

# Monthly Current Affairs

**BANK  
EXAMS  
Today**

One-Liner

GK Digest



NOVEMBER 2024

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# MONTHLY GK DIGEST: NOVEMBER 2024

## INTERNATIONAL NEWS

### SEVENTH ISA ASSEMBLY INAUGURATED IN NEW DELHI ON NOVEMBER 4, 2024

- The main aim of this assembly was to promote the use of solar energy and facilitate cooperation among member countries to address their energy needs sustainably.
- The theme for this year's session was "Together for a Sustainable Future," emphasizing the collective

efforts required to combat climate change and promote renewable energy.

- The event saw the launch of **several key initiatives, such as the Global Solar Facility and the SolarX Startup Challenge**, which aim to enhance technological advancements, financing solar projects, and building capacity in member countries.

## FORTUNE'S INAUGURAL 100 MOST POWERFUL PEOPLE IN BUSINESS LIST

- **Highlights of the List:**
- **Elon Musk:** Topping the list, Musk is celebrated for his groundbreaking work with Tesla, SpaceX, Neuralink, and The Boring Company. His vision and execution have revolutionized multiple industries.
- **Mukesh Ambani:** Ranked 12th, Ambani is the only Indian on the list. His leadership has transformed Reliance Industries into a diversified conglomerate with significant contributions to telecom, retail, and media.
- **Global Reach:** The list features leaders from diverse sectors such as technology, finance, healthcare, and manufacturing, reflecting the broad spectrum of influence these individuals wield.
- **Innovation and Disruption:** Many honorees are recognized for their ability to disrupt traditional markets and drive innovation, positioning their companies at the forefront of their industries.

## TATA POWER AND DGPC PARTNER FOR 5,000 MW CLEAN ENERGY IN BHUTAN

- The **primary objective of this partnership is to develop 5,000 MW** of clean energy projects in Bhutan.
- This collaboration **focuses on both hydropower and solar energy projects, which aim to bolster regional energy security** and promote sustainable practices.
- This **initiative underscores the commitment to renewable energy and strengthens the ties between India and Bhutan** in their joint pursuit of environmental sustainability and energy cooperation.

## THE INDIA GLOBAL FORUM'S FLAGSHIP MIDDLE EAST & AFRICA 2024 (ME&A 2024) OPENED

- The **India Global Forum's flagship Middle East & Africa 2024** (ME&A 2024) opened.
- **Key Points:**
  - **Theme:** The theme of the forum is "Limitless Horizons," highlighting the potential for growth and innovation in the Middle East and Africa.
  - **Duration:** The event spans two days, focusing on various sectors such as technology, finance, sustainability, and innovation.
  - **Objectives:** The forum aims to foster partnerships, facilitate knowledge sharing, and promote collaborations between India, the Middle East, and Africa.
  - **Participants:** The event attracts leaders, policymakers, business executives, and innovators from across the globe to discuss and explore opportunities for cooperation and development in these regions.

## INTERNATIONAL NEWS-ONE LINER

- **Australia was chosen as the "Country of Focus" for the 55th International Film Festival of India (IFFI).** The festival will be held in Goa from November 20 to November 28, 2024. This special focus highlights Australia's rich film tradition and vibrant cinema culture.
- **Donald Trump has been elected as the 47th President of the United States.** He secured the presidency by winning key battleground states and surpassing 270 electoral votes. This victory follows a highly competitive election against Kamala Harris.
- **The Russian Business Centre will open in New Delhi on November 12, 2024.** This initiative, led by the Business Council for Cooperation with India and Synergy Corporation, aims to enhance Indo-Russian business relations and promote export cooperation. The center will offer a co-working space for business events, forums, and seminars.
- **The National People's Power (NPP) party, led by President Anura Kumara Dissanayake, won the parliamentary election in Sri Lanka on November 14, 2024.** The NPP secured a two-thirds majority, winning 159 out of 225 seats.
- **On November 15, 2024, a Memorandum of Implementation (MOI) was signed between the Governments of India and Japan. The MOI focuses on the co-development of Unified Complex Radio Antenna (UNICORN) masts for the Indian Navy.** This

- initiative involves Bharat Electronics Limited (BEL) and Japanese partners.
- **India and Italy have formalized a strategic action plan (2025-2029) to deepen cooperation in defence, trade, clean energy, and connectivity.** Announced during the G20 summit in Brazil on November 18, 2024, this plan aims to enhance collaboration in technology, innovation, and sustainable development.
- **Armenia became the 104th full member of the International Solar Alliance (ISA) on November 15, 2024,** with the announcement made on November 21, 2024. This membership supports Armenia's green energy policies and international climate commitments.
- **On November 19, 2024, the Government of India released the second tranche of USD 2.5 million to the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), completing its annual contribution of USD 5 million for 2024-25.** Over the years, India's total contribution to UNRWA has reached USD 40 million, supporting education, healthcare, and relief services for Palestinian refugees.
- **The AM Green Kakinada Cluster joined the World Economic Forum's Transitioning Industrial Clusters Initiative on November 19, 2024.** This cluster is the world's first zero-emission cluster, focusing on green ammonia and hydrogen production.
- **The Food and Agriculture Organization (FAO) and the World Food Programme (WFP) warned on November 21, 2024, about a significant rise in global hunger, with 152 million more people affected since 2019.** The increase is due to conflict, climate change, and economic instability.
- **India signed the Final Act of the Riyadh Design Law Treaty on November 26, 2024.** This treaty aims to harmonize and simplify the procedural frameworks for industrial design protection globally, benefiting designers by making international protection more accessible and standardized.
- **On November 16, 2024, Gabonese voters approved a new constitution with 91.8% support.** The changes include a seven-year presidential term (renewable once), the abolition of the prime minister's position, and a ban on family succession in the presidency.
- **India and the International Solar Alliance (ISA) signed an agreement on November 26, 2024, to implement solar projects in the Pacific Islands.** These projects aim to enhance energy access and support

clean energy transitions in Comoros, Fiji, Madagascar, and Seychelles.

## NATIONAL NEWS

### DIGITAL LIFE CERTIFICATE CAMPAIGN 3.0 WAS LAUNCHED ON 6 NOVEMBER BY DR JITENDRA SINGH

- This campaign is designed to make the process of submitting life certificates simpler and more convenient for pensioners.
- By using digital platforms, pensioners can now submit their life certificates online without having to visit physical offices.
- This initiative aims to ensure transparency, reduce hassle, and make the entire process more efficient for senior citizens who rely on these certificates for their pensions.

### CAIRN OIL & GAS JOINS UN'S METHANE REDUCTION INITIATIVE, 1ST IN INDIA

- This initiative, signed on November 4, 2024, in Abu Dhabi, requires Cairn to set a five-year methane reduction target and report its progress transparently.
- The partnership aligns with Cairn's commitment to achieving net-zero carbon emissions by 2030.
- **Key Points:**
  - **Methane Reduction Target:** Cairn will establish a five-year target to reduce methane emissions.
  - **Transparent Reporting:** Progress will be reported to OGMP, ensuring accountability and transparency.
  - **Global Impact:** OGMP 2.0 covers over 40% of global oil and gas production, aiming to reduce methane emissions by 30% by 2030.
  - **Environmental Commitment:** Cairn has already reduced potential gas flaring volume by 60% over the past four years.

### GOVERNMENT LAUNCHED NATIONAL CAMPAIGN "AB KOI BAHANA NAHI" IN NEW DELHI

- Led by the **Ministries of Women and Child Development and Rural Development**, with support from UN Women, the campaign aims to eliminate gender-based violence.
- It calls for **public, government, and stakeholder action to ensure accountability and collective efforts** to end violence against women and girls.
- The event coincided with the **International Day for the Elimination of Violence against Women** and is part of the global 16 Days of Activism against Gender-Based Violence campaign.

### NAYI CHETNA 3.0 CAMPAIGN LAUNCHED BY UNION MINISTER SHRI SHIVRAJ SINGH CHOUHAN

- **Nayi Chetna 3.0 campaign launched by Union Minister Shri Shivraj Singh Chouhan**
- This national campaign, organized by the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)**, aims to combat gender-based violence (GBV) and empower women.
- The campaign will run until **December 23, 2024**, across all Indian States and Union Territories.
- **Key Highlights:**
  - **227 Gender Resource Centres (GRCs) were inaugurated** across 13 States, providing safe spaces for survivors of GBV to access legal assistance and support systems.
  - **#AbKoiBahanaNahi Campaign:** Launched by Union Minister of Women and Child Development, Smt. Annpurna Devi, emphasizing the need for unified efforts to eliminate GBV.
  - **Focus Areas:** Raising awareness, fostering dialogue, empowering survivors, and encouraging collective action with the message "Ek Saath Ek Awaaz - Hinsa Ke Khilaf" (One Voice Against Violence).

### NAGALAND CM NEIPHIU RIO LAUNCHED MANY DIFFERENT ECONOMIC EMPOWERMENT INITIATIVES

- **Nagaland CM Neiphiu Rio launched** many different Economic Empowerment Initiatives
- These initiatives aim to boost Nagaland's tourism, transport, agriculture, and entrepreneurial sectors.
- Key programs include:

- **Ura Cabs:** A homegrown taxi aggregation platform designed to enhance travel experiences for tourists and provide stable income opportunities for local taxi operators.
- **Nagaland Tourism Connect – Hornbill Edition:** Introduction of newly branded tourism vehicles to improve the state's tourism infrastructure.
- **Digital Piggery Insurance Scheme:** An app-based initiative developed with the support of the Insurance Regulatory and Development Authority of India (IRDAI) and Tata AIG, ensuring efficient, cost-effective insurance processing for remote farmers.
- **Chief Minister's Micro Finance Initiative (CMMFI):** Offering up to 42% subsidies for vehicles procured for commercial use in Nagaland, helping local entrepreneurs and creating more job opportunities.

#### KAZIRANGA HOSTS 12TH INTERNATIONAL TOURISM MART, SPOTLIGHTING NORTHEAST INDIA'S RICHES

- The event, **organized by the Ministry of Tourism, Government of India, aimed to showcase** the tourism potential of Northeast India.
- **Key Highlights:**
  - **Inauguration:** Union Minister of Culture and Tourism Gajendra Singh Shekhawat, Assam Chief Minister Himanta Biswa Sarma, and Arunachal Pradesh Chief Minister Pema Khandu were present.
  - **Focus:** The event highlighted the region's rich cultural heritage, diverse natural beauty, and unique biodiversity.
  - **Participants:** The Mart brought together international and domestic tour operators, hoteliers, tourism service providers, influencers, and media.
  - **Activities:** The event featured B2B meetings, panel discussions, cultural evenings, live music, a North East Bazaar, and technical visits to significant sites like Kaziranga National Park and Charaideo Moidam.

#### NATIONAL NEWS- ONE LINER

- India's **External Affairs Minister, S. Jaishankar, inaugurated the new Indian Consulate** in Brisbane on

November 4, 2024. This consulate is India's fourth in Australia, aiming to strengthen ties with Queensland, promote trade, and serve the Indian diaspora.

- The **Kannada short film "Sunflowers Were the First Ones to Know"** has been nominated for the Oscars 2025 in the Live Action Short Film category. Directed by Chidananda S Naik, the film previously won the first prize at the Cannes Film Festival's La Cinef Selection in 2024.
- **According to the World Health Organization (WHO), India saw a 17.7% decline in tuberculosis (TB) incidence from 2015 to 2023.** This reduction surpasses the global average decline of 8.3%.
- The **Indian Council of Medical Research (ICMR) announced the First in the World Challenge** on November 2, 2024. This initiative encourages innovative health solutions from Indian scientists. Inspired by the Chandrayaan-3 mission, it aims to foster breakthrough technologies globally.
- The **European Space Agency's (ESA) Proba-3 mission will be launched by India from the Sriharikota** spaceport on December 4, 2024. This mission involves two satellites performing precise formation flying to study the Sun's corona by creating an artificial solar eclipse.
- The Supreme Court of India upheld the constitutional **validity of the Uttar Pradesh Board of Madarsa Education Act, 2004, on November 5, 2024.** This decision reversed an earlier ruling by the Allahabad High Court, which had struck down the Act for violating principles of secularism.
- The Madhya **Pradesh government approved a 35% reservation for women in all state government services on November 5, 2024.** This policy aims to promote gender equality and empower women in the state. The decision was made during a cabinet meeting chaired by Chief Minister Mohan Yadav.
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- Home **Minister Amit Shah unveiled a statue of Sardar Vallabhbhai Patel at the Census Building** in New Delhi. He also launched the CRS Mobile App to facilitate seamless registration of births and deaths as part of the Digital India initiative.
- The **Telangana government declared Sadar Sammelan as a State** Festival on November 1, 2024. Organized by the Yadav community, this annual celebration features a lively procession of decorated buffaloes and is held two days after Diwali.
- A joint panel was **formed by Madhya Pradesh and Rajasthan on November 6, 2024**, to coordinate efforts on the cheetah conservation project. The panel aims to manage the wildlife corridor between the two states and improve habitats for cheetahs in Kuno National Park and Gandhi Sagar Sanctuary.
- The **Uttar Pradesh Cabinet approved semiconductor manufacturing projects by Vamasundari Investment** (HCL Group) and Tarq Semiconductor (Hiranandani Group) near the Noida International Airport in Jewar on November 6, 2024. These projects aim to boost India's semiconductor capabilities and create thousands of jobs.
- The **Cabinet Committee on Economic Affairs (CCEA) approved an equity infusion** of Rs 10,700 crore for the Food Corporation of India (FCI) on November 6, 2024. This funding aims to bolster FCI's working capital, reduce short-term borrowings, and enhance operational capabilities.
- NTPC Limited and **ONGC formed a 50:50 joint venture through their green energy subsidiaries** on November 4, 2024. This venture aims to promote renewable and new energy initiatives, including solar, wind, energy storage, green hydrogen, and e-mobility.

- The Supreme Court of India ruled on **November 6, 2024, that Light Motor Vehicle (LMV) license holders** can legally drive transport vehicles with a gross weight of up to 7,500 kg. This decision was made by a five-judge Constitution bench led by Chief Justice DY Chandrachud.
- **Chhath Puja is an ancient Hindu festival dedicated to the Sun God, Surya, and Chhathi Maiya.** Celebrated over four days, it includes rituals like holy bathing, fasting, and offering prayers to the setting and rising sun. The festival is particularly significant in Bihar, Jharkhand, Uttar Pradesh, and Nepal.
- The first **integrated check post (ICP) on the India-Bhutan border was inaugurated on November 7, 2024**, at Darranga, Assam. Spanning 14.5 acres, this state-of-the-art facility aims to streamline customs and immigration processes, boosting trade and connectivity between the two countries.
- The **Supreme Court ordered Jet Airways' liquidation on November 7, 2024**, due to the failure of its debt resolution plan. The court invoked Article 142 of the Constitution, directing the National Company Law Tribunal (NCLT) in Mumbai to appoint a liquidator.
- The **Sultanganj railway station in Bihar's Bhagalpur district will be renamed Ajgaibinath Dham.** Announced on November 4, 2024, by Deputy Chief Minister Samrat Choudhary, this move honors the ancient Hindu shrine dedicated to Lord Shiva, enhancing the region's cultural significance.
- The **Supreme Court restored DRI officers' powers to recover dues under the** Customs Act on November 8, 2024. This decision overturns a 2021 ruling, allowing DRI officers to issue show-cause notices and recover duties.
- **India and Nepal agreed to accelerate cooperation on water resources** and energy on November 6, 2024. Discussions included the Pancheshwar Multipurpose Project, Arun Third hydropower project, electricity trade, transmission lines, and flood control.
- Shiv Nadar, **founder of HCL Technologies, topped the Hurun India Philanthropy List 2024** with a donation of ₹2,153 crore. His contributions mainly support education, arts, and culture. This is his third time in five years as India's most generous philanthropist.
- Meluri was **officially declared the 17th district of Nagaland on November 2, 2024.** This decision, approved on October 31, 2024, aims to improve

governance and development in the region. Meluri was previously a sub-division of Phek district.

- The foundation stone for the PV Sindhu Centre for Badminton and Sports Excellence was laid in Visakhapatnam on **November 7, 2024. The center, located in Chinna Gadili village**, aims to nurture and empower athletes across various sports, supported by the Andhra Pradesh government and Greenko.
- The Supreme **Court of India overruled its 1967 decision on November 8, 2024**, which had denied Aligarh Muslim University (AMU) its minority status. A three-judge bench will reassess AMU's minority status based on new criteria.
- The **world's first CO<sub>2</sub>-to-methanol conversion plant was inaugurated by NTPC** at its Vindhyachal facility on November 8, 2024. This significant milestone aligns with NTPC's 50th Raising Day celebration and marks a major advancement in carbon management and sustainable fuel production.
- Bengaluru's **first digital population clock was inaugurated at the Institute for Social and Economic Change (ISEC)** on November 8, 2024. The clock provides real-time population estimates for Karnataka and India, raising awareness about demographic changes and supporting research.
- Gujarat **became India's first state to implement a dedicated semiconductor policy** on November 8, 2024. This policy, aligned with Prime Minister Narendra Modi's Viksit Bharat@2047 vision, aims to establish Gujarat as a leader in semiconductor manufacturing.
- The **Kartarpur Corridor was inaugurated on November 9, 2019. It connects the Dera Baba Nanak shrine in India to the Gurdwara Darbar Sahib in Pakistan**. This corridor allows Sikh pilgrims visa-free access to one of their holiest sites, commemorating the 550th birth anniversary of Guru Nanak Dev.
- On **November 8, 2024, the Assam government and IIT Guwahati launched the Assam Advanced Healthcare Innovation Institute (AAHII)**. This initiative aims to foster indigenous healthcare solutions and reduce dependency on imported technologies. The AAHII includes a 400-bed super-speciality teaching hospital, advanced research labs, and residential facilities.
- The **Government has approved fire services projects worth Rs 725 crore** for Chhattisgarh, Odisha, and West Bengal. This initiative aims to expand and modernize fire services in these states, enhancing disaster management and risk reduction.

