity Project, Nepal's first hydropower from a glacial lake has become functional recently.

Langtang Microhydro Electricity Project

- The USOF was founded with the primary goal of providing affordable and reasonable access to 'basic' telecom services to those living in rural and remote places.
- The scope of the project was then expanded.
- It now aspires to provide subsidised support for all forms of telecommunications services, including mobile services, broadband connectivity, and infrastructure development in rural and isolated locations.

Uniqueness of the project

- The project is the first of its kind in Nepal to power a hamlet, and it has the potential to be replicated in other remote Himalayan regions where the threat of increasing glacier lakes can be reduced.
- At the same time, it provides electricity to families who rely on tourists.



ADMISSIONS OPEN JOIN TODAY

HAPPY ACADEMY

404 unique trade centre, behind sayajigunj police station, above hotel kansaar, sayajigunj Vadodara - 390020

Phone: 9925768120 Whatsapp: 9726739515

Website: www.happyacademypro.in