

# Monthly Current Affairs GK Digest

November 2021



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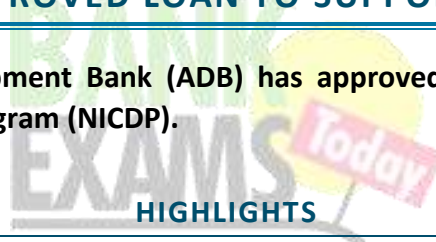
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## MONTHLY CURRENT AFFAIRS GK DIGEST: NOVEMBER 2021

### ADB APPROVED LOAN TO SUPPORT NICDP

**Current Context:** The Asian Development Bank (ADB) has approved the loan to support GOI's National Industrial Corridor Development Program (NICDP).



- **The loan of \$250 million was approved for the same.**
- This loan is the first subprogram of the \$500 million loans which will be used to develop 11 industrial corridors in 17 states.
- The NICDP aims to develop world-class industrial nodes which will lead to having efficient urban agglomerations and will impart multimodal connectivity.
- The multimodal connectivity will be granted through gateways like ports and airports.
- The project will also work to have the climate-resilient and sustainable infrastructure in the country.
- **Static Part:**
  - HQ of ADB: Metro Manila, Philippines
  - President of ADB: Masatsugu Asakawa

### 'DAIRY SAHAKAR' SCHEME

**Current Context:** The 'Dairy Sahakar' scheme was launched by the Union Minister of Cooperation, Amit Shah.

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## KEY POINTS

- It was launched at Anand, Gujarat on the occasion of the 75th Foundation Year of Amul.
- The funds of Rs 5000 crore are sanctioned for the scheme.
- It will be implemented by National Cooperative Development Corporation (NCDC) under the Ministry of Cooperation.
- The scheme will boost and supplement ongoing efforts to strengthen the dairy sector in India.
- It will also help to double the income source of farmers.
- It will realize the vision of 'from cooperation to prosperity'.
- The financial support will be offered by NCDC to eligible cooperatives to perform functions like bovine development, milk procurement, processing, quality assurance, value addition, branding, packaging, marketing, transportation, and storage of milk and milk products, exports of dairy products, etc.

## 'SAMUDRAYAN PROJECT'

**Current Context:** The Union Minister of State (Independent Charge) Earth Sciences Dr. Jitendra Singh launched the 'Samudrayan project'.

## KEY FACTS

- The 'Samudrayan project' is India's First Manned Ocean Mission.
- It was launched at the National Institute of Ocean Technology, Chennai.
- It aims to have deep underwater manned vehicles to perform subsea activities.
- Due to this mission and technology, India has joined an elite club of nations like the USA, Russia, Japan, France, and China. Now, India is also among these nations in having underwater vehicles.
- The deepwater manned submersible is codenamed as the 'MATSYA 6000'.
- The National Institute of Ocean Technology (NIOT) has developed the deepwater manned vehicle.
- The deepwater manned vehicle will help to perform exploration of the non-living resources like polymetallic manganese nodules, gas hydrates, hydro-thermal sulphides, and cobalt crusts, which are located at a depth of about 1000 and 5500 meters.

## 'SARDAR PATEL LEADERSHIP CENTRE'

**Current Context:** The Union Minister Dr. Jitendra Singh dedicated Sardar Patel Leadership Centre to the nation.

## DETAILS

- It was dedicated at Lal Bahadur Shastri National Academy of Administration (LBSNAA) in Mussoorie.
- The centre was inaugurated on the occasion of Rashtriya Ekta Diwas which is the birth anniversary of Sardar Vallabhbhai Patel on 31st Oct 2021.

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- The centre will lay the foundation to enhance capacity building for future generations of Civil Servants from India and Abroad.
- It will evolve as a Huge Resource Centre and will be dedicated to offering study and learning opportunities to Civil Servants so that they will serve the nation with the best leadership qualities.

### NATIONAL CONFERENCE ON 'INTERNATIONAL YEAR OF FRUITS AND VEGETABLES'

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**Current Context:** The National Conference on 'International Year of Fruits and Vegetables' was addressed by Union Minister for Agriculture & Farmers Welfare, Narendra Singh Tomar.