- Chief **Minister Yogi Adityanath launched Uttar Pradesh's first double-decker electric bus** in Lucknow on November 9, 2024. This bus service aims to reduce traffic congestion and pollution, operating on a heritage route in the morning and as a regular passenger bus in the evening. Women passengers receive a 50% discount on tickets.
- Union **Minister Dharmendra Pradhan inaugurated the National Workshop on Higher and Technical Education** on November 12, 2024, in New Delhi. The event focused on the implementation of the National Education Policy (NEP) 2020. It included participation from state and Union Territory education secretaries, senior officials, and academic leaders.
- The **National Industrial Corridor Development Corporation (NICDC) and the Bihar Industrial Area Development Authority (BIADA)** signed agreements on November 12, 2024, to develop an Integrated Manufacturing Cluster (IMC) in Gaya. This project aims to attract various industries, create 109,185 jobs, and boost the **local economy**.
- **India and BIMSTEC** signed a host country agreement to establish the BIMSTEC Energy Centre in Bengaluru on November 8, 2024. This centre, housed at the Central Power Research Institute, aims to enhance regional energy cooperation and inter-grid connectivity.
- The **world's first high-altitude para sports centre will be established in Leh, Ladakh. Announced** on November 12, 2024, this initiative is a collaboration between the Ladakh Autonomous Hill Development Council (LAHDC) and the Aditya Mehta Foundation (AMF). It aims to train para-athletes for international competitions, including the 2028 Paralympics.
- The **National Mission for Clean Ganga (NMCG) announced the launch of a special Dolphin Ambulance** on November 14, 2024. This initiative, titled "Advancing Rescue System for the Protection of Stranded Ganges River Dolphins," aims to assist dolphins in distress and raise awareness about their conservation.
- The Union Government launched the **Partnerships for Accelerated Innovation and Research (PAIR) programme on November 10, 2024**. This initiative, managed by the Anusandhan National Research Foundation (ANRF), aims to enhance research quality in Indian universities through collaborative efforts and mentorship-driven models.
- **Bali Jatra, Asia's largest open-air trade fair, began in Cuttack, Odisha on November 15, 2024**. The fair celebrates Odisha's maritime history with Southeast

Asia. It features over 2,500 stalls showcasing handicrafts, traditional goods, and cultural performances. The event runs until November 22, 2024.

- On **November 12, 2024, the Indian government approved the creation of** the first-ever all-women battalion within the Central Industrial Security Force (CISF), known as the Mahila Battalion. This unit will include over 1,000 personnel and will be led by a commandant.
- On November 13, 2024, **Prime Minister Narendra Modi laid the foundation stone for AIIMS Darbhanga** in Bihar, worth over Rs 1,260 crore. This new AIIMS includes a super-specialty hospital, AYUSH block, medical and nursing colleges, and residential facilities.
- The **Department for Promotion of Industry and Internal Trade (DPIIT) amended the Bicycle Retro-Reflective Devices (Quality Control) Order, 2020** on October 17, 2024. Effective from July 1, 2023, the amendment introduces relaxations, allowing up to 200 bicycle reflectors to be imported for research and development purposes and exempting imports meant for export under certain conditions.
- The **Environment Ministry notified new rules under the Water (Prevention and Control of Pollution) Act on November 12, 2024. These rules, called the Water (Prevention and Control of Pollution) (Manner of Holding Inquiry and Imposition of Penalty) Rules, 2024, streamline the process for handling water pollution violations and replace criminal penalties with monetary fines for minor violations.**
- The **Indian government issued new guidelines on November 13, 2024, to regulate misleading advertisements by coaching institutes.** These rules, by the Central Consumer Protection Authority, ban false claims and demand accurate service representation, consent for student photos, and transparent information disclosure.
- **Union Minister Dr. Virendra Kumar inaugurated the Shilp Samagam Mela 2024 and launched the TULIP brand** on November 5, 2024, at Dilli Haat, New Delhi. The mela promotes traditional handicrafts and artisan economic empowerment, while TULIP provides artisans with a digital platform for global exposure and sales.
- The **annual Jhiri Mela began on November 14, 2024, in Jhiri village, Jammu and Kashmir.** This ten-day fair, held on Kartik Purnima, honors the folk hero Bawa

Jitto. The event features cultural performances, traditional markets, and religious rituals.

- Prime **Minister Narendra Modi inaugurated the first Bodoland Mahotsav on November 15, 2024,** in New Delhi. This two-day cultural event celebrates the Bodo community's rich heritage, language, and literature. It also showcases the progress made in the Bodoland region following the Bodo Peace Accord of 2020.
- **Guru Nanak Jayanti was celebrated on November 15, 2024. This day marks the birth anniversary of Guru Nanak Dev Ji,** the founder of Sikhism. It is celebrated with prayers, hymns, and community services by Sikhs worldwide. The celebrations include devotional music, processions, and sharing traditional food.
- The **Ministry of Home Affairs (MHA) declared areas under six police stations in Manipur as "disturbed areas"** on November 14, 2024. This includes Sekmai, Lamsang, Lamlai, Jiribam, Leimakhong, and Moirang, bringing them under AFSPA until March 31, 2025 due to ongoing ethnic violence.
- The **first overseas campus of Symbiosis International University was inaugurated in Dubai** by External Affairs Minister Dr. S. Jaishankar on November 14, 2024. UAE's Minister of Tolerance and Coexistence, Sheikh Nahyan bin Mubarak Al Nahyan, also attended. The campus will offer programs in management, technology, and media.
- **Uttarakhand CM Pushkar Singh Dhami inaugurated the Jauljibi Mela 2024** in Pithoragarh on November 14, 2024. He also laid the foundation stone for 18 development projects worth ₹64.47 crore. The fair strengthens cultural ties between India, Nepal, and Tibet, and supports the local economy.
- **Sarai Kale Khan Chowk was renamed Bhagwan Birsa Munda Chowk on November 15, 2024,** to honor the tribal leader on his 150th birth anniversary. The renaming ceremony was held in Delhi, with Union Home Minister Amit Shah and other officials in attendance.
- On November 16, 2024, US authorities returned 1,440 smuggled antiquities worth \$10 million to India. The ceremony in New York **included Manhattan District Attorney Alvin L. Bragg, Jr., and Consul General Manish Kulhary.** The artifacts included sacred temple sculptures from Madhya Pradesh and Rajasthan.



- On **November 15, 2024, the first trilateral power transaction from Nepal to Bangladesh** via the Indian grid was inaugurated. This significant event was celebrated by officials from Nepal, Bangladesh, and India. Nepal will export up to 40 MW of hydropower to Bangladesh through the Indian grid.
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- **India gifted two water-jet propelled Fast Interceptor Crafts (FICs)** to Mozambique on November 8, 2024. The ceremony in Nacala was attended by Indian and Mozambican officials. These FICs, with a top speed of 45 knots and a range of 200 nautical miles.
- The Guru **Ghasidas-Tamor Pingla Tiger Reserve in Chhattisgarh was notified** as India's 56th tiger reserve on November 4, 2024. Spanning 2,829 square kilometers, it includes the Guru Ghasidas National Park and the Tamor Pingla Wildlife Sanctuary, making it the third-largest tiger reserve in the country.
- The **National Youth Festival 2025 will be celebrated in January 2025**. This annual event, organized by the Ministry of Youth Affairs and Sports in India, brings

together young people for various competitive and collaborative activities, promoting national integration and showcasing diverse cultures.

- The Vision **Next program was introduced by the central government to boost** the Textiles Manufacturing Industry. Announced on November 18, 2024, by Union Minister for Textiles Giriraj Singh, the program aims to increase the industry's growth and create more employment opportunities.
- The **government reconstituted the Inter-State Council (ISC) on November 11, 2024, with Prime Minister Narendra Modi as chairman. The council includes all state Chief Ministers and nine Union Ministers**, aiming to enhance Centre-State and interstate coordination and cooperation.
- The **NITI Aayog organized a symposium on "Green Transition in States"** on November 11, 2024, at Vigyan Bhawan in New Delhi. The event aimed to help states develop their own Green Transition Roadmaps and align with India's goals of achieving net-zero emissions by 2070 and becoming a developed nation by 2047.
- The **National Workshop on PMAY-U 2.0 was inaugurated by Union Minister Manohar Lal on November 18, 2024, in New Delhi. It aimed to discuss implementation strategies for affordable urban housing and introduced the Affordable Rental Housing scheme**. Over 250 officials from various states and stakeholders attended to share best practices and innovative solutions.
- The Ministry of **Environment, Forest and Climate Change has exempted White Category Industries** from obtaining separate Consent to Establish (CTE) and Consent to Operate (CTO) from State Pollution Control Boards (SPCBs) as of November 12, 2024.
- The **Ministry of Culture launched the Amrit Parampara festival series on November 2, 2024**, to celebrate India's cultural heritage. The inaugural event, Kaveri Meets Ganga, took place from November 2-5, 2024, at Kartavya Path and the CCRT campus in Dwarka.
- The National **Thermal Power Corporation (NTPC) and Oil and Natural Gas Corporation (ONGC)** partnered to form ONGC NTPC Green Private Ltd (ONGPL), a 50:50 joint venture company, incorporated on November 18, 2024. This venture aims to develop renewable energy projects, including offshore wind energy, and explore opportunities in energy storage, e-mobility, and ESG-compliant ventures.
- On **November 15, 2024, the United Nations World Tourism Organization (UNWTO) recognized 55**

villages globally as Best Tourism Villages for 2024.

Selected from over 260 applications from more than 60 UN Tourism Member States, this initiative promotes sustainable tourism, preserves cultural heritage, and supports community development.

- On **November 21, 2024, Prasar Bharati launched the OTT platform WAVES. The platform offers over 65** live channels, movies, interactive games, live events, and online shopping in 12 languages, aiming to enhance digital inclusivity, especially in rural areas through the BharatNet infrastructure.
- On November 20, **2024, it was announced that over 1.76 crore school students from 36 states** and Union Territories participated in Project Veer Gatha 4.0. This initiative by the Ministry of Education honors the bravery of Armed Forces personnel through creative expressions like poems, paintings, and videos.
- On **November 13, 2024, the Ministry of Science and Technology (MoST) launched Operation Dronagiri** at IIT Delhi. This project, part of the National Geospatial Policy 2022, includes the Geospatial Data Interface (GDI) and aims to enhance urban planning, environmental monitoring, and disaster management through geospatial technologies.
- Prime **Minister Narendra Modi inaugurated the first Bodoland Mohotsav on November 15, 2024**, in New Delhi. The two-day event celebrates the Bodo community's language, literature, and culture, aiming to foster peace and build a vibrant Bodo society. The theme was "Peace and Harmony for a Prosperous Bharat".
- On November 5, **2024, President Droupadi Murmu released three key Supreme Court publications:** Justice for Nation: Reflections on 75 years of the Supreme Court of India, Prisons in India: Mapping Prison Manuals and Measures for Reformation and Decongestion, and Legal Aid Through Law Schools: A Report on Working of Legal Aid Cells in India. These publications aim to highlight the Supreme Court's journey, address prison reforms, and enhance legal aid through law schools.
- **India's Ministry of Science and Technology launched the country's first AI data bank** on November 20, 2024, to boost national security. This initiative provides researchers, startups, and developers access to high-quality datasets for creating scalable AI solutions.
- The Haryana **Government notified the Haryana Good Governance Award Scheme 2024** on November 13,

2024. This scheme aims to recognize and reward employees for innovative practices and exceptional efforts in governance.

- The **Department of Posts (DoP) released a commemorative postage stamp on November 15, 2024**, for the Sickle Cell Eradication - 2047 initiative. The stamp was unveiled in Dhar, Madhya Pradesh, aiming to eradicate sickle cell anemia by 2047 with a focus on tribal communities.
- **Meghalaya celebrated the Year of Legends with the Shillong Cherry Blossom Festival** on November 15-16, 2024. The festival featured performances by international and local artists and highlighted cultural collaboration with Japan.
- India's **first Constitution Museum was inaugurated by Lok Sabha Speaker Om Birla and Union Law Minister Arjun Ram Meghwal** at O.P. Jindal Global University in Sonapat on November 23, 2024. The museum showcases the journey and impact of the Indian Constitution through interactive exhibits.
- The **9th Amur Falcon Festival was celebrated in Tamenglong, Manipur on November 21, 2024**. The event highlighted wildlife conservation and the cultural heritage of the region.
- The **Atal Innovation Mission (AIM) unveiled its 4th cohort of Community Innovator Fellows (CIFs)** on November 19, 2024. Supported by Capgemini India, the program offers grants of INR 1 lakh each to 15 CIFs to scale their solutions.
- Northern Arc **secured USD 65 million for its maiden climate fund on November 7, 2024. The fund received USD 50 million from the United States International Development Finance Corporation (DFC) and USD 15 million from OeEB, Austria's Development Bank.** It aims to support renewable energy, energy efficiency, and sustainable agriculture sectors.
- On **November 11, 2024, IOC-UNESCO recognized 24 coastal villages in Odisha** as "Tsunami-Ready" during the 2nd Global Tsunami Symposium in Indonesia. These villages are in the districts of Balasore, Bhadrak, Kendrapara, Jagatsinghpur, Puri, and Ganjam.
- On **November 23, 2024, the NDA won the Maharashtra Assembly elections, securing 235 out of 288 seats. Meanwhile, the INDIA bloc, led by the Jharkhand Mukti Morcha (JMM), retained power in Jharkhand, winning 56 out of 81 seats.**

- The Indian Air Force (IAF) signed a **Memorandum of Agreement (MoA) with the Indian Institute of Science (IISc) and the Foundation for Science Innovation and Development (FSID)** on November 18, 2024, in Bengaluru. This collaboration aims to jointly identify problem areas in the maintenance and servicing of IAF equipment, such as radar, aircraft, IT, and communication platforms.
- DRDO's **Solid State Physics Laboratory (SSPL) has developed Silicon Carbide (SiC) wafers and GaN High Electron Mobility Transistors (HEMTs), announced on November 11, 2024.** These technologies are for applications up to X-band frequencies, benefiting defence, aerospace, and clean energy sectors.
- Bihar's **Sultanganj Railway Station will be renamed Ajgaibinath Dham, as announced on November 4, 2024 by Bihar Deputy Chief Minister Samrat Choudhary.** The renaming aims to highlight the cultural significance of the Ajgaibinath Dham shrine and promote tourism.
- The Union **Cabinet approved the launch of the National Mission on Natural Farming (NMNF)** on November 25, 2024. This initiative promotes sustainable and chemical-free farming practices, leveraging traditional agricultural knowledge to enhance soil health and productivity.
- The **Supreme Court of India upheld the inclusion of the words "secular" and "socialist" in the Preamble of the Constitution on November 25, 2024.** This decision reinforces the 42nd Amendment of 1976, which added these terms and establishes them as integral to the Constitution's basic structure.
- The **Confederation of Indian Industry (CII) launched a Strategy Cell in Coimbatore** on November 25, 2024. This initiative aims to support selected industries by providing mentorship and strategic guidance to help them scale up and become global players.
- **Tata Power invested ₹500 crore in the Noida International Airport on November 7, 2024** for renewable energy projects. This includes developing solar and wind power infrastructure and providing maintenance services for 25 years.
- The **Bal Vivah Mukht Bharat campaign and the 'Child Marriage Free Bharat Portal'** was launched by Union Minister Smt. Annpurna Devi on November 27, 2024, in New Delhi. It aims to eradicate child marriage and empower young girls through education, health, and protection.
- On November 27, 2024, the **central government approved over ₹1,115 crore for disaster mitigation and capacity-building projects across fifteen states.**

The funding aims to strengthen disaster resilience, address landslide risks, and train civil defense volunteers.

- **IIT Hyderabad and Nikon India launched their first Centre of Excellence (CoE) on November 25, 2024.** This facility features advanced imaging technologies to support research in biological systems, promoting innovation and collaboration.
- The Union Cabinet **approved the continuation of the Atal Innovation Mission (AIM)** with a budget of ₹2,750 crore until March 31, 2028. This initiative aims to strengthen India's innovation and entrepreneurship ecosystem, supporting startups and innovators.
- India's first **green hydrogen fuelling station was established in Leh, Ladakh, on November 24, 2024.** Built by Amara Raja Infra for NTPC Ltd, it produces 80 kg of green hydrogen daily. The station powers five hydrogen fuel cell buses, promoting emission-free transport. This initiative aligns with India's National Hydrogen Energy Mission.
- On **November 27, 2024, the Gujarat government unveiled the new Cottage and Rural Industries Policy in Gandhinagar.** Introduced by Minister of Cottage Industries **Balwantsinh Rajput**, the policy aims to increase loans and subsidies for artisans, generate nearly 12 lakh jobs in five years, and enhance market access for local and international markets.
- On **November 26, 2024, President Droupadi Murmu released the Maithili and Sanskrit versions of the Indian Constitution.** This event took place at **Samvidhan Sadan in New Delhi during the celebrations** marking the 75th anniversary of the Constitution's adoption. The release was part of the "Hamara Samvidhan, Hamara Swabhimaan" campaign.
- The **43rd Edition of the India International Trade Fair (IITF) kicked off on November 14** at Bharat Mandapam in New Delhi. Running until November 27, 2024, it's themed "Viksit Bharat @2047", envisioning a self-reliant India by 2047. The fair highlights India's economic and cultural strengths, promoting local industries globally.
- Union **Minister Gajendra Singh Shekhawat inaugurated the 12th edition of the International Tourism Mart** on November 27, 2024, in Kaziranga, Assam. The event is aimed at promoting the tourism potential of India's Northeast region, showcasing its rich cultural heritage and natural beauty.
- The **UGC approved guidelines for flexible-duration degrees on November 13, 2024.** These include

Accelerated Degree Programs (ADPs) and Extended Degree Programs (EDPs), allowing students to complete degrees earlier or extend them beyond the standard duration. These degrees are equivalent to standard-duration degrees for employment and academic purposes.

- The **Me-Gong Festival 2024 is being held in Meghalaya from November 29 to 30, 2024 at Baljek Airport in Jenjal, West Garo Hills. The festival features international and national artists and showcases Garo culture** through performances, traditional games, handloom and handicraft exhibitions, and culinary delights. The theme for this year's festival is "Echoes of Traditions."
- As of **November 25, 2024, the government has issued 1.4 million Ayushman Vay Vandana** cards to citizens aged 70+ under the AB-PMJAY scheme. This initiative provides free healthcare services and insurance to economically disadvantaged elderly citizens, covering a range of medical treatments.
- The Indian **government has implemented a 13-pronged strategy to combat rising cybercrime** in top states. This includes enhancing cybersecurity infrastructure, improving law enforcement capabilities, promoting digital literacy, and fostering international cooperation.
- Gujarat's **Gharchola handicraft received the Geographical Indication (GI) tag on November 29, 2024.** This highlights the cultural heritage and craftsmanship of Gujarat's artisans. The Gharchola, traditionally worn at weddings, is now globally protected and promoted.
- The **75th Hindi Diwas celebration was held on November 22, 2024, at the UN Headquarters** in New York. Organized by the Permanent Mission of India to the UN, it commemorated Hindi's 75th anniversary as an official language of India.
- On November 19, **2024, REC Power Development and Consultancy Limited (RECPDCL) transferred the Khavda V-A HVDC Transmission Project SPV to Power Grid Corporation of India Limited (PGCIL).** This project is India's first HVDC transmission awarded through the Tariff-Based Competitive Bidding (TBCB) process, developed on a Build, Own, Operate, and Transfer (BOOT) basis.
- On **November 21, 2024, the Assam Cabinet approved renaming Karimganj district to Sribhumi.** This change honors Rabindranath Tagore's vision of the region as "the land of Maa Lakshmi" and reflects the

community's aspirations, giving the district a distinct identity.

- On **November 25, 2024, Vir Das became the first Indian to host the 52nd International Emmy Awards in New York City. The comedian brought his unique humor and style to the prestigious event, earning widespread praise** for his hosting.
- On November 26, **2024, the World Bank approved USD 225.5 million for the ELEMENT Project in Tripura and Nagaland. This project aims to manage forest landscapes, enhance forest value chains, and support over 700,000 people in 400+ villages, focusing on conservation, job creation, and entrepreneurship.**
- On November **14, 2024, NASA partnered with Microsoft to launch Earth Copilot, an AI tool simplifying access to NASA's Earth science data. Leveraging Microsoft's Azure, it enables plain language** queries over 100 petabytes of satellite imagery and geospatial data, democratizing complex data access.

## BANKING

### PUNJAB & SIND BANK LAUNCHES E-BANK GUARANTEE FACILITY

- This new **system replaces traditional paper-based bank guarantees with e-stamping and e-signatures**, enhancing security, transparency, and efficiency.
- The initiative **aims to reduce fraud, save time, and improve the ease of business for applicants and beneficiaries.**
- **Swarup Kumar Saha, MD & CEO of Punjab & Sind Bank, expressed delight in joining hands with NeSL for this facility, highlighting its potential to curb frauds and reduce turnaround time.**

### NAMO DRONE DIDI SCHEME FOR WOMEN SHGS LAUNCHED

- The scheme **aims to empower Women Self-Help Groups (SHGs) by providing 14,500 drones for agricultural services, such as spraying liquid fertilizers and pesticides.**

- The government **provides 80% financial assistance for drone procurement, with the remaining funds** available through loans.
- The scheme includes comprehensive training for SHG members and aims to create sustainable livelihood opportunities.
- **Key points of the scheme:**
  - **Financial outlay:** the scheme has an allocated budget of rs.1261 crore.
  - **Target group:** women self help groups (shgs).
  - **Components:** the guidelines detail the governance structure, financial assistance, training programs, and implementation framework.
  - **Implementation:** the scheme will be rolled out in phases, with specific timelines and milestones for different activities.
  - The initiative **aims to boost agricultural productivity through technology and empower women** in rural areas by providing them with the tools and training needed to operate drones effectively.

#### INDIA AND ADB SIGN \$200 MILLION LOAN FOR URBAN SERVICES IN UTTARAKHAND

- This project, known as the **Uttarakhand Livability Improvement Project, focuses on upgrading water supply, sanitation, urban mobility, and other essential urban services.**
- The initiative **aims to enhance the quality of life for residents and increase resilience against climate and environmental risks.**
- This includes **modernizing infrastructure to ensure better service delivery and sustainability in urban areas of Uttarakhand.**

#### DIGITAL LIFE CERTIFICATE CAMPAIGN 3.0 WAS LAUNCHED ON 6 NOVEMBER BY DR JITENDRA SINGH

- This campaign is **designed to make the process of submitting life certificates simpler** and more convenient for pensioners.

- **By using digital platforms, pensioners can now submit their life certificates** online without having to visit physical offices.
- This initiative aims to ensure transparency, reduce hassle, and make the entire process more efficient for senior citizens who rely on these certificates for their pensions.

#### REAL-TIME TRACKING FOR INTERNATIONAL MONEY TRANSFERS HAS BEEN LAUNCHED BY IDFC FIRST BANK

- This **service is available through the bank's mobile app and internet banking platforms.**
- **Here are some key features:**
  - **Real-time Updates:** Customers can monitor the status of their cross-border payments in real-time, knowing whether the funds are in transit or have been credited to the recipient bank.
  - **Enhanced Transparency:** The service provides end-to-end visibility of transactions, similar to local digital payments like UPI and IMPS.
  - **Swift GPI Integration:** The tracking service uses the SWIFT Global Payments Innovation (GPI) plugin, which ensures faster and more transparent cross-border payments.
  - **No Additional Charges:** The real-time tracking is offered as a complimentary service with no extra processing fees.

#### PM-VIDYALAXMI SCHEME HAS BEEN APPROVED BY THE GOVERNMENT

- **Here are the key points of the scheme:**
- **Collateral-Free and Guarantor-Free Loans:** The scheme offers loans up to Rs 10 lakh without the need for collateral or a guarantor, making it easier for students to access funding.
- **Interest Subsidy:** A 3% interest subsidy is provided on these loans to reduce the financial burden on students.
- **Target Beneficiaries:** The scheme specifically targets meritorious students from low-income families who have been admitted to recognized institutions for higher education.



- **Objective:** The primary goal is to ensure that financial constraints do not hinder talented students from pursuing their academic ambitions.
- This initiative **aims to promote higher education and empower students by providing them with the necessary financial support.**

#### INCOME TAX DEPARTMENT ESTABLISHES THREE-LAYERED FINANCIAL LIMIT FOR INTEREST WAIVER

- This **system categorizes the financial limits of interest waivers into three levels, each** overseen by different authorities:
- **Principal Commissioners:** They are authorized to handle cases where the interest amount to be reduced or waived is up to Rs 50 lakh. This means that if the unpaid taxes attract interest within this limit, the Principal Commissioner has the authority to decide on the matter.
- **Chief Commissioners:** For cases where the interest amount falls between Rs 50 lakh and Rs 1.5 crore, the Chief Commissioners are responsible. This middle tier ensures that there is a balanced review for moderately high-interest amounts.
- **Key Points of the Scheme:**
  - **Financial Outlay:** The scheme has an allocated budget of Rs.1261 crore.
  - **Target Group:** Women Self Help Groups (SHGs).
  - **Components:** The guidelines detail the governance structure, financial assistance, training programs, and implementation framework.
  - **Implementation:** The scheme will be rolled out in phases, with specific timelines and milestones for different activities.
- The initiative **aims to boost agricultural productivity through technology and empower women** in rural areas by providing them with the tools and training needed to operate drones effectively.

#### ONE RANK ONE PENSION (OROP) IN INDIA

- **Objective:** OROP ensures that retired military personnel of the same rank and with the same length of service receive the same pension, irrespective of their date of retirement. This policy aims to eliminate the variations in pension payments caused by different periods of service and pay scales.
- **Implementation Date:** The OROP policy was officially implemented on November 7, 2015.
- **Pension Revisions:** Pensions are revised periodically based on the latest pay commission recommendations, and any increase in pension is automatically applied to all eligible retirees.
- **Beneficiaries:** The policy benefits retired personnel from the Indian Army, Navy, and Air Force, including ex-servicemen and their families.
- **Financial Impact:** The implementation of OROP has led to a significant financial outlay by the government to ensure fair pension payments, but it has also brought financial security and peace of mind to many retired military personnel.

#### QUACQUARELLI SYMONDS (QS) HAS RELEASED THE WORLD UNIVERSITY RANKING: ASIA 2025

- This **annual ranking evaluates and lists the top universities across Asia based** on various criteria such as academic reputation, employer reputation, faculty/student ratio, and international research network.
- **Key Highlights:**
  - **Top Ranking:** Peking University in China secured the 1st place, maintaining its top position from the previous year. It is followed by the University of Hong Kong and the National University of Singapore.
  - **India's Performance:** India has the highest number of ranked universities, with 193 institutions making it to the

list. However, no Indian university is in the top 20.

- **Criteria for Ranking:** The rankings are based on several indicators including academic reputation, employer reputation, faculty/student ratio, international faculty ratio, and international student ratio

#### SEBI ALLOWED INDIAN MFS TO INVEST IN OVERSEAS FUNDS WITH EXPOSURE TO INDIAN SECURITIES

- This move **aims to facilitate ease of investment, enhance transparency, and enable diversification of investments.**
- **Key Points:**
  - **Investment Cap:** Overseas mutual funds or unit trusts in which Indian MFs invest must have no more than 25% exposure to Indian securities.
  - **Transparency:** These overseas funds are required to publicly disclose their portfolios at least quarterly.
  - **Single Investment Vehicle:** All investor contributions to an overseas fund must be pooled into a single investment vehicle, ensuring equal rights for all investors.
  - **Observation Period:** If the exposure to Indian securities exceeds 25% after investment, there is a six-month observance period for rebalancing. If rebalancing doesn't occur, Indian MFs have an additional six months to liquidate their holdings.

#### RBI MAKES 6 AMENDMENTS KYC DIRECTIONS

- These amendments are **aimed at enhancing customer due diligence, improving the sharing of KYC information with the Central KYC Records Registry (CKYCR), and aligning with recent amendments in the Prevention of Money Laundering (Maintenance of Records) Rules.**
- The **updated provisions came into effect immediately.**

- **Key Amendments:**

- **Customer Acceptance Policy:** The CDD procedure will now be applied at the UCIC (Unique Customer Identification Code) level, eliminating the need for fresh CDD for existing KYC-compliant customers opening new accounts or availing other services.
- **High-Risk Accounts:** The explanation that high-risk accounts require intensified monitoring has been shifted to apply to specific sub-paragraphs of paragraph 37.
- These **amendments are aimed at enhancing customer due diligence, improving the sharing of KYC information with the Central KYC Records Registry (CKYCR), and aligning with recent amendments in the Prevention of Money Laundering (Maintenance of Records) Rules.**
- The **updated provisions came into effect immediately.**
- **Key Amendments:**
- **Customer Acceptance Policy:** The CDD procedure will now be applied at the UCIC (Unique Customer Identification Code) level, eliminating the need for fresh CDD for existing KYC-compliant customers opening new accounts or availing other services.
- **High-Risk Accounts:** The explanation that high-risk accounts require intensified monitoring has been shifted to apply to specific sub-paragraphs of paragraph 37.

#### RBI ADDS 10-YEAR SOVEREIGN GREEN BONDS TO FAR FOR NON-RESIDENTS

- This **initiative is designed to attract foreign investment in environmentally sustainable projects in India.**
- The **inclusion of these green bonds in the FAR aims to support the government's efforts in promoting sustainable development and financing green projects.**

- This move is expected to boost the participation of international investors in India's green financing landscape, furthering the country's commitment to environmental sustainability.

#### THE RS.3,022-CRORE BHARATNET NETWORK PROJECT HAS BEEN AWARDED TO AN ITI-LED CONSORTIUM

**Current Context:** On 8th November, The Rs.3,022-crore BharatNet Network project has been awarded to an ITI-led consortium.

- This consortium has secured contracts for Package 8, covering Himachal Pradesh, and Package 9, encompassing West Bengal and the Andaman & Nicobar Islands, as part of BharatNet Phase-3.
- The primary aim of the BharatNet project is to provide high-speed broadband connectivity to all Gram Panchayats and villages across India, thereby bridging the digital divide between urban and rural areas.
- The project involves laying optical fiber cables and establishing the necessary infrastructure to ensure seamless internet access.

#### STATE BANK OF INDIA HAS LAUNCHED INNOVATION HUB AT SINGAPORE FINTECH FESTIVAL

- This initiative, in partnership with APIX, is aimed at fostering collaboration among fintechs, startups, and innovators to design next-generation financial solutions.
- The hub will leverage SBI's extensive range of over 250 financial service APIs, providing a secure sandbox environment for testing and development.
- By supporting the creation and refinement of innovative financial products, SBI aims to enhance its digital offerings, improve customer experience, and streamline banking processes.

#### "SCHEME FOR STRENGTHENING THE MEDICAL DEVICE INDUSTRY " HAS BEEN LAUNCHED

- The scheme comes with an initial outlay of Rs 500 crore for three years and aims to support various aspects of the industry, including:
  - **Boosting Domestic Manufacturing:** Encouraging local production to ensure self-reliance in medical devices.
  - **Reducing Import Dependency:** Aiming to minimize reliance on imported medical devices by fostering innovation and development within the country.
  - **Supporting Clinical Studies:** Funding and facilitating clinical research to ensure that new devices are safe and effective.
  - **Skill Development:** Providing training and development opportunities to build a skilled workforce in the medical device sector.
  - **Infrastructure Development:** Investing in the infrastructure required for the growth and advancement of the industry, such as testing and certification facilities.
- This initiative is part of the broader "Atmanirbhar Bharat" (Self-Reliant India) mission, which aims to make India a global hub for medical device manufacturing and innovation.

#### MINISTRY OF LABOUR & EMPLOYMENT SIGNS MOU WITH CYGNUS UJALA GROUP

- This agreement aims to enhance employment opportunities in the healthcare sector, focusing on Tier II and Tier III cities and promoting women's employment.
- Here are the key points of the MoU:
  - **Employment Accessibility:** Adding 25 lakh (2.5 million) healthcare vacancies to the National Career Service (NCS) portal to improve job accessibility.

- **Focus on Tier II and Tier III Cities:** Targeting smaller cities to create employment opportunities where they are most needed.
- **Promoting Women's Employment:** Encouraging more women to enter the healthcare workforce.
- **Job Fairs and Advanced Technologies:** Organizing job fairs and utilizing technologies like Artificial Intelligence to enhance the user experience on the NCS portal.

#### DUBAI TOPPED THE MIDDLE EAST AND ROSE TO FIFTH PLACE GLOBALLY IN THE '2024 GLOBAL CITY INDEX

- **India's rank:** Delhi was the highest-ranked Indian city at 350th position.
- **First place:** London secured the top spot globally.
- **Other important information:** Dubai scored 86 out of 100, surpassing major global cities like Singapore, Los Angeles, and Sydney.
- It also **ranked first globally for reputation and investment destination.**

#### NATIONAL MSME CLUSTER OUTREACH PROGRAMME HAS BEEN LAUNCHED

- This program, organized by the Department of Financial Services and the Small Industries Development Bank of India (SIDBI), is **designed to provide financial access and support the growth of Micro, Small, and Medium Enterprises (MSMEs) across India.**
- **Key Objectives:**
  - **Financial Access:** Ensure that MSMEs have better access to financial services and products.
  - **Cluster Development:** Focus on MSME clusters to facilitate growth and innovation within these groups.
  - **Support and Training:** Provide support and training to MSMEs to enhance their capabilities and competitiveness.

#### RBI AND SEBI INTRODUCED A FRAMEWORK FOR THE RECLASSIFICATION OF FPI TO FDI

- **Purpose:**
  - Provides a mechanism for Foreign Portfolio Investors (FPIs) exceeding the 10% equity limit in an Indian company to reclassify their investments as Foreign Direct Investment (FDI).
- **Conditions for Reclassification:**
  - Requires meeting specific conditions and obtaining necessary approvals.
- **Completion Timeline:**
  - Reclassification must be completed within five trading days from the date of the trade that breaches the limit.
  - This framework aims to streamline investment processes and ensure regulatory compliance for foreign investors in the Indian market.

#### INDIA RANKED AMONG GLOBAL TOP 10 FOR PATENTS, TRADEMARKS AND DESIGNS

- The report was released at the WIPO headquarters in Geneva, Switzerland.
- **Key Findings:**
  - **Patents:** India ranks sixth globally with 64,480 patent applications in 2023, marking a 15.7% growth.
  - **Trademarks:** India ranks fourth globally with a 6.1% increase in trademark filings, totaling over 3.2 million active trademarks.
  - **Industrial Designs:** India saw a 36.4% increase in industrial design applications, with significant contributions from sectors like textiles, accessories, tools, machines, health, and cosmetics.
- India's consistent double-digit growth in **IP filings over the past five years** highlights its

growing emphasis on innovation and intellectual property rights.

#### NHB SIGNS MOUS WITH PLIS FOR ISS IMPLEMENTATION

- These MoUs **aim to facilitate the implementation of the Interest Subsidy Scheme (ISS)** under Pradhan Mantri Awas Yojana – Urban (PMAY-U) 2.0.
- The **scheme provides interest subsidies on home loans to beneficiaries from the Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG).**
- This **initiative is part of the government's vision to achieve "housing for all" by 2047**, ensuring that genuine beneficiaries receive the benefits of the scheme without any hurdles.
- The **workshop where these MoUs were signed also served** as a platform to deliberate and strategize on the effective implementation of PMAY-U 2.0.

#### NVIDIA AND SOFTBANK LAUNCH AI-5G (AI-RAN) NETWORK

- **This innovative network leverages artificial intelligence to enhance the capabilities of 5G technology.**
- The **integration of AI with 5G aims to optimize resource utilization, improve efficiency, and create new revenue streams for telecom operators.**
- **Potential applications of this advanced network include supporting autonomous vehicles**, enhancing robotic operations, and enabling more sophisticated and reliable communication services.

#### 'KNOW YOUR MEDICINE' APP LAUNCHED TO PROMOTE CLEAN SPORTS

- This **innovative network leverages artificial intelligence to enhance the capabilities of 5G technology.**

- The integration of AI with 5G aims to optimize resource utilization, improve efficiency, and create new revenue streams for telecom operators.
- Potential applications of this advanced network include supporting autonomous vehicles, enhancing robotic operations, and enabling more sophisticated and reliable communication services.

#### CAIRN OIL & GAS JOINS UN'S METHANE REDUCTION INITIATIVE, 1ST IN INDIA

- This initiative, **signed on November 4, 2024, in Abu Dhabi, requires Cairn to set a five-year methane reduction target and report its progress transparently.**
- The **partnership aligns with Cairn's commitment to achieving net-zero carbon emissions by 2030.**
- **Key Points:**
  - **Methane Reduction Target:** Cairn will establish a five-year target to reduce methane emissions.
  - **Transparent Reporting:** Progress will be reported to OGMP, ensuring accountability and transparency.
  - **Global Impact:** OGMP 2.0 covers over 40% of global oil and gas production, aiming to reduce methane emissions by 30% by 2030.
  - **Environmental Commitment:** Cairn has already reduced potential gas flaring volume by 60% over the past four years.

#### INDIA'S MERCHANDISE EXPORTS INCREASE 17% IN OCTOBER

- The **report highlights that India's merchandise exports grew by 17.3% year-on-year in October, reaching \$39.2 billion.**
- This **growth was driven by increased demand for Indian goods in Western countries** ahead of the Christmas season.
- However, imports also rose, leading to a trade deficit of \$27.1 billion.



## RBI IDENTIFIES SBI, HDFC BANK, AND ICICI BANK AS D-SIBS

- This designation indicates that these banks are "too big to fail" due to their substantial impact on the Indian financial system.
- Consequently, they are required to maintain higher capital buffers to ensure greater resilience during financial crises.
- **Implications of D-SIB Status**
- **Enhanced Capital Requirements:** Effective April 1, 2025, SBI and HDFC Bank must adhere to stricter capital requirements, ensuring they have sufficient capital to absorb potential losses, thus safeguarding the financial system's stability.
- **Robust Supervision:** These banks will be subject to intensified scrutiny and supervision by the RBI to maintain sound operational practices and minimize systemic risks.
- **Significance to Economy:** Their designation underscores their vital role in the financial ecosystem, as their failure could trigger widespread economic repercussions.

## NITI AAYOG'S WEP & URBAN COMPANY PARTNER TO SUPPORT WOMEN MSMEs

- This partnership aims to support women-owned Micro, Small, and Medium Enterprises (MSMEs), particularly in the beauty and wellness sector.
- **Key Objectives:**
  - **Skill Development:** Providing training and workshops to enhance technical and managerial skills.
  - **Mentorship and Networking:** Connecting women entrepreneurs with mentors and industry experts.
  - **Business Development Support:** Assisting with business planning, marketing strategies, and financial management.

- **Digital Enablement:** Facilitating access to digital tools and platforms to help women entrepreneurs expand their reach.

- **Expected Impact:**

- **Economic Empowerment:** Helping women achieve financial independence and contribute to the economy.
- **Gender Equality:** Promoting gender equality by supporting women in their business endeavors.
- **Sustainable Growth:** Ensuring long-term sustainability of women-owned businesses.

## STATE BANK OF INDIA HAS SOUGHT \$1.25 BILLION IN INDIA'S BIGGEST BANK LOAN IN 2024

- **Purpose:** The loan is intended for general corporate purposes, which means it will help support various financial needs and operations of the bank.
- **Arrangers:** The loan is being arranged by three major financial institutions: CTBC Bank, HSBC Holdings, and Taipei Fubon Bank.
- **Tenure:** The loan has a term of five years, providing a substantial period for SBI to utilize and repay the funds.
- **Usage Location:** A significant portion of the funds will be directed towards operations at SBI's branch in Gujarat International Finance Tec-City (GIFT City), a hub designed to attract international business and investment.

## SBI REPORT: INDIA'S GDP EXPECTED TO GROW AT 6.5% IN Q2FY25

- The **Ecowrap** report predicts that India's **GDP is expected to grow at 6.5%** in the second quarter of FY25 (Q2FY25).
- **Here are some of the main highlights and insights from the report:**
  - **Positive Outlook:** The report suggests a positive economic outlook for the second half of the fiscal year, indicating

that overall annual GDP growth could approach 7%.

- **Rural Demand:** It highlights the recovery of rural demand as a significant contributor to economic growth. Factors such as a good monsoon season and increased agricultural productivity are expected to drive this demand.
- **Sectoral Performance:** The report examines the performance of various sectors, including manufacturing, services, and agriculture, noting improvements in industrial output and consumer spending
  - **Policy Cautions:** The report also cautions against short-term policy decisions that could create fiscal pressures. It emphasizes the importance of sustainable economic policies to maintain growth momentum.
  - **Inflation and Interest Rates:** The report discusses the impact of inflation and interest rates on the economy, indicating that manageable inflation levels and stable interest rates are crucial for sustained growth.

#### NABH AND RSSDI SIGN MOU TO ENHANCE DIABETES CARE QUALITY IN INDIA

- The **signing took place in New Delhi**, India.
- The aim is **to enhance the quality and consistency of diabetes** care in India.
- This will be achieved by developing robust clinical and digital health standards.
- The partnership will help accredited diabetes clinics maintain high standards of care.

#### TATA POWER RENEWABLE ENERGY & INDUSIND BANK PARTNERS FOR COLLATERAL FREE SOLAR FINANCING FOR MSEs

- This initiative **aims to support MSEs in adopting solar energy, thereby reducing** their operational costs and contributing to India's green energy goals.
- **Key Details:**
  - **Purpose:** To provide financial support for MSEs to adopt solar energy solutions.
  - **Loan Amounts:** Ranging from Rs.10 lakh to Rs.2 crore.
  - **Loan Terms:** Competitive interest rates with repayment terms up to 7 years.
  - **Benefits:** Helps MSEs reduce operational costs, promotes renewable energy adoption, and contributes to India's green energy transition.

#### 19TH G20 SUMMIT, G20 WAS HELD AT IN RIO DE JANEIRO, BRAZIL

- **Organized by:** Brazil
- **Chaired by:** Luiz Inácio Lula da Silva, President of Brazil
- **Theme:** "New Time for All"
- **Aim:** To address global challenges like poverty, hunger, inequality, and climate change.
- **Important Highlights:**
  - **Global Alliance Against Hunger and Poverty:** Launched to tackle global hunger and poverty.
  - **Taxation Reform:** Initiated discussions on reforming the global tax system.
  - **Climate Change: Emphasized** the need for urgent action on climate change.
  - **Global Governance Reform:** Advocated for a more inclusive and representative global governance system.
  - **Women's Empowerment:** Established a Women's Empowerment Working Group.

- **Bioeconomy:** Approved the first multilateral document on the bioeconomy.
- **Artificial Intelligence Governance:** Established a task force on AI governance.

#### Additional Information:

- **The summit saw discussions** on various other important global issues like the Russia-Ukraine war, the Israeli-Palestinian conflict, and the global economic outlook.
- Several bilateral meetings were held between world leaders on the sidelines of the summit.
- **The summit concluded with Brazil handing over the G20 presidency** to South Africa.

#### KARNATAKA BANK LAUNCHES 2 FINANCIAL PRODUCTS FOR STUDENTS: KBL PEAK & KBL GENIUS

- The KBL Peak education loan offers financing up to **Rs.2 crore to cover tuition fees**, accommodation, travel, books, and laptops.
- The KBL Genius student savings account includes **free cyber insurance and features like low minimum balance**, seamless digital transactions, and exclusive debit card benefits.
- These products aim to support students in pursuing their academic goals with financial freedom.

#### ACCORDING TO NSSO, THE UNEMPLOYMENT RATE FOR URBAN RESIDENTS AGED 15 AND OVER DECREASED TO 6.4%

- This reflects a slight improvement from the **6.6% reported in the previous quarter**, April-June 2024.
- Factors contributing to this decrease could include economic recovery efforts, government initiatives, growth in key industries, skill development programs, and a thriving start-up ecosystem.
- There are also noticeable differences in unemployment rates between males and

females, with the rate for males dropping to **5.7% and for females to 8.4%**.

- The labor force **participation rate also increased to 50.4%**, indicating more people are either employed or actively seeking work.

#### SECI SIGNS MOU TO PROMOTE GREEN HYDROGEN INITIATIVES

- The MoU **aims to foster knowledge exchange on market-based mechanisms** related to green hydrogen and to enhance cooperation between India and hydrogen-importing countries.
- This partnership is part of a broader effort to support India's ambitions to become a leading exporter of green hydrogen and its derivatives.

#### AP SIGNS MOU WITH RIL TO INVEST RS 65,000 CR FOR 500 CBG PLANT

- The agreement involves an investment of **Rs 65,000 crore to establish 500 Compressed Biogas (CBG)** plants across the state.
- **Aim:**
  - The primary aim of this initiative is to enhance the state's clean energy sector.
- The project is expected to:
  - **Generate 2.5 lakh** employment opportunities.
  - Contribute significantly to the state's financial growth over the next 25 years

#### TATA POWER AND DGPC PARTNER FOR 5,000 MW CLEAN ENERGY IN BHUTAN

- The primary objective of this partnership is to **develop 5,000 MW** of clean energy projects in Bhutan.
- This collaboration focuses on both hydropower and solar energy projects, which aim to bolster regional energy security and promote sustainable practices.
- This initiative underscores the commitment to renewable energy and strengthens the ties **between India and Bhutan** in their joint pursuit of environmental sustainability and energy cooperation.

#### ON NOVEMBER 11, THE ANNUAL UNITED NATIONS CLIMATE CHANGE CONFERENCE (COP29)

- **Organized by:** United Nations Framework Convention on Climate Change (UNFCCC)

- **Chaired by:** Mukhtar Babayev, Azerbaijan's Minister of Ecology and Natural Resources
- **Theme:** "In Solidarity for a Green World"
- **Aim:** Address climate finance, fossil fuel transition, and loss and damage from climate change
- **Important Highlights:**
  - **New Climate Finance Goal:** Discussed the establishment of a new global climate finance goal to support developing countries.
  - **Enhanced Global Commitments:** Enhanced commitments to reduce carbon emissions and limit global warming.
  - **Renewable Energy Adoption:** Promoted strategies to adopt renewable energy sources, reducing reliance on fossil fuels.
  - **Mitigation and Resilience:** Focused on strategies to mitigate climate change impacts and enhance community and ecosystem resilience.
- **Findings:**
  - **Nations agreed to raise \$300 billion annually by 2035 to support climate action** in developing countries. This triples the previous target of **\$100 billion** and aims to help vulnerable nations transition to renewable energy, adapt to climate change, and cope with climate-related disasters.
  - Strengthened global climate commitments.
  - Agreed on strategies for renewable energy adoption and climate impact mitigation.
  - **Additionally, on November 20, 2024, more than 50 countries signed the UN Sustainable Tourism Declaration** at COP29. This declaration aims to make tourism more climate-friendly and reduce its environmental impact.

#### INDIA AND MALDIVES SIGN MOU TO PROMOTE LOCAL CURRENCIES IN CROSS-BORDER TRANSACTIONS

- The MoU was signed by **the Governor of the Reserve Bank of India (RBI), Shaktikanta Das,**

and the Governor of the Maldives Monetary Authority (MMA), Ahmed Munawar.

- **Key Details:**
  - **Aim:** The primary aim of the MoU is to **facilitate the use of the Indian Rupee (INR)** and the Maldivian Rufiyaa (MVR) for cross-border transactions, including current account transactions, permissible capital account transactions, and other economic and financial transactions mutually agreed upon by both countries.
  - **Benefits:** Using local currencies will reduce the **dependency on the US dollar**, lower transaction costs, and shorten settlement times. It will also promote trade and financial integration between the two countries.
  - **Implementation:** Exporters and importers from **both countries can now invoice and settle their trade** in their respective local currencies. This will also help develop trading in the INR-MVR currency pair in the foreign exchange market.

#### SEBI DIRECTED QSBS TO OFFER UPI MECHANISM, 3-IN-1 TRADING FACILITY TO INVESTORS

- **UPI-based Block Mechanism:** This mechanism, akin to the ASBA facility, allows clients to block funds in their bank accounts for trading purposes without transferring the money upfront. This ensures that funds remain in the investor's account until the trade is executed, reducing the risk of fund misuse.
- **3-in-1 Trading Account:** This facility integrates a savings account, demat account, and trading account into a single solution. It allows clients to seamlessly manage their investments and

earn interest on cash balances in their integrated savings account.

#### MCS NEED MAJOR REFORMS TO ENHANCE REVENUE SOURCES: RBI REPORT

- The report highlights the need for comprehensive reforms to boost the revenue sources of Municipal Corporations (MCs) in India.
- **Key Highlights:**
  - **Revenue Sources:** The report emphasizes the importance of enhancing own revenue sources through tax reforms, rationalization of user charges, and strengthening collection mechanisms to plug leakages.
  - **Financial Autonomy:** MCs heavily rely on transfers and grants from upper tiers of government, which affects their functional and financial autonomy.
  - **Revenue Growth:** The revenue receipts of MCs rose by 20.1% year-on-year to Rs.1.7 trillion till March 2024 (FY24). However, the share of own resources in receipts stood at 61.9% (Budget estimates) in FY24, up from 59.7% in FY23.
  - **Technological Adoption:** The report suggests adopting Geographic Information System (GIS) mapping, digital payment systems, dynamic valuation systems, and better monitoring to enhance property tax collections.
  - **State Finance Commissions (SFCs):** The report recommends that SFCs be formed regularly, their reports be tabled in state assemblies, and their recommendations be implemented in a time-bound fashion.

#### A WORLD BANK REPORT TITLED 'JOBS AT YOUR DOORSTEP: A JOBS DIAGNOSTICS FOR YOUNG PEOPLE'

- This report delves **into the employment landscape for young people in six Indian states:** Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Odisha, and Rajasthan.
- The report highlights the challenges and opportunities faced by **youth in these regions, focusing on job availability,** skills mismatch, and the sectors with the highest employment potential.
- **It aims to provide actionable insights for policymakers, educators,** and employers to enhance job opportunities and skills development for the youth, ultimately aiding in economic growth and reducing unemployment.

#### PM MODI RECEIVES GLOBAL PEACE AWARD IN WASHINGTON

- The award, presented by Washington Adventist University and AIAM, recognizes Modi's efforts towards inclusive development and minority welfare.
- AIAM aims to promote unity among Indian American minorities and was founded by prominent community leaders, including Jasdip Singh as Chairman.

#### RIO PARTNERED WITH YES BANK & NPIC TO LAUNCH CO-BRANDED CREDIT CARD; RIO LAUNCHED UPI APP

- This co-branded credit card integrates credit benefits with the convenience of UPI (Unified Payments Interface) payments, allowing users to make transactions at over **100 million merchant locations** across India.
- **Key Features of the YES Bank Rio RuPay Credit Card:**
  - **Seamless UPI Integration:** Users can link their credit card to UPI apps, making it possible to use credit for UPI payments, offering flexibility and ease.



- **Extensive Merchant Acceptance:** The card can be used at a vast network of merchants that accept UPI payments, both online and offline.
- **Rewards and Benefits:** Cardholders can enjoy rewards points, cashback offers, and other benefits specific to Rio’s co-branded credit card program.
- Additionally, **Rio launched its own UPI app** to enhance user experience by integrating credit options with UPI payments.
- This app aims to provide more accessible financial solutions, particularly targeting customers in **Tier 2 and Tier 3 cities** who may have limited access to traditional banking services.

#### GOVERNMENT LAUNCHED NATIONAL CAMPAIGN “AB KOI BAHANA NAHI” IN NEW DELHI

- Led by the Ministries of **Women and Child Development and Rural Development**, with support from UN Women, the campaign aims to eliminate gender-based violence.
- It calls for **public, government, and stakeholder** action to ensure accountability and collective efforts to end violence against women and girls.
- The event coincided with the International Day for the Elimination of Violence against Women and is part of the global 16 Days of Activism against Gender-Based Violence campaign.
- **Union Minister for Women and Child Development, Annapurna Devi**, and Union Minister for Rural Development, Shivraj Singh Chouhan, were present at the launch.

#### FINANCE MINISTRY UNVEILS PLI SCHEME FOR SENIOR EXECUTIVES OF PUBLIC SECTOR BANKS

- This initiative **aims to reward and motivate employees** for their contributions to the value creation within the banks.
- **Key Points:**
  - **Eligibility:** Executives from the rank of Chief Manager and above are included.
  - **Incentive Structure:** The PLI ceiling varies by rank. For Managing Directors and Chief Executive Officers, the ceiling is set at 100% of their annual basic pay.
  - **Objective:** To align the incentives of senior bank executives with the overall performance and health of the bank, encouraging improved performance and accountability.

#### PAN 2.0 PROJECT OF INCOME TAX DEPARTMENT HAS BEEN APPROVED BY CENTRE

- This initiative aims to modernize the **process of issuing and managing Permanent Account Numbers (PAN)** and Tax Deduction and Collection Account Numbers (TAN).
- **Here are the key aspects:**
  - **Digital Integration:** The project will integrate PAN and TAN services with other government databases, making it easier for taxpayers to update their details and ensure accuracy across various platforms.
  - **User-Friendly Interface:** The new system will feature a more intuitive and user-friendly interface, simplifying the application, issuance, and management processes for both PAN and TAN.

- **Enhanced Security:** With advanced security measures, the PAN 2.0 Project will protect sensitive taxpayer information from fraud and unauthorized access.
- **Efficient Service Delivery:** The project will streamline operations, reducing the processing time for PAN and TAN applications and making the overall experience more efficient for users.

#### 'ONE NATION ONE SUBSCRIPTION' SCHEME HAS BEEN APPROVED BY THE UNION CABINET

- **Here's what it entails:**
  - **Nationwide Access:** Under this scheme, government higher education institutions and central government research and development laboratories will have access to a vast array of scholarly research articles and journal publications.
  - **Cost-Effective:** By consolidating subscriptions at a national level, the ONOS scheme aims to reduce costs significantly compared to individual subscriptions by institutions.
  - **Boosting Research:** The initiative is designed to promote research and innovation by ensuring that researchers and students have the resources they need without the financial burden of expensive journal subscriptions.
  - **Global Standards:** It aligns India's academic and research standards with global practices, encouraging more international collaborations and knowledge sharing.

#### PUNJAB NATIONAL BANK HAS BECOME A PARTNERSHIP FOR CARBON ACCOUNTING FINANCIALS (PCAF) SIGNATORY

- The **PCAF is an international initiative** that helps financial institutions measure and disclose their **greenhouse gas (GHG)** emissions.
- By becoming a signatory, PNB commits to adopting standardized methodologies for carbon accounting.
- This alignment with **global standards enables PNB to better understand** and manage the environmental impact of its financing activities, supporting its broader sustainability and climate responsibility goals.

#### DIPAM ISSUES REVISED CAPITAL RESTRUCTURING NORMS FOR CPSES

- The PCAF is an international initiative that helps financial institutions measure and disclose their greenhouse gas (GHG) emissions.
- By becoming a signatory, PNB commits to adopting standardized methodologies for carbon accounting.
- This alignment with global standards enables PNB to better understand and manage the environmental impact of its financing activities, supporting its broader sustainability and climate responsibility goals.
- **Interim Dividends:** Listed CPSEs are mandated to pay at least 90% of the projected annual dividend in one or more instalments as interim dividends.
- **Applicability:** These guidelines apply to CPSEs and their subsidiaries where the parent central public sector enterprise holds more than 51% stake. They do not apply to public sector banks, public sector insurance companies, and certain other entities.

#### NAYI CHETNA 3.0 CAMPAIGN LAUNCHED BY UNION MINISTER SHRI SHIVRAJ SINGH CHOUHAN

- This national campaign, organized by the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)**, aims to combat gender-based violence (GBV) and empower women.
- The campaign will run until December 23, 2024, across all Indian States and Union Territories.
- **Key Highlights:**
  - 227 Gender Resource Centres (GRCs) were inaugurated **across 13 States**, providing safe spaces for survivors of GBV to access legal assistance and support systems.
  - **#AbKoiBahanaNahi Campaign:** Launched by Union Minister of Women and Child Development, Smt. Annpurna Devi, emphasizing the need for unified efforts to eliminate GBV.
  - **Focus Areas:** Raising awareness, fostering dialogue, empowering survivors, and encouraging collective

action with the message "Ek Saath Ek Awaaz - Hinsa Ke Khilaf" (One Voice Against Violence).

#### SEBI ABOLISHED 1% MANDATORY SECURITY DEPOSIT REQUIREMENTS IN PUBLIC ISSUES

- Effective from **November 21, 2024**, this change is designed to ease the process of doing business.
- Companies previously had to **deposit 1% of the issue size with stock exchanges**, which was later returned post-issue.
- **Market Reforms like ASBA and UPI payments** have reduced investor complaints, making this security deposit less necessary.
- This move simplifies the fundraising process and encourages more companies to go public.

#### GOVERNMENT PROPOSED TO INCREASE THE FDI LIMIT IN THE INSURANCE SECTOR TO 100%

- This proposal **aims to ensure the accessibility and affordability of insurance for citizens**, foster the expansion and development of the insurance industry, and streamline business processes.
- **Key Points:**
  - The proposal **includes enabling insurers to carry on one or more classes of insurance** business and activities related to insurance.
  - The **requirement of Net Owned Funds for foreign reinsurers is proposed to be reduced from ₹5,000 crore to ₹1,000 crore.**
  - The **Insurance Regulatory and Development Authority of India (IRDAI)** is being empowered to specify lower entry capital (not less than ₹50 crore) for underserved or unserved segments on a special-case basis.

- The **proposal is part of a comprehensive review of the legislative** framework governing the sector, conducted in consultation with IRDAI and industry stakeholders.
- The **government's goal is to achieve "Insurance for All by 2047" by doubling** insurance penetration in the country.

#### BANKING- ONE LINER

- The **Central Board of Indirect Taxes and Customs (CBIC)** has set a **timeline of one year** to complete investigations into tax evasion by exporters and importers. This new guideline, released on November 1, 2024, aims to balance thorough investigations with the ease of doing business.
- The **National Stock Exchange (NSE)** added **3 crore client accounts in just eight months, reaching a total of 20 crore client accounts by October 2024.** This achievement highlights the increasing investor confidence and successful digital transformation efforts in the Indian stock market.
- In October **2024, foreign investors withdrew a record Rs 94,000 crore from Indian equities.** This massive outflow was driven by **high domestic equity valuations** and more attractive opportunities in the Chinese stock market.
- To commemorate **its 30th anniversary, the National Stock Exchange (NSE)** launched **websites in eight additional languages (Assamese, Bengali, Kannada, Malayalam, Oriya, Punjabi, Tamil, and Telugu)** on November 1, 2024. This expansion, along with a new mobile app, aims to enhance accessibility and inclusivity for investors across India.
- Slice, a **leading fintech startup, merged with North East Small Finance Bank (NESFB) on October 27, 2024.** This unification aims to **enhance financial inclusion and expand reach** across India, especially in the Northeast.

- **HDFC Standard Life Insurance Company Ltd purchased** shares worth ₹90 crore in PNB Housing Finance on October 30, 2024. This acquisition resulted in HDFC Standard Life acquiring a 0.4% stake in PNB Housing Finance, with the shares bought at an average price of ₹900 apiece.
- The Central Board of Indirect Taxes & Customs (CBIC) reinstated its August 2020 position on November 5, 2024, making **virtual hearings mandatory for all quasi-judicial adjudication and appeal cases related to indirect taxes**. This aims to enhance efficiency, reduce costs, and support digital transformation.
- The Ministry of Statistics and Programme Implementation (MoSPI) revised the release timing for Consumer Price Index (CPI) and Index of Industrial Production (IIP) data on November 5, 2024. The new release time is 4:00 PM on the 12th of every month, aligning with the closing hours of major financial markets in India.
- The **growth in person days under MGNREGA saw a significant increase from 1,660 crore** (FY 2007-2014) to 2,923 crore (FY 2015-2025). This represents a 76% increase over the decade.
- A **State Bank of India (SBI) study revealed that income disparity in India among individuals** earning up to Rs 5 lakh annually has declined by 74.2% since fiscal year 2013-14. This significant reduction highlights the positive impact of government efforts to boost earnings for lower-income groups.
- The **India-UAE collaboration in digital payments, trade, and the JAYWAN card** launch was announced on October 7, 2024. This partnership aims to enhance financial integration, facilitate seamless cross-border transactions, and support real-time remittance services for over 3 million Indians residing in the UAE.
- The **Indian government has advanced the GDP data release time by 90 minutes to 4 PM**, starting November 8, 2024. This change aims to align the release time with global standards and improve stakeholder accessibility.

- On **November 8, 2024, the Supreme Court restored the powers of Directorate of Revenue Intelligence (DRI) officers** under the Customs Act. This decision overturns the 2021 ruling, allowing DRI officers to issue show-cause notices and recover unpaid duties.
- The **Cabinet approved an equity investment of ₹10,700 crore in the Food Corporation of India (FCI)** on November 6, 2024. This decision aims to strengthen the FCI and ensure the welfare of farmers nationwide.
- Union **Finance Minister Nirmala Sitharaman launched five Nari Shakti branches of Union Bank of India on November 11, 2024**. Located in Bengaluru, Chennai, Visakhapatnam, Jaipur, and Mumbai, these branches aim to support women entrepreneurs with financial services, skill-building, mentorship, and advisory.
- The **Asian Development Bank (ADB) is expanding climate finance by up to \$7.2 billion**, following sovereign guarantees from the US and Japan. This expansion will support climate-related projects in developing countries, starting with a sustainable aviation fuel project in Pakistan.
- By **November 10, 2024, India's net direct tax collection rose by 15.4% to ₹12.1 lakh crore**. This growth was driven by strong corporate and individual tax payments, despite a significant increase in tax refunds issued.
- The **International Finance Corporation (IFC) has invested USD 400 million in Bajaj Finance** as part of a USD 1 billion fundraising initiative. This aims to quadruple Bajaj Finance's climate loans by 2027, supporting electric vehicles, energy-efficient consumer goods, and women-owned microenterprises.
- **RBI Deputy Governor Michael Patra announced that digital transfers of cash for public services increased by 56% in 2024**. This was revealed during the conference on Digital Technology, Productivity and Economic Growth in India on November 13, 2024.

- The **Reserve Bank of India (RBI)** extended the **deadline for banks** and ATM operators to implement the cassette swap mechanism for cash replenishment in ATMs to March 31, 2025. This extension follows multiple missed deadlines. Cash recycler machines (CRMs) are exempted if banks do not use outsourced agencies for cash replenishment.
- The **World Bank approved a USD 200 million loan for the Kerala Climate Resilient Agri-Value Chain Modernization (KERA) Project** on November 5, 2024. The project aims to help 400,000 farmers in Kerala adapt to climate change and promote agri-entrepreneurs to market value-added products.
- **Reliance Industries and Walt Disney successfully merged their Indian media assets** on November 14, 2024. The joint venture, valued at Rs 70,352 crore (USD 8.5 billion), will be led by Nita Ambani and Uday Shankar. It combines Viacom18, JioCinema, and Star India, aiming to be a major player in India's media and entertainment industry.
- **Between 2017 and 2022, the own-source revenue (OSR) for panchayats averaged ₹59 per person.** This low revenue, generated through local taxes and user charges, underscores the financial challenges these rural local bodies face.
- On **November 18, 2024, the Telangana government announced a 100% exemption on road tax and registration fees for electric vehicles (EVs) until December 31, 2026.** This initiative covers electric two-wheelers, cars, auto-rickshaws, goods carriers, tractors, and buses, promoting EV adoption and reducing pollution.
- In **October 2024, India's textile exports rose by 11.56%, reaching \$1,833.95 million compared to October 2023.** This reflects a strong performance by the textile industry, driven by increased market share and favorable global conditions. Apparel exports also surged by 35.06% to \$1,227.44 million.
- The **Competition Commission of India (CCI)** fined **Meta ₹213.14 crore on November 18, 2024.** The fine is for unfair practices related to **WhatsApp's 2021 privacy policy, which allowed sharing user data with other Meta platforms.** Meta plans to appeal the decision.
- The **Reserve Bank of India (RBI)** has mandated **reporting of spot deals in forex transactions,** effective February 10, 2025. This move aims to enhance transparency and completeness of transaction data in the Clearing Corporation of India's (CCIL) trade repository.
- On **November 18, 2024, Union Minister Dr. Jitendra Singh launched the Grievance Redressal Assessment and Index (GRAI) 2023.** This index evaluates and ranks the grievance redressal mechanisms of central ministries and departments **based on four dimensions: Efficiency, Feedback, Domain, and Organizational Commitment.** It aims to improve the effectiveness of handling public grievances.
- The **Life Insurance Corporation (LIC)** sold a **2.02% stake in Tata Power** for Rs 2,888 crore on November 12, 2024. The shares were sold between June 20, 2024, and November 11, 2024, reducing LIC's holding in Tata Power from 5.906% to 3.881%.
- The **Ministry of Finance (MoF)** announced that **Public Sector Banks (PSBs) registered an 11% year-on-year (YoY) growth in the first half of the fiscal year 2024-25 (H1 FY25),** reaching an aggregate business of Rs 236 trillion. This growth reflects the positive impact of banking reforms and digital advancements.
- The **Income Tax Department** launched a **Compliance-Cum-Awareness Campaign for AY 2024-25 to ensure accurate reporting of foreign assets and income.** The campaign targets individuals with high-value foreign assets or income and guides them through informational messages. Non-compliance can result in a penalty of up to ₹10 lakh.
- The **Asian Development Bank (ADB)** approved a **\$200 million policy-based loan on November**



19, 2024, to help Sri Lanka strengthen its financial sector. This loan aims to improve regulatory supervision, enhance financial inclusion, and support sustainable recovery from the economic crisis.

- **Tata Power Company Ltd and Druk Green Power Corporation Ltd (DGPC) formed a strategic partnership on November 19, 2024.** They aim to develop at least 5,000 MW of clean energy projects in Bhutan, leveraging Bhutan's hydropower potential.
- **Deutsche Bank invested Rs 5,113 crore into its India operations on November 6, 2024.** This significant capital allocation aims to expand various business segments, including corporate and investment banking, highlighting the bank's confidence in India's growth potential.
- **Zomato will replace JSW Steel in the BSE Sensex starting December 23, 2024.** This change is due to Zomato's impressive 130% return over the past 12 months. Inclusion in the Sensex highlights Zomato's growing market significance. The reconstitution aims to reflect current market trends and dynamics.
- **On November 8, 2024, Cashfree Payments launched a pilot program for cross-border payments.** This initiative, in partnership with companies like Swiggy and Nykaa, allows international customers to use RuPay cards and UPI for global transactions.
- **On November 8, 2024, GenWise launched a UPI payment solution for senior citizens, in partnership with Axis Bank.** This service offers a simplified interface with advanced security features like geo-fencing, biometric authentication, and audio-based navigation to ensure ease of use and safety for elders.
- **On November 7, 2024, Profectus Capital raised USD 25 million through non-convertible debentures (NCDs) to the International Finance Corporation (IFC).** The funds, labeled as green bonds, will finance energy-efficient machinery for MSMEs in India.
- **Over the past five years, GST collection on insurance premia has exceeded ₹52,000 crore. This includes ₹29,000 crore from life insurance,**

**₹23,000 crore from health insurance, and ₹4,700 crore from re-insurance.**

- **IndusInd Bank partnered with UNICEF on November 21, 2024, to enhance climate resilience in five districts: Dharashiv (Maharashtra), Begusarai (Bihar), Virudhunagar (Tamil Nadu), Baran (Rajasthan), and Bahraich (Uttar Pradesh).** This collaboration aims to develop disaster-resilient communities and improve climate risk management.
- **The Department for Promotion of Industry and Internal Trade (DPIIT) approved the Rs 10,000-crore acquisition of Reliance Capital (RCAP) by IndusInd International Holdings (IIHL) on November 21, 2024.**
- **The RBI cancelled the licence of The Durga Co-operative Urban Bank in Vijayawada on November 12, 2024 due to inadequate capital and poor earnings prospects.** The bank ceased operations, and a liquidator was appointed. Depositors are eligible for insurance claims up to ₹5 lakh from the Deposit Insurance and Credit Guarantee Corporation (DICGC).
- **J&K Bank launched a Virtual ATM Facility (vATM) with Paymart India Pvt. Ltd. on November 22, 2024.** Customers can withdraw cash through enrolled merchants using digital tokens from the bank's mobile app, mPay Delight+. This aims to enhance digital convenience, especially in rural areas.
- **By 2030, the Indian pharmaceutical sector is projected to grow 58%, reaching a value of \$130 billion. This reflects the industry's strong performance and increasing global demand for affordable, high-quality medicines from India.**
- **HDFC Bank launched the Pragati Savings Account on November 27, 2024.** This account caters to semi-urban and rural populations, including farmers and self-employed individuals.
- **The Government of India and the Asian Development Bank (ADB) signed a \$98 million loan agreement on November 29, 2024. This loan aims to promote plant health management in India's horticulture sector, providing farmers with access to certified**

disease-free planting materials to enhance crop yields, quality, and resilience to climate change.

- The **Reserve Bank of India (RBI) infused Rs 25,000 crore via a Variable Rate Repo (VRR)** auction on November 22, 2024, to boost system liquidity. This move aimed to manage short-term borrowing costs and counteract recent overseas outflows from local debt and equity.
- The RBI **approved the Central Bank of India to enter the insurance sector through** a joint venture with the Generali Group on November 21, 2024. This venture aims to diversify the bank's revenue streams and expand its market presence, pending regulatory conditions and IRDAI approvals.
- **ICICI Prudential Life Insurance launched the 'Increasing Income'** feature with its ICICI Pru Guaranteed Pension Plan Flexi on November 13, 2024. This feature offers a 5% annual increase in annuity payouts, helping retirees manage inflation and maintain their standard of living.
- The **Reserve Bank of India (RBI) made a net purchase of USD 8.52 billion in foreign currency assets during the first half of FY25 (April-September 2024). This information was reported** in the RBI Bulletin – November 2024.
- On **November 19, 2024, Finance Minister Nirmala Sitharaman** unveiled a Rs 100 commemorative coin celebrating 100 years of SBI's Horniman Circle Branch in Mumbai. The event also included the launch of the fifth edition of The Evolution of the State Bank of India book.
- On **November 25, 2024, Canara HSBC Life Insurance launched OmniGen AI**, a Generative AI solution built on AWS. It acts as a co-pilot for underwriters, optimizing risk evaluation and ensuring swift, accurate decisions, enhancing the overall customer experience.
- **Muthoot Microfin launched a loan disbursement program in partnership with State Bank of India (SBI) on November 25, 2024. This initiative aims** to provide affordable credit to rural entrepreneurs, focusing on

empowering women and supporting small businesses.

## APPOINTMENTS

Name of the Person	Designation
Rajesh Kumar Singh	Defence Secretary at South Block
Dr. Jacqueline d'Arros Hughes	Secretary General of the World Agriculture Forum
Itaru Otani	Chairman of India Yamaha Motor
Duma Boko	6th President of Botswana
India	President of the International Solar Alliance
Harsha Vardhan Agarwal	FICCI President
Tayyab Ikram	President of the International Hockey Federation
Mara Kocho	Incoming (NEHHDC)
Arvindar Singh Sahney	Chairman at Indian Oil Corporation
Alix Didier Fils-Aime	Prime Minister of Haiti
Amandeep Johl	CEO of the Professional Golf Tour of India
Chris Evans	Anti-Slavery Commissioner
Navin Ramgoolam	Prime Minister of Mauritius
Maia Sandu	President of Moldova
Elon Musk and Vivek Ramaswamy	Lead the New Department of Government Efficiency
VD Chafekar	7th Executive Director of ReCAAP ISC
Valdecy Urquiza	INTERPOL's New Secretary General
Tulsi Gabbard	US Director of National Intelligence
K Sanjay Murthy	Comptroller and Auditor General of India
Alka Tiwari	Chief Secretary of Jharkhand
Mithali Raj	Mentor for the Andhra Cricket Association's (
Alix Didier Fils-Aimé	Interim Prime Minister of Haiti
Justice D. Krishnakumar	Chief Justice of the Manipur High Court
Pankaj Tripathi	Festival Ambassador for the Arunachal Rang Mahotsav 2024
Mali's ruling junta	General Abdoulaye Maiga as the New Prime Minister
Dr. Abdirahman Mohamed Abdullahi	New president of Somaliland
G. Balasubramanian	High Commissioner of India to the Maldives
Dinesh Bhatia	India's Ambassador to Brazil
Binod Kumar	Managing Director and CEO of Indian Bank

Abdulla Nigmatovich Aripov	Uzbekistan's Prime Minister
Dr. Jaiteerth Raghavendra Joshi	Chief of BrahMos Aerospace
Shriya Pilgaonkar	Goodwill Ambassador of All Living Things Environmental Film Festival
JMM leader Hemant Soren	14th Chief Minister of Jharkhand
Nand Kishore	MD & CEO of SBI Funds Management Limited
Gintautas Paluckas	Prime Minister of Lithuania
Pankaj Tripathi	Brand ambassador for Madhya Pradesh Tourism
Masato Kanda	11th president of the Asian Development Bank
Raj Kumar Chaudhary	Chairman and Managing Director of NHPC Limited
UN Peacebuilding Commission	For the term 2025-2026
Mallika Srinivasan	Chairperson of the Public Enterprises Selection Board
Yamandú Orsi	43rd President of Uruguay
Rahul Bhawe	New MD & CEO of IFCI

## DUBAI TOPPED THE MIDDLE EAST AND ROSE TO FIFTH PLACE GLOBALLY IN THE '2024 GLOBAL CITY INDEX

- **India's rank:** Delhi was the highest-ranked Indian city at 350th position.
- **First place:** London secured the top spot globally.
- **Other important information:** Dubai scored 86 out of 100, surpassing major global cities like Singapore, Los Angeles, and Sydney.
- It also ranked **first globally for reputation and investment** destination.

## CCPI 2025: NDIA RANKS AT 10TH POSITION DROPS FROM 7TH IN 2023

- This index evaluates and compares the climate protection performance of countries.
- For 2025, **India ranks 10th**, dropping from its previous position of 7th in 2023.
- Notably, **the top spot remains vacant, meaning no country is considered to have performed well enough to earn the highest ranking.**
- However, **Denmark leads the index, holding the fourth position.**

## INDIA SECURED 49TH PLACE IN THE NETWORK READINESS INDEX 2024

- The report highlighted India's significant progress in digital and technological capabilities, securing the 49th position, an improvement of 11 places from its 60th position in 2023.
- The United States topped the ranking, reflecting its strong network readiness infrastructure and capabilities.
- This advancement **underscores India's continuous efforts towards enhancing its digital infrastructure and bridging the digital divide.**

## AWARDS AND HONOURS

Awardee	Awards
Kunal Dalal	Education Leader of the Year
Harmanpreet Singh	Men's Player of the Year
PR Sreejesh	Men's Goalkeeper of the Year
Phillip Noyce	Satyajit Ray Lifetime Achievement Award
British author Samantha Harvey	2024 Booker Prize for her novel "Orbital"
Collins Dictionary named "brat"	Word of the Year 2024
Thiruvananthapuram Corporation	Global Award for Sustainable Development

## INDEX AND RANKING

### QUACQUARELLI SYMONDS (QS) HAS RELEASED THE WORLD UNIVERSITY RANKING: ASIA 2025

- This annual ranking evaluates and lists the top universities across Asia based on various criteria such as academic reputation, employer reputation, faculty/student ratio, and international research network.
- **Key Highlights:**
  - **Top Ranking:** Peking University in China secured the 1st place, maintaining its top position from the previous year. It is followed by the University of Hong Kong and the National University of Singapore.
  - **India's Performance:** India has the highest number of ranked universities, with 193 institutions making it to the list. However, no Indian university is in the top 20.
  - **Criteria for Ranking:** The rankings are based on several indicators including academic reputation, employer reputation, faculty/student ratio, international faculty ratio, and international student ratio.

GMR Hyderabad International Airport Limited	Innovation and Technology and Facility Management Award
Rashtriya Ispat Nigam Limited	Gold Awards
Prime Minister Narendra Modi	Grand Commander of the Order of Niger
Victoria Kjaer Theilvig	Miss Universe 2024
M Karunakar Reddy	Jadav Payeng International Award
Manoj Bajpayee's film "The Fable"	Best Film Award
Coal India Limited	Green World Environment Award 2024
Daniel Barenboim and Ali Abu Awwad	Indira Gandhi Peace Prize for 2023
Shivangi Desai	Miss Charm India 2024
Prime Minister Narendra Modi	Order of Excellence and Dominica Award of Honour
Jane Figueiredo and Vitaliy Petrov	IOC Coaches Lifetime Achievement Awards
Professor Projit Bihari Mukharji	Pfizer Award
Indian Chemical Council	OPCW The Hague Award 2024
Hindustan Copper Limited, Mineral Exploration and Consultancy Limited, Jawaharlal Nehru Aluminium Research Development and Design Centre	Exceptional Performance Award
General Upendra Dwivedi	Honorary General of the Nepali Army
GST & Customs Pavilion	Bronze Medal for Excellence in Public Communication and Outreach
Kerala	Best Marine State
Kollam	Best Marine District
Narendra Modi	Dr. Martin Luther King Jr. Global Peace Award
Marijke Fleuren	FIH Honorary Member Award
Upamanyu Chatterjee	JCB Prize for Literature
Ashok Gopal	Kamaladevi Chattopadhyay NIF Book Prize 2024
ITI-led Consortium	BharatNet Network Project
Nityanand Haldipur	SaMaPa Vitasta Samman
Shashi Vyas	Kala Vardhan Samman
Kamalini Dutt	SaMaPa Award of Excellence
Harish Tiwari	Sangeet Tejasvi Samman
Bashir Aarif	SaMaPa Nund Rishi Samman
The Mohan Brothers (Lakshay Mohan and Aayush Mohan)	SaMaPa Yuva Ratan Samman

Alok Paradkar	SaMaPa Acharya Abhinavgupt Samman
2022 and 2023	Ustad Bismillah Khan Yuva Puraskar

### MOUS SIGNED

Signed Between	Date Signed	Purpose
IREL and UKTMP	4th November 2024	To establish a joint venture in Odisha
SAIL with ASCI Hyderabad	4th November 2024	To facilitate customized Management Development Programmes for newly promoted executives of SAIL
India and Algeria	4th November 2024	To enhance mutual understanding, strategic interests, and long-term collaboration in various sectors, including defence.
Ministry of Labour & Employment with Cygnus Ujala Group	7th November 2024	To enhance employment opportunities in the healthcare sector, focusing on Tier II and Tier III cities and promoting women's employment.
India and Russia	8th November 2024	To cooperate on Pantsir air defence systems
AP with RIL	12th November 2024	To invest Rs 65,000 cr for 500 CBG Plants
Ministry of Labour and Employment and TeamLease EdTech	13th November 2024	To enhance employment opportunities for NCS-registered job seekers through work-linked degree programs and live internships.
Mines Ministry with IEA	13th November 2024	Cooperation in Critical Minerals

NHB with PLIs	14th November 2024	To facilitate the implementation of the ISS under PMAY-U 2.0.
MoHUA and UN-Habitat	15th November 2024	To promote sustainable development in urban areas in India by focusing on inclusivity, safety, resilience, and sustainability.
Andhra Pradesh Government and IIT Madras	16th November 2024	To drive tech innovation, skilling, and advanced research in sectors such as aviation, maritime, and governance.
NABH and RSSDI	19th November 2024	To enhance the quality and consistency of diabetes care in India.
SECI with H2Global Stiftung	19th November 2024	To promote green hydrogen initiatives.
India and Guyana	20th November 2024	To enhance cooperation in several key sectors
India and Maldives	21st November 2024	To Promote Local Currencies in Cross-Border Transactions
Health Ministry and Education Ministry	22nd November 2024	To Support BHU's Institute of Medical Sciences
NABL under QCI with CREDAI	25th November 2024	To enhance quality assurance
DPIIT with WinZO	26th November 2024	To support over 2,000 interactive entertainment startup
NCB and the Global Cement and Concrete Association GCCA	28th November 2024	To advance decarbonization and apply Thermal Plasma Torch Technology in cement production.

(NCB) and the AIC-Plasmatech Innovation Foundation	28th November 2024	To explore the application of Thermal Plasma Torch Technology in cement production.
IICA with Six Executive Search Firms	30th November 2024	To enhance the selection and appointment processes for Independent Directors in Indian boardrooms.

### IMPORTANT DAYS

Date	Day	Theme
1st November 2024	Rajyotsava Day	Theme: "Celebrating the Spirit and Unity of Karnataka".
1st November 2024	Haryana Day	Theme: "Celebrating for a Good Cause".
1st November 2024	World Vegan Day	Promotes the benefits of a vegan lifestyle for human health, animal welfare, and the environment.
2nd November 2024	International Day to End Impunity for Crimes against Journalists	Theme: "Safety of Journalists in Crises and Emergencies".
3rd November 2024	International Day For Biosphere Reserve	Theme: "BE PART OF THE PLAN,"
5th November 2024	World Tsunami Awareness Day	Theme: "Fighting Inequality for a Resilient Future.
6th November 2024	International Day for Preventing the Exploitation of the Environment in War and Armed Conflict	Theme: "Ecosystems for Peace: Protecting the Environment in Times of Conflict".
7th November 2024	Infant Protection Day	Theme: "Protecting Our Future,"
7th November 2024	National Cancer Awareness Day	Theme: "Hope, Prevention, and Support,"
7th November 2024	NTPC's 50th foundation day	Theme: "Powering India with Sustainable Energy".



8th November 2024	L.K. Advani Jayanti	Theme:
8th November 2024	World Radiography Day	Theme: "Radiographers: Pioneers in Diagnostic Imaging"
8th November 2024	World Urbanism Day	Theme: "Homes Start with Planning",
9th November 2024	National Legal Services Day	Theme: "Access to Justice for All."
9th November 2024	Uttarakhand Foundation Day	Theme: Honors the cultural heritage and pride of Uttarakhand's people
9th November 2024	World Freedom Day	Theme: "Celebrating the Fall of Walls: Embracing Unity and Freedom".
10th November 2024	World Science Day for Peace and Development	Theme: "Why Science Matters - Engaging Minds and Empowering Futures",
10th November 2024	World Public Transport Day	Theme: "Connecting Communities, Reducing Emissions",
10th November 2024	World Immunization Day	Theme: "Vaccines for a Healthier Future".
11th November 2024	National Education Day	Theme: "Inclusive Quality Education".
11th November 2024	Armistice Day	Theme: "A Legacy of Loyalty and Service"
12th November 2024	World Pneumonia Day	Theme: "Innovate to End Pneumonia".
13th November 2024	World Kindness Day	Theme: "Kindness: A Global Movement"
14th November 2024	World Diabetes Day	Theme: "Access to Diabetes Care",
14th November 2024	Children's Day	Theme: "For every child, every right,"
14th November 2024	World Usability Day	Theme: "Designing for Trust,"
15th-21st November 2024	National Newborn Week 2024	Theme: "Safety, Quality, and Nurturing Care: Birth Right of Every Newborn",
15th November 2024	First-ever UN International Day for the Prevention of and Fight	Theme: "Organized crime steals, corrupts and kills.
11th-15th November 2024	World Quality Week 2024	Theme: "Quality: from compliance to performance"

15th November 2024	Jharkhand Foundation Day	Theme: "Jharkhand: The Land of Natural Resources and Cultural Heritage".
16th November 2024	National Press Day	Theme: "Changing Nature of the Press".
16th November 2024	International Day for Tolerance	Theme: "Promoting Respect and Understanding Worldwide".
17th November 2024	World Day of Remembrance for Road Traffic Victims	Theme: "Remember. Support. Act."
17th November 2024	National Epilepsy Day	Theme: "Milestones on My Epilepsy Journey"
17th November 2024	International Students' Day	Theme: "Empowering Minds, Igniting Change,"
18th November 2024	Naturopathy Day	Theme: "Healthy Ageing and Longevity".
18th November 2024	World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse, and Violence	Theme: "Threats and Opportunities for the Protection of Children"
19th-25th November 2024	World Heritage Week 2024	Theme: "Discover and Experience Diversity",
19th November 2024	National Integration Day	Theme: "Unity in Diversity"
19th November 2024	International Men's Day	Theme: "Positive Male Role Models".
19th November 2024	World Toilet Day	Theme: "Sanitation and Groundwater"
20th November 2024	Universal Children's Day	Theme: "Listen to the Future. Stand Up for Children's Rights,"
20th November 2024	Africa Industrialization Day	Theme: "Accelerating Africa's Industrialization Through The Empowerment Of African Women In Processing For An Integrated Market,".
20th November 2024	World Chronic Obstructive Pulmonary Disease Day	Theme: "Know Your Lung Function,"

21st November 2024	National Philosophy Day	Theme:"India's Blue Transformation: Strengthening Small-Scale and Sustainable Fisheries
21st November 2024	World Fisheries Day	Theme: "Exploring the Wisdom of the Ages."
21st November 2024	World Television Day	Theme:"Television: Champion of Change"
24th November 2024	Lachit Diwas	Theme:"Courage and Heritage: Remembering the Unsung Heroes."
24th November 2024	76th NCC Raising Day	Theme: "Yuva Shakti – Viksit Bharat" (Youth Power – Developed India).
24th November 2024	First-ever UN's World Conjoined Twins Day	Theme:"Advancing Inclusion and Well-being".
24th November 2024	Shaheedi Diwas of Guru Tegh Bahadur Ji	Theme:"Defending Religious Freedom: The Legacy of Guru Tegh Bahadur Ji".
25th November 2024	International Day for the Elimination of Violence against Women	Theme:"Unite to End Violence: Empower, Educate, and Protect."
25th-29th November 2024	Aviation Safety Awareness Week	Theme: "Building a Robust Safety Culture"
26th November 2024	National Milk Day	Theme:"Nurturing Dairy for a Healthier Future".
26th November 2024	Constitution Day 2024	Theme:"Hamara Samvidhan, Hamara Swabhimaan" (Our Constitution, Our Pride),
26th November 2024	World Sustainable Transport Day 2024	Theme:"Connecting Communities, Reducing Emissions,"
28th November 2024	Red Planet Day	Theme: "Building the Path to Mars"
28th November 2024	Thanksgiving Day	Theme:"Gratitude and Unity"
29th November 2024	International Day of Solidarity with the Palestinian People	Theme:"Together for Justice",
29th November 2024	International Jaguar Day	Theme:"Jaguar Strong".

30th November 2024	Day of Remembrance for All Victims of Chemical Warfare	Theme:"Renewed Commitment to a World Free of Chemical Weapons"
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## GOVERNMENT SCHEMES

### NAMO DRONE DIDI SCHEME FOR WOMEN SHGS LAUNCHED

- The scheme aims to empower Women Self-Help Groups (SHGs) by providing 14,500 drones for agricultural services, such as spraying liquid fertilizers and pesticides.
- The government provides 80% financial assistance for drone procurement, with the remaining funds available through loans.
- The scheme includes comprehensive training for SHG members and aims to create sustainable livelihood opportunities.

### ONE RANK ONE PENSION (OROP) IN INDIA

- **Here are the key details:**
- **Objective:** OROP ensures that retired military personnel of the same rank and with the same length of service receive the same pension, irrespective of their date of retirement. This policy aims to eliminate the variations in pension payments caused by different periods of service and pay scales.
- **Implementation Date:** The OROP policy was officially implemented on November 7, 2015.
- **Pension Revisions:** Pensions are revised periodically based on the latest pay commission recommendations, and any increase in pension is automatically applied to all eligible retirees.
- **Beneficiaries:** The policy benefits retired personnel from the Indian Army, Navy, and Air Force, including ex-servicemen and their families.
- **Financial Impact:** The implementation of OROP has led to a significant financial outlay by the government to ensure fair pension payments, but it has also brought financial security and peace of mind to many retired military personnel

### "SCHEME FOR STRENGTHENING THE MEDICAL DEVICE INDUSTRY " HAS BEEN LAUNCHED

- The scheme comes with an initial outlay of Rs 500 crore for three years and aims to support various aspects of the industry, including:

- **Boosting Domestic Manufacturing:** Encouraging local production to ensure self-reliance in medical devices.
- **Reducing Import Dependency:** Aiming to minimize reliance on imported medical devices by fostering innovation and development within the country.
- **Supporting Clinical Studies:** Funding and facilitating clinical research to ensure that new devices are safe and effective.
- **Skill Development:** Providing training and development opportunities to build a skilled workforce in the medical device sector.
- **Infrastructure Development:** Investing in the infrastructure required for the growth and advancement of the industry, such as testing and certification facilities.
- This initiative is part of the broader "Atmanirbhar Bharat" (Self-Reliant India) mission, which aims to make India a global hub for medical device manufacturing and innovation.

#### PM-VIDYALAXMI SCHEME HAS BEEN APPROVED BY THE GOVERNMENT

- Here are the **key points of the scheme:**
- **Collateral-Free and Guarantor-Free Loans:** The scheme offers loans up to Rs 10 lakh without the need for collateral or a guarantor, making it easier for students to access funding.
- **Interest Subsidy:** A 3% interest subsidy is provided on these loans to reduce the financial burden on students.
- **Target Beneficiaries:** The scheme specifically targets meritorious students from low-income families who have been admitted to recognized institutions for higher education.
- **Objective:** The primary goal is to ensure that financial constraints do not hinder talented students from pursuing their academic ambitions.
- This initiative aims to **promote higher education and empower students by providing them** with the necessary financial support.

#### DA&FW RELEASED OPERATIONAL GUIDELINES OF CENTRAL SECTOR SCHEME "NAMO DRONE DIDI"

- This scheme aims to **empower Women Self Help Groups (SHGs) under the Deendayal Antyodaya**

Jojana-National Rural Livelihoods Mission (DAY-NRLM) by providing them with drones.

- **Key Points of the Scheme:**
- **Objective:** To promote the use of drones in agriculture, enhancing productivity and efficiency.
- **Financial Outlay:** The scheme has an allocated budget of ₹1261 crore.
- **Target Group:** Women Self Help Groups (SHGs).
- **Components:** The guidelines detail the governance structure, financial assistance, training programs, and implementation framework.
- **Implementation:** The scheme will be rolled out in phases, with specific timelines and milestones for different activities.
- The initiative aims to **boost agricultural productivity through technology and empower women** in rural areas by providing them with the tools and training needed to operate drones effectively.

#### FINANCE MINISTRY UNVEILS PLI SCHEME FOR SENIOR EXECUTIVES OF PUBLIC SECTOR BANKS

- This initiative aims to **reward and motivate employees for their contributions to the value creation** within the banks.
- **Eligibility:** Executives from the rank of Chief Manager and above are included.
- **Incentive Structure:** The PLI ceiling varies by rank. For Managing Directors and Chief Executive Officers, the ceiling is set at 100% of their annual basic pay.
- **Objective:** To align the incentives of senior bank executives with the overall performance and health of the bank, encouraging improved performance and accountability.

#### 'ONE NATION ONE SUBSCRIPTION' SCHEME HAS BEEN APPROVED BY THE UNION CABINET

- **Here's what it entails:**
- **Nationwide Access:** Under this scheme, government higher education institutions and central government research and development laboratories will have access to a vast array of scholarly research articles and journal publications.
- **Cost-Effective:** By consolidating subscriptions at a national level, the ONOS scheme aims to reduce costs significantly compared to individual subscriptions by institutions.

- **Boosting Research:** The initiative is designed to promote research and innovation by ensuring that researchers and students have the resources they need without the financial burden of expensive journal subscriptions.
- **Global Standards:** It aligns India's academic and research standards with global practices, encouraging more international collaborations and knowledge sharing.

## SPORTS

### INDIA WON 17 MEDALS INCLUDING FOUR GOLD AT THE UNDER-19 WORLD BOXING CHAMPIONSHIPS

- Some of the **Indian winners and their titles are:**
  - Krisha Verma (Gold, Women's 75kg)
  - Parthavi Grewal (Gold, Women's 65kg)
  - Vanshika Goswami (Gold, Women's +80kg)
  - Hemant Sangwan (Gold, Men's 90kg)
- **Silver Medalists:**
  - Nisha (Women's 51kg)
  - Supriya Devi Thokchom (Women's 54kg)
  - Kritika Wasan (Women's 80kg)
  - Chanchal Chaudhary (Women's 48kg)
  - Anjali Singh (Women's 57kg)
  - Vini (Women's 60kg)
  - Akansha Phalasal (Women's 70kg)
  - Rahul Kundu (Men's 75kg)
- **Bronze Medalists:**
  - Rishi Singh (Men's 50kg)
  - Krrish Pal (Men's 55kg)
  - Sumit (Men's 70kg)
  - Aryan (Men's 85kg)
  - Lakshay Rathi (Men's 90+kg)

## REPORTS

### INDIA NEEDS 10 MILLION NEW JOBS ANNUALLY TO SUSTAIN 6.5% GVA GROWTH THROUGH FY30

- It was released on **October 30, 2024.**
- The report was authored by Goldman Sachs' team of economists and analysts.
- **Key points from the report include:**
- India needs to create **10 million jobs annually from FY25 to FY30** to maintain an average GVA growth of 6.5%.

- Recommendations include incentivizing **affordable housing, expanding IT hubs to smaller cities, and supporting** labor-intensive manufacturing sectors.

### MAHARASHTRA, KARNATAKA & DELHI AMONG TOP 3 STATES IN DIRECT TAX CONTRIBUTOR IN FY24: SBI

- The report highlights that **Maharashtra, Karnataka, and Delhi are the top three states in direct tax contributions** for the fiscal year 2023-24, with Maharashtra leading at 38.9%, followed by Karnataka at 11.9%, and Delhi at 10.4%.
- The report also mentions that **these top five states collectively contribute** more than 70% of the Centre's total direct tax revenue.
- It further **discusses the impact of tax simplification measures, noting that direct tax contributions** to total tax revenue were the highest in 14 years in 2023-24.

### INDIA RANKED AMONG GLOBAL TOP 10 FOR PATENTS, TRADEMARKS AND DESIGNS

- The report was released at the **WIPO headquarters** in Geneva, Switzerland.
- **Key Findings:**
  - **Patents:** India ranks sixth globally with 64,480 patent applications in 2023, marking a 15.7% growth.
  - **Trademarks:** India ranks fourth globally with a 6.1% increase in trademark filings, totaling over 3.2 million active trademarks.
  - **Industrial Designs:** India saw a 36.4% increase in industrial design applications, with significant contributions from sectors like textiles, accessories, tools, machines, health, and cosmetics.
  - **India's consistent double-digit growth in IP filings over the** past five years highlights its growing emphasis on innovation and intellectual property rights.

### CWC REPORT: HIMALAYAN GLACIAL LAKES SAW OVER 10% AREA EXPANSION FROM 2011 TO 2024

- This comprehensive report details the significant **changes in Himalayan glacial lakes** over 13 years, highlighting a notable 10.81% increase in their area.

- This **expansion is primarily attributed to climate change, which is causing glaciers to melt** at an accelerated rate.
- **Key Insights:**
  - **Climate Change Impact:** Rising temperatures are the main driver behind the accelerated melting of glaciers, leading to larger and more numerous glacial lakes.
  - **Risk of Glacial Lake Outburst Floods (GLOFs):** The report underscores the increased risk of GLOFs, which occur when the natural dams holding these lakes give way, resulting in sudden and potentially devastating floods downstream.
  - **Monitoring and Mitigation:** The report calls for enhanced monitoring of these glacial lakes and the implementation of risk management strategies to prevent and mitigate the impacts of GLOFs.

#### **SBI REPORT: INDIA'S GDP EXPECTED TO GROW AT 6.5% IN Q2FY25**

- The Ecowrap report predicts that India's GDP is expected to grow at 6.5% in the second quarter of FY25 (Q2FY25).
- Here are **some of the main highlights and insights from the report:**
  - **Positive Outlook:** The report suggests a positive economic outlook for the second half of the fiscal year, indicating that overall annual GDP growth could approach 7%.
  - **Rural Demand:** It highlights the recovery of rural demand as a significant contributor to economic growth. Factors such as a good monsoon season and increased agricultural productivity are expected to drive this demand.
  - **Sectoral Performance:** The report examines the performance of various sectors, including manufacturing, services, and agriculture, noting improvements in industrial output and consumer spending.
  - **Policy Cautions:** The report also cautions against short-term policy decisions that could create fiscal pressures. It emphasizes the importance of sustainable economic policies to maintain growth momentum.

- **Inflation and Interest Rates:** The report discusses the impact of inflation and interest rates on the economy, indicating that manageable inflation levels and stable interest rates are crucial for sustained growth.

#### **ADVANCED AIR MOBILITY CAN DRIVE GROWTH AND CONNECTIVITY IN INDIA: WEF & MOCA REPORT**

- **Key Highlights:**
  - **Objective:** The report explores how Advanced Air Mobility (AAM) can reshape India's urban and regional transport landscape.
  - **Solutions:** AAM solutions like air taxis and electric vertical take-off and landing (eVTOL) aircraft can decongest roads, improve accessibility, and create new economic opportunities.
  - **Implementation:** The report suggests establishing urban and rural vertiports, integrating AAM into the country's multimodal transport system, and addressing challenges like noise mitigation and energy demands.
  - **Economic Impact:** AAM can provide solutions to densely populated areas like Mumbai, Bengaluru, Kolkata, and Delhi, where traffic congestion causes significant economic losses.

#### **MCS NEED MAJOR REFORMS TO ENHANCE REVENUE SOURCES: RBI REPORT**

- The **report highlights the need for comprehensive reforms to boost the revenue sources** of Municipal Corporations (MCs) in India.
- **Key Highlights:**
  - **Revenue Sources:** The report emphasizes the importance of enhancing own revenue sources through tax reforms, rationalization of user charges, and strengthening collection mechanisms to plug leakages.
  - **Financial Autonomy:** MCs heavily rely on transfers and grants from upper tiers of government, which affects their functional and financial autonomy.



- **Revenue Growth:** The revenue receipts of MCs rose by 20.1% year-on-year to ₹1.7 trillion till March 2024 (FY24). However, the share of own resources in receipts stood at 61.9% (Budget estimates) in FY24, up from 59.7% in FY23.
- **Technological Adoption:** The report suggests adopting Geographic Information System (GIS) mapping, digital payment systems, dynamic valuation systems, and better monitoring to enhance property tax collections.
- **State Finance Commissions (SFCs):** The report recommends that SFCs be formed regularly, their reports be tabled in state assemblies, and their recommendations be implemented in a time-bound fashion

### A WORLD BANK REPORT TITLED ‘JOBS AT YOUR DOORSTEP: A JOBS DIAGNOSTICS FOR YOUNG PEOPLE’

- This report delves into the employment landscape for young people in six Indian states: Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Odisha, and Rajasthan.
- The report highlights the challenges and opportunities faced by youth in these regions, focusing on job availability, skills mismatch, and the sectors with the highest employment potential.
- It aims to provide actionable insights for policymakers, educators, and employers to enhance job opportunities and skills development for the youth, ultimately aiding in economic growth and reducing unemployment.

### GLOBAL CHILD POPULATION TO STABILIZE AT 2.3 BILLION BY 2050: UNICEF REPORT

- The report **examines three key global forces** that will shape children's lives by 2050:
  - Demographic shifts: Changes in population dynamics, including aging populations and migration.
  - Climate and environmental crises: The impact of climate change, pollution, and biodiversity loss on children's health and well-being.
  - Frontier technologies: The potential benefits and risks of emerging technologies like artificial intelligence and renewable energy.

- It projects that **the global child population will stabilize** around 2.3 billion by 2050.
- The report **emphasizes the need for urgent action to ensure a safe and healthy environment** for children, especially those in regions most vulnerable to climate and environmental hazards.

## SUMMITS AND CONFERENCES

Name of Summit	Organized/ Led By	Venue	Aim/Theme
International Allied Health Conference	National University Health System	Singapore	Theme: "Advancing Allied Health: Diverse in Calling, United in Purpose".
First Asian Buddhist Summit	Ministry of Culture, Government of India	New Delhi	Theme: "Role of Buddha Dharma in Strengthening Asia,"
3rd MAHASAGAR summit	Indian Navy	-	Theme: "Training Cooperation to Mitigate Common Maritime Security Challenges in the IOR".
World Travel Market	Ministry of Tourism	London	Theme: "Travel Powers the World".
83rd Annual Session of the Indian Road Congress	Union Minister Nitin Gadkari	Raipur, Chhattisgarh	Theme: "Sustainable Road Infrastructure for Future India".
Amazing Goa Global Business Summit 2024	Vibrant Goa Foundation in collaboration with the Government of Goa	Goa	Theme: "Unlocking New Business Pathways"
Annual United Nations Climate Change Conference	United Nations Framework Convention on Climate Change	Azerbaijan	Theme: "In Solidarity for a Green World"
First U.S.-India Ocean Dialogue	Indian Ministry of External Affairs	Kurt Campbell	Theme: "Strengthening Security and Prosperity in the Indo-Pacific Region,"

35th Triservices Commanders' Conference	United Nations Framework Convention on Climate Change	Kochi	Theme: "Enhancing Joint Training and Operational Effectiveness"
25th South Asian Telecommunication Regulators Council	TRAI and the Asia-Pacific Telecommunity	New Delhi	Theme: "Accelerating Telecommunication and ICT Development for Growth and Inclusiveness".
International Conference on Communication and Dissemination of Traditional Knowledge	CSIR-National Institute of Science Communication and Policy Research	Gurugram University	Theme: "Scientifically Validated Traditional Knowledge"
16th India Game Developer Conference	Game Developer Association of India	Hyderabad	Theme: "Level Up Game Development Using Generative AI,"
Hindustan Times Leadership Summit 2024	Hindustan Times in collaboration with Aditya Birla Group	New Delhi	Theme: "Ideas that Inspire".
Golden Jubilee edition of the All India Police Science Congress	Bureau of Police Research and Development (BPR&D) and Rashtriya Raksha University	Gandhinagar, Gujarat	Focused on "Future of Indian Policing: Global Best Practices and Technology-led Reforms".
27th Bengaluru Tech Summit 2024	Department of Electronics, IT, BT and S&T, Government of Karnataka	Karnataka	Theme: "Unbound", focused on fostering innovation and growth, featuring 2,500 startups and 85+ conference sessions.
Second India-Australia	Governments of India and Australia	Rio de Janeiro	Theme:

Annual Summit			
19th G20 Summit	Brazil	Rio de Janeiro, Brazil	Theme: "New Time for All"
The Global Freight Summit 2024	DP World and chaired by Sultan Ahmed bin Sulayem, Group Chairman and CEO of DP World	Dubai	Theme: "Acting today to reach the opportunities of tomorrow."
Global Soil Conference 2024	(ISSS) under the aegis of the (IUSS) collaboration with (ICAR) and the (NAAS)	New Delhi	Theme: "Caring Soils Beyond Food Security: Climate Change Mitigation and Ecosystem Services"
Economic Security Dialogue	Ministries of Foreign Affairs of India and Japan	Tokyo	Theme: "Strengthening Industrial and Technological Resilience".
Global Cooperative Conference	Indian Farmers Fertiliser Cooperative Limited	New Delhi	Theme: "Cooperatives Build Prosperity for All,"
18th NCB International Conference	National Council for Cement and Building Materials	New Delhi	Theme: "Cementing the Net Zero Future",

### ECONOMY- ONE LINER

- Maharashtra's share in India's GDP has declined from 15.2% in 2010-11 to 13.3% in 2023-24.** This shift highlights economic challenges and rising competition from states like Gujarat. The data was highlighted by the Economic Advisory Council in September 2024.
- In October 2024, Domestic Institutional Investors (DIIs) invested over Rs 1 lakh crore** in Indian equities, setting a monthly record. This influx came amid significant selling by foreign investors, helping stabilize the Indian stock market.
- Japan's two-year government bond yield reached a 16-year high of 0.47% on November 1, 2024.** This increase was driven by speculation of a potential

interest rate hike by the Bank of Japan following hawkish comments from the central bank's chief.

- According to the **UNESCO Institute for Statistics (UIS)**, India spent **4.1% to 4.6%** of its GDP on education between 2014 and 2024. This report is part of the "World Education Statistics 2024" series and aligns with global recommendations.
- India's Services Index, as measured by the HSBC India Services PMI, reached 58.5 in October 2024, up from 57.7 in September. The report was released on November 6, 2024, indicating strong growth in the services sector driven by robust demand.
- In October 2024, **India's steel exports grew by 11%, reaching 4.4 million tonnes, up from 4 million tonnes** in September. This growth was driven by increased demand and restrictions on low-quality steel imports.
- India's **Index of Industrial Production (IIP) grew by 3.1% in September 2024**, driven by a 3.9% increase in manufacturing activity. Contributions came from the manufacture of coke, refined petroleum products, basic metals, and electrical equipment. The mining and electricity sectors also saw modest growth of 0.2% and 0.5% respectively.
- According to S&P Global Ratings, India's GDP is projected to grow at an annual rate of 6.5% to 7% until the fiscal year 2026-2027. This **optimistic forecast is driven by robust infrastructure investments and strong consumer spending**.
- In October 2024, India's retail inflation surged to a 14-month high of 6.21%, with the increase driven primarily by a **substantial rise in food prices, particularly vegetables, which saw a dramatic 42.18% year-over-year increase**. The inflation rate in rural areas was notably higher at 6.68%, compared to 5.62% in urban areas. This development, reported on November 12, 2024.
- India's **renewable energy capacity reached 203.18 gigawatts (GW) in October 2024, marking a 13.5% increase** from 178.98 GW in October 2023. This growth supports India's ambitious goal of achieving 500 GW from non-fossil sources by 2030 and underscores the nation's commitment to clean energy initiatives.
- Wholesale **Price Index (WPI)-based inflation for October 2024 increased to 2.36% annually. This rise was driven** by a 13.54% increase in food prices, especially vegetables, with a 63.04% inflation rate. The fuel and power category experienced a deflation of 5.79%.

- **India's industrial output increased by 3.1% in September 2024, as reported by the Ministry of Statistics and Programme Implementation (MoSPI) on November 12, 2024. The growth was driven** by a 3.9% increase in manufacturing, with mining and electricity sectors growing by 0.2% and 0.5% respectively.
- The Andhra Pradesh government presented its budget for 2024-25 on November 11, 2024, with an outlay of ₹2.94 lakh crore. **Key allocations include ₹29,909 crore for school education and ₹18,421 crore for healthcare and family welfare.**
- **With a 7% GDP growth forecast for 2024, India is set to lead the G20 economies in terms of growth.** This highlights India's economic resilience and strong potential despite global challenges. This growth is supported by various sectors, including technology, manufacturing, and services.
- India's **overall exports during April-October 2024 reached USD 468.27 billion, showing a 7.28% growth** compared to the same period last year. This increase includes both merchandise and services exports, reflecting positive economic progress.
- On **November 17, 2024, Morgan Stanley revised India's GDP growth forecast for FY25 to 6.7%, down from the previous estimate of 7%. This change reflects weaker-than-expected performance** in Q2 FY25. However, a rebound is anticipated in the latter half of the fiscal year due to increased government spending and improved agricultural output.
- In October 2024, **India's exports of engineering goods surged 38.5% to \$11.19 billion. This marks the first time the exports crossed the \$10 billion mark** in the fiscal year, driven by strong demand for aircraft, spacecraft, ships, and industrial machinery.
- The HSBC **Flash India Composite Output Index rose to 59.5 in November 2024, up from 59.1 in October 2024.** This increase was announced on November 22, 2024.
- According to the **Basic Animal Husbandry Statistics – 2024, India's milk production rose by 3.78% in 2023–2024** compared to the previous year, reaching 239.30 million tonnes. This growth highlights positive trends in the country's dairy sector.
- After record production levels in FY 2023-24, India's production of key minerals has expanded robustly in the first half of FY 2024-25 (**April–October**). **Iron ore production increased by 4.1% to 158.4 million metric tonnes (MMT), manganese ore by 11.1% to 2.0 MMT, and bauxite by 11.3% to 13.8 MMT.**

- Goldman Sachs has projected that India's GDP growth will slow to 6.3% in **2025. This is attributed to ongoing fiscal consolidation** and slower credit growth. Despite this, India's long-term growth prospects remain positive due to favorable demographics and stable governance.
- India's real GDP is **projected to grow by 5.4% in the second** quarter of FY 2024-25, down from 8.1% growth in the same quarter last year. The slowdown is due to high interest rates and weaker domestic consumption.
- India's organic food product exports reached \$448 million as of November 25, 2024. This marks a significant increase from previous years and highlights the growing demand for organic products globally.

## OBITUARY- ONE LINER

- Bibek Debroy, Chairman of the Prime Minister's Economic Advisory Council, **passed away on November 1, 2024, at the age of 69. A respected economist and Sanskrit scholar, he made significant contributions to economic policy and ancient text translations.**
- Rohit Bal, a **renowned fashion designer, passed away on November 1, 2024, at the age of 63 from a heart** ailment. Known for his unique blend of traditional and modern aesthetics, Bal was a founding member of the Fashion Design Council of India (FDCI).
- Sharda Sinha, known as "Bihar's Nightingale", passed away on November 5, 2024, at the age of 72. She was celebrated for her enchanting **voice and popular Chhath songs. Sinha was undergoing treatment** at AIIMS Delhi for multiple myeloma.
- Harinder Singh Sodhi, celebrated polo player and Arjuna Awardee, passed away on November 10, 2024, at the age of 86 due to age-related illnesses. He was known for achieving a handicap of plus-five and managing the Indian equestrian team during the 1980 Moscow Olympics.
- **Legendary sarangi player Pandit Ram Narayan passed away on November 9, 2024, at the age of 96 in Mumbai. He was a recipient of the Padma Vibhushan and the Sangeet Natak Akademi Award.**
- **Former Member of Parliament Mahendra Singh Mewar passed away on November 10, 2024. He was a respected figure in Indian politics, known for his dedication to public service and contributions to his constituency.**
- Veteran Tamil actor Delhi Ganesh passed away on November 9, 2024, at the age of 80 due to age-related ailments. He was **cremated with Air Force honours in Chennai, and tributes poured in from the film industry and fans alike.**
- **Madan Mohan Somtiya, a freedom fighter and member of the Mewar Praja Mandal, passed away on November 10, 2024, at the age of 102. He was a resident of Nathdwara, Rajasthan.**
- **Varadarao Kamalakara Rao, a renowned mridangam scholar, passed away on November 12, 2024, at the age of 88. His passing is a significant loss to the world of Carnatic music.** He was a highly respected figure in the field and his contributions to the art form will be remembered for generations to come.
- Princess Mikasa, Japan's oldest royal family member, passed away at 101 on November 15, 2024. Born Yuriko Takagi in 1923, she was the wife of Prince Mikasa and was renowned for her charitable work and resilience through World War II.
- **John Prescott, the former Deputy Prime Minister of the UK, passed away on November 20, 2024, at the**

age of 86. He had been living with Alzheimer's disease and died peacefully at his care home.

- Justice **Harjit Singh Bedi, a former Supreme Court Judge, passed away on November 21, 2024**, at the age of 78. He had been ailing for some time and his cremation took place in Chandigarh.
- **John Tinniswood, the world's oldest man, passed away on November 25, 2024**, at the age of 112. Born in Liverpool in 1912, he lived through both World Wars and was a dedicated Liverpool F.C. fan.
- **Renowned economic historian Amiya Kumar Bagchi passed away on November 28, 2024**. He was known for his pioneering work on underdevelopment and imperialism.
- **Shashi Ruia, Chairman and co-founder of Essar Group, passed away on November 25, 2024, at the age of 81 after a prolonged illness**. He was a transformative leader who turned Essar into a global conglomerate.
- **Breyten Breytenbach, the renowned South African poet, writer, and anti-apartheid activist, passed away on November 24, 2024, in Paris at the age of 85**. He was celebrated for his literary contributions and courageous opposition to apartheid.

## BOOKS

- The book **"Friends: India's Closest Strategic Partners"** by **Prof. Sreeram Chaulia** was released on **November 2, 2024**, during a launch event attended by **External Affairs Minister Dr. S. Jaishankar** in **New Delhi**. In this book, **Prof. Chaulia** explores India's strategic relationships with its closest partners around the world.
- On 8th November 2024, **During the second edition of the Indian Military Heritage Festival, several books were released, including "Because of This: A History of the Indo-Pak Air War December 1971"** by **Air Marshal Vikram Singh (Retd)**, "Valour and Honour" by the Indian Army and USI of India, and "Silent Weapons, Deadly Secrets" by **Dr. Mrinmayee Bhushan**. These publications cover various aspects of military history and bioweapons.
- On November 12, 2024, Law and Justice Minister **Arjun Ram Meghwal** **launched the book 'Maa-Mother'** by **Dr. Davendra Kumar Dhodawat** in New Delhi. The book, a collection of poems in Hindi and English, celebrates the essence of motherhood.
- **Dr. Ashwin Fernandes** authored the book "MODIALOGUE: Conversations for a Viksit Bharat." **This book explores Prime Minister Narendra Modi's**

**communication strategies through his Mann Ki Baat radio program.**

- **External Affairs Minister Subrahmanyam Jaishankar launched his book, "Why Bharat Matters"**, at the Mohammed Bin Rashid Library in Dubai on November 15, 2024. The book explores India's evolving global role, foreign policy, and international relations dynamics.

## MONTHLY CURRENT AFFAIRS ONE-LINER QUESTION BANK

**Q1. Which zoo in India is set to become the first to receive Indian Green Building Council (IGBC) certification?**

- Alipore Zoological Gardens
- National Zoological Park
- Durgesh Aranya Zoological Park
- Mysuru Zoo
- None of these

**Answer:** C) The Durgesh Aranya Zoological Park at Bankhandi in Kangra district, Himachal Pradesh, is notable for being the first zoo in India to receive the IGBC certification.

**Q2. Who was appointed as the Secretary General of the World Agriculture Forum on 4th November 2024?**

- Dr. Jacqueline d'Arros Hughes
- Dr. Akinwumi Adesina
- Dr. Tedros Adhanom Ghebreyesus
- Dr. Soumya Swaminathan
- None of these

**Answer:** a) On 4th November 2024, Dr. Jacqueline d'Arros Hughes was appointed as the Secretary General of the World Agriculture Forum.

**Q3. Which country was re-elected as the President of the International Solar Alliance (ISA) for the term 2024-2026?**

- United States
- India
- France
- Japan
- None of these

**Answer:** b) India was re-elected as the President of the International Solar Alliance (ISA) during the seventh session of the ISA Assembly held in New Delhi on November 4, 2024.

**Q4. What is the date observed each year as the International Day to End Impunity for Crimes against Journalists?**



- a) November 2
- b) October 21
- c) November 5
- d) December 10
- e) None of these

**Answer: a)** The United Nations General Assembly proclaimed November 2 as the International Day to End Impunity for Crimes against Journalists.

**Q5. Who is the author of the book "Friends: India's Closest Strategic Partners"?**

- a) Dr. S. Jaishankar
- b) Prof. Sreeram Chaulia
- c) C. Raja Mohan
- d) Shashi Tharoo
- e) None of these

**Answer: b)** Prof. Sreeram Chaulia, a noted academic and international affairs expert, authored the book "Friends: India's Closest Strategic Partners" to highlight India's strategic relationships globally.

**Q6. Which group is the primary beneficiary of the Deepam 2.0 Scheme?**

- a) Students
- b) Senior citizens
- c) Women
- d) Farmers
- e) None of these

**Answer: c)** The scheme is specifically targeted at women, offering them free cooking gas cylinders as a Diwali gift.

**Q7. Which organization is responsible for publishing the Adaptation Gap Report?**

- a) United Nations Framework Convention on Climate Change (UNFCCC)
- b) United Nations Environment Programme (UNEP)
- c) Intergovernmental Panel on Climate Change (IPCC)
- d) World Meteorological Organization (WMO)
- e) None of these

**Answer: b)** The Adaptation Gap Report is published annually by the United Nations Environment Programme (UNEP).

**Q8. Who hosted the 3rd MAHASAGAR summit on maritime security held on November 5, 2024?**

- a) Indian Coast Guard
- b) Indian Army
- c) Indian Navy
- d) Ministry of Home Affairs
- e) None of these

**Answer: c)** The 3rd MAHASAGAR summit on maritime security was hosted by the Indian Navy to foster collaboration among maritime leaders in the Indian Ocean Region (IOR).

**Q9. Who recently became the youngest-rated chess player in history?**

- a) Magnus Carlsen
- b) Rameshbabu Pragganandhaa
- c) Anish Sarkar
- d) Nodirbek Abdusattorov
- e) None of these

**Answer: c)** Anish Sarkar, a three-year-old from Kolkata, achieved the title of youngest-rated chess player in history with a FIDE rating of 1555.

**Q10. How many Indians residing in the UAE are expected to benefit from the real-time remittance services introduced by this India-UAE collaboration?**

- a) Over 3 million
- b) Over 2 million
- c) Over 5 million
- d) Over 4 million
- e) None of these

**Answer: a)** The collaboration aims to support over 3 million Indians residing in the UAE with real-time remittance services, making cross-border financial transactions smoother and faster.

**Q11. Which state became the first in India to implement a dedicated semiconductor policy in November 2024?**

- a) Maharashtra
- b) Karnataka
- c) Gujarat
- d) Tamil Nadu
- e) None of these

**Answer: c)** Gujarat became India's first state to implement a dedicated semiconductor policy on November 8, 2024.

**Q12. Who has been elected as the new President of FICCI?**

- a) Anish Shah
- b) Harsha Vardhan Agarwal
- c) Rakesh Jhunjhunwala
- d) N Chandrasekaran
- e) None of these

**Answer: b)** Harsha Vardhan Agarwal will take over as FICCI President on November 21, 2024, succeeding Anish Shah. The announcement was made on November 8, 2024.

**Q13. Who is the author of the book Silent Weapons, Deadly Secrets, released during the Indian Military Heritage Festival?**

- a) Air Marshal Vikram Singh (Retd)
- b) Dr. Mrinmayee Bhushan
- c) Indian Army
- d) United Service Institution (USI) of India
- e) None of these

**Answer: b)** Silent Weapons, Deadly Secrets is authored by Dr. Mrinmayee Bhushan and was among the books released at the Indian Military Heritage Festival.

**Q14. Who was honored as the Education Leader of the Year at the Education World India School Ranking Awards 2024-2025?**

- a) Kunal Dalal
- b) Sunil Arora
- c) Ramesh Pokhriyal
- d) Anand Kumar
- e) None of these

**Answer: a)** Kunal Dalal, the Managing Director of JBCN Education, received the Education Leader of the Year award at the Education World India School Ranking Awards 2024-2025.

**Q15. What is the amount of additional climate finance the Asian Development Bank (ADB) is expanding by, with support from sovereign guarantees?**

- a) \$5 billion
- b) \$6 billion
- c) \$7.2 billion
- d) \$8 billion
- e) None of these

**Answer: c)** The ADB announced an increase in climate finance by up to \$7.2 billion, supported by sovereign guarantees from the US and Japan.

**Q16. In which cities are the Nari Shakti branches of Union Bank of India located?**

- a) New Delhi, Kolkata, Pune, Hyderabad, and Mumbai
- b) Bengaluru, Kolkata, Hyderabad, Jaipur, and Chennai
- c) Ahmedabad, Chandigarh, Lucknow, Patna, and Goa
- d) Bengaluru, Chennai, Visakhapatnam, Jaipur, and Mumbai
- e) None of these

**Answer: d)** The branches are specifically located in Bengaluru, Chennai, Visakhapatnam, Jaipur, and Mumbai to provide dedicated support to women entrepreneurs.

**Q17. Who is the author of the book Maa-Mother, launched on November 12, 2024?**

- a) Dr. Davendra Kumar Dhodawat
- b) Dr. Arvind Kumar
- c) Dr. P. V. Sharma
- d) Dr. Ramesh Singh
- e) None of these

**Answer: a)** Dr. Davendra Kumar Dhodawat is the author of Maa-Mother, contributing his literary skills to celebrate motherhood through poetry.

**Q18. Who is the author of the novel "Orbital" that won the 2024 Booker Prize?**

- a) Hilary Mantel
- b) Kazuo Ishiguro
- c) Samantha Harvey
- d) Salman Rushdie
- e) None of these

**Answer: c)** Samantha Harvey authored the novel "Orbital," which won the 2024 Booker Prize.

**Q19. When is World Usability Day celebrated annually?**

- a) November 10
- b) November 12
- c) November 14
- d) November 16
- e) None of these

**Answer: c)** World Usability Day is observed every year on November 14

**Q20. Which airport won top honors at the Saudi Airport Exhibition 2024 for its digital innovations?**

- a) Delhi International Airport
- b) GMR Hyderabad International Airport

- c) Mumbai International Airport
- d) Bengaluru International Airport
- e) None of these

**Answer: b)** The GMR Hyderabad International Airport Limited (GHIAL) won top honors for its digital innovations.

**Q21. Who is the author of the book "MODIALOGUE: Conversations for a Viksit Bharat"?**

- a) Dr. Ashwin Fernandes
- b) Dr. Ramesh Kumar
- c) Dr. Suresh Patel
- d) Dr. Anil Sharma
- e) None of these

**Answer: a)** Dr. Ashwin Fernandes authored the book, which delves into Prime Minister Narendra Modi's communication strategies through his Mann Ki Baat radio program.

**Q22. What was the percentage growth of India's industrial output in September 2024, as reported by Ministry of Statistics and Programme Implementation (MoSPI)?**

- a) 2.9%
- b) 3.1%
- c) 3.5%
- d) 4.0%
- e) None of these

**Answer: b)** According to Ministry of Statistics and Programme Implementation (MoSPI), India's industrial output increased by 3.1% in September 2024.

**Q23. Who is the author of the book "Why Bharat Matters"?**

- a) Shashi Tharoor
- b) Arvind Subramanian
- c) Subrahmanyam Jaishankar
- d) Raghuram Rajan
- e) None of these

**Answer: c)** The book "Why Bharat Matters" was authored by Subrahmanyam Jaishankar, who is the External Affairs Minister of India.

**Q24. When is the International Day for Tolerance observed annually?**

- a) November 15
- b) November 16
- c) November 17

- d) November 18
- e) None of these

**Answer: b)** The International Day for Tolerance is observed on November 16 every year to foster understanding among cultures and religions, as established by the UN in 1995.

**Q25. Which country awarded PM Modi the Grand Commander of the Order of Niger (GCON)?**

- a) Kenya
- b) South Africa
- c) Ghana
- d) Nigeria
- e) None of these

**Answer: d)** Nigeria conferred this prestigious award on PM Modi to acknowledge his contributions to strengthening the bilateral relationship between India and Nigeria.

**Q26. What is the theme for National Epilepsy Day in 2024?**

- a) "Breaking the Silence"
- b) "Milestones on My Epilepsy Journey"
- c) "Overcoming Challenges"
- d) "Epilepsy Awareness for All"
- e) None of these

**Answer: b)** The theme for National Epilepsy Day in 2024 is "Milestones on My Epilepsy Journey".

**Q27. Coal India Limited (CIL) received the Green World Environment Award 2024 in which category?**

- a) Environmental Innovation
- b) Corporate Social Responsibility (CSR)
- c) Renewable Energy Initiatives
- d) Sustainable Mining Practices
- e) None of these

**Answer: b)** Coal India Limited (CIL) was recognized in the CSR category for its impactful project, the Thalassemia Bal Sewa Yojna, which provides curative treatment for Thalassemia patients through stem cell transplants.

**Q28. Which state won their first-ever gold medal in the 14th Hockey India Senior Men's National Championship 2024?**

- a) Punjab
- b) Haryana
- c) Odisha
- d) Maharashtra

- e) None of these

**Answer: c)** Odisha claimed their maiden gold medal in the championship, marking a historic moment in their hockey journey and showcasing their growing prominence in Indian hockey.

**Q29. Which country won the Women's Asian Hockey Champions Trophy 2024?**

- a) Japan
- b) China
- c) South Korea
- d) India
- e) None of these

**Answer: d)** India won the tournament by defeating China in the final.

**Q30. From which date has the Reserve Bank of India (RBI) mandated reporting of spot deals in forex transactions?**

- a) January 1, 2025
- b) February 10, 2025
- c) March 15, 2025
- d) April 1, 2025
- e) None of these

**Answer: b)** The RBI has mandated that effective February 10, 2025, all spot deals in foreign exchange transactions must be reported to ensure better transparency and completeness in the Clearing Corporation of India's trade repository.

**Q31. What is the primary purpose of the \$200 million loan from the ADB to Sri Lanka?**

- a) To develop infrastructure
- b) To enhance tourism
- c) To strengthen the financial sector
- d) To support education
- e) None of these

**Answer: c)** The primary purpose of the loan is to strengthen Sri Lanka's financial sector.

**Q32. What is the name of the award Prime Minister Narendra Modi received from Guyana on November 20, 2024?**

- a) Order of the Republic
- b) Order of Excellence
- c) Bharat Ratna
- d) Order of Distinction
- e) None of these

**Answer: b)** The Order of Excellence is Guyana's highest civilian honor, awarded to Prime Minister Modi for his contributions to global diplomacy and strengthening India-Guyana relations.

**Q33. What is Moody's projected growth rate for the Indian economy in 2024?**

- a) 7.2%
- b) 6.5%
- c) 8.0%
- d) 7.0%
- e) None of these

**Answer: a)** Moody's projects the Indian economy to grow by 7.2% in 2024.

**Q34. What does the acronym VISION stand for?**

- a) Virtual Innovation and Student Outreach Network
- b) Viksit Bharat Initiative for Student Innovation and Outreach Network
- c) Visionary Initiative for Student Innovation and Outreach Network
- d) Vibrant India Student Innovation and Outreach Network
- e) None of these

**Answer: b)** VISION stands for Viksit Bharat Initiative for Student Innovation and Outreach Network.

**Q35. Who was appointed as the 15th Comptroller and Auditor General (CAG) of India?**

- a) Girish Chandra Murmu
- b) Vinod Rai
- c) Rajiv Mehrishi
- d) K. Sanjay Murthy
- e) None of these

**Answer: d)** K. Sanjay Murthy was appointed as the 15th Comptroller and Auditor General (CAG) of India on November 21, 2024.

**Q36. Which company secured exclusive media rights for all Asian Cricket Council (ACC) tournaments from 2024 to 2031?**

- a) Disney+ Hotstar
- b) Sony Pictures Networks India (SPNI)
- c) Star Sports
- d) Zee
- e) None of these

**Answer: b)** Sony Pictures Networks India (SPNI) secured exclusive media rights for all ACC tournaments for the specified period.

**Q37. Which industrial cluster joined the World Economic Forum's Transitioning Industrial Clusters Initiative on November 19, 2024?**

- a) Dahej Petrochemical Cluster
- b) AM Green Kakinada Cluster
- c) Chennai Industrial Cluster
- d) Jamnagar Refinery Cluster
- e) None of these

**Q38. In which category did Reetika Hooda win the gold medal at the World Military Championships 2024?**

- a) Women's 57kg
- b) Women's 62kg
- c) Women's 76kg
- d) Women's 81kg
- e) None of these

**Answer: c)** Reetika Hooda competed in the women's 76kg category and won gold, marking a significant achievement for Indian wrestling.

**Q39. Who became the youngest player ever signed in the IPL on November 26, 2024?**

- a) Ayaan Khan
- b) Pranav Dhanawade
- c) Arjun Tendulkar
- d) Vaibhav Suryavanshi
- e) None of these

**Answer: d)** Vaibhav Suryavanshi, a 13-year-old cricketer from Bihar, achieved this milestone during the IPL 2025 mega auction.

**Q40. The Bhu-Neer portal was developed by the Central Ground Water Authority (CGWA) in collaboration with which organization?**

- a) Indian Space Research Organisation (ISRO)
- b) Ministry of Earth Sciences
- c) National Informatics Centre (NIC)
- d) National Water Development Agency (NWDA)
- e) None of these

**Answer: c)** The Bhu-Neer portal is a collaborative initiative between the Central Ground Water Authority (CGWA) and

National Informatics Centre (NIC) to streamline the process of groundwater withdrawal permits.

**Q41. The Bal Vivah Mukht Bharat Campaign was launched in which city?**

- a) Mumbai
- b) New Delhi
- c) Bangalore
- d) Kolkata
- e) None of these

**Answer: b)** The campaign and the portal were launched on November 27, 2024, in New Delhi by Union Minister Smt. Annpurna Devi.

**Q42. What is the title of the book for which Professor Projit Bihari Mukharji received the 2024 Pfizer Award?**

- a) White Coats, Brown Minds
- b) Race and Science in the Empire
- c) Colonial Medicine in India
- d) Brown Skins, White Coats
- e) None of these

**Answer: d)** The award-winning book by Professor Projit Bihari Mukharji is titled Brown Skins, White Coats.

**Q43. Who was crowned the U-8 World Champion at the Under-8 World Cadets Chess Championship?**

- a) Aarav Patel
- b) Divith Reddy
- c) Krish Sharma
- d) Arjun Singh
- e) None of these

**Answer: b)** Eight-year-old Divith Reddy from Hyderabad was crowned the U-8 World Champion.

**Q44. Where was India's first green hydrogen fuelling station established?**

- a) New Delhi, Delhi
- b) Bengaluru, Karnataka
- c) Mumbai, Maharashtra
- d) Leh, Ladakh
- e) None of these

**Answer: d)** The green hydrogen fuelling station was established in Leh, Ladakh on November 24, 2024.



**Q45. Who was elected as the 11th president of the Asian Development Bank (ADB) on November 28, 2024?**

- a) Masato Kanda
- b) Masatsugu Asakawa
- c) Haruhiko Kuroda
- d) Takehiko Nakao
- e) None of these

**Answer: a)** Masato Kanda, Special Advisor to Japan's Prime Minister and Minister of Finance, was elected as the 11th president of ADB, succeeding Masatsugu Asakawa.

**Q46. What is the main objective of the \$98 million loan agreement signed between the Government of India and the ADB?**

- a) To build new agricultural infrastructures
- b) To promote plant health management in India's horticulture sector
- c) To support rural education programs
- d) To enhance irrigation systems
- e) None of these

**Answer: b)** The primary aim of the loan is to promote plant health management, providing farmers with access to certified disease-free planting materials.

**Q47. Which two countries participated in Exercise AgniWarrior 2024?**

- a) India and USA
- b) India and Russia
- c) India and Singapore
- d) India and France
- e) None of these

**Answer: c)** The exercise was conducted between the Indian Army and the Singapore Armed Forces.

**Q48. India has been re-elected to the UN Peacebuilding Commission for which term?**

- a) 2024-2025
- b) 2025-2026
- c) 2023-2024
- d) 2026-2027
- e) None of these

**Answer: b)** India was re-elected to the UN Peacebuilding Commission for the 2025-2026 term, as announced on November 28, 2024.