#### ABOUT

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- **It was organised by the Ministry of Agriculture and Farmers' Welfare in partnership with the Food and Agriculture Organization.**
- **The theme of the conference was:** Awareness about the nutritional benefits of fruits and vegetables for a balanced and healthy diet and lifestyle.
- At the conference, Union Minister released operational guidelines for the Horticulture Cluster Development Programme.
- He highlighted the conference by mentioning the importance of fruits and vegetables in human nutrition content.
- He also mentioned maintaining food security and attaining SDG.
- The ministry identified 10 globally popular Exotic fruit crops to grant them commercial importance and 10 important Indigenous fruit crops enriched with high nutritional and nutraceutical properties.
- **Static Part:**
  - HQ of FAO: Rome, Italy

### EMPOWERMENT OF WOMEN THROUGH LEGAL AWARENESS

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**Current Context:** The program titled 'Empowerment of Women through Legal Awareness' was launched by National Commission for Women (NCW) and National Legal Services Authority (NALSA).

#### HIGHLIGHTS

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- It is the pan-India legal awareness program to empower women.
- Under the program, practical knowledge about legal rights and remedies will be delivered under women-related laws.
- It aims to make women aware and empower about the machinery of the justice delivery system so that they can opt for redressal of their grievances.
- Under the program, training will be given to the teachers who will, in turn, give training to women to make them aware of their legal rights.



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## 16TH G20 SUMMIT

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**Current Context:** Prime Minister Narendra Modi visited Italy to participate in 16th G20 Summit.

### KEY POINTS

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- **The summit was held in Rome, Italy.**
- At the summit, G20 leaders adopted Rome Declaration.
- The leaders assured to achieve climate goals. They have identified sustainable and responsible consumption and production along with finance and technology to attain climate goals.
- At the summit, PM Modi invited G20 Countries to make partnerships with India for economic recovery and supply chain diversification.
- The G20 leaders also assured to remain committed to the Paris Agreement goal and will work to keep global average temperature increase well below 2 degrees Celsius and pursue the efforts of limiting it to 1.5 degrees Celsius above pre-industrial levels.
- The summit was held under the theme of People, Planet and Prosperity.

## AXIS BANK SIGNED MOU WITH INDIAN NAVY

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**Current Context:** The Axis Bank has signed MoU with the Indian Navy to offer a defence service salary package.

### KEY FACTS

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- **The name of the defence service salary package is Power Salute.**
- Under the Power Salute, the bank will provide various benefits to all ranks of the Indian Navy, veterans, and cadets.
- The benefit includes personal accident cover of up to Rs 56 lakh, Rs 8 lakh children education grant, Rs 46 lakh total permanent disability cover, partial permanent disability cover upto Rs 46 lakh, and Rs 1 crore air accident cover.
- The Power Salute does not charge any processing fees and offers 12 EMI waivers on home loans.
- **Static Part:**
  - HQ of Axis Bank: Mumbai
  - MD and CEO of Axis Bank Amitabh Chaudhry

## COP26 GLASGOW CLIMATE SUMMIT

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**Current Context:** Prime Minister Narendra Modi addressed the COP26 Glasgow Climate Summit.

### DETAILS

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- **The COP26 Glasgow Climate Summit was held in Scotland.**

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- **At the summit, he highlighted that India will reach net-zero carbon emission by 2070.**
- He mentioned the five-point plan or 'Panchamrit' to tackle the harmful effects of global warming and climate change.
- He mentioned that India will raise its 2030 target for an installed capacity of 'non-fossil energy'. Solar energy will be increased from 450 to 500 gigawatts.
- India will fulfill its demand for energy through renewable energy by 2030. It will consume 50% of its energy from renewable energy.
- He also highlighted India's initiatives like Nal Se Jal, Clean India Mission & Ujjawala have impacted the quality of life of people.
- He assured that India is contributed to fulfilling the Paris agreements goals and will keep doing in the future.

### INDIA & WORLD BANK SIGNED AGREEMENT FOR HEALTH SYSTEM OF MEGHALAYA

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**Current Context: The Government of India and the World Bank have signed an agreement to improve the health service in Meghalaya.**

#### ABOUT

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- **The agreement of \$40 million was signed between them.**
- **The agreement was signed for Meghalaya Health Systems Strengthening Project (MHSSP).**
- The MHSSP aims to enhance the quality of health service and strengthen capacity to manage future health emergencies like COVID-19 in the state.
- The project will work to enhance coverage of Meghalaya's health insurance program, efficient access to medicines and diagnostics to the weak section of the society in the state.
- The funds will also be used to invest in infection prevention and management of bio-medical waste.
- **Static Part:**
  - National Parks and Wild Life Sanctuaries in Meghalaya: Balpakram NP, Nokrek NP, Baghmara Pitcher Plant WLS, Siju Bird Sanctuary

### 5TH GANGA UTSAV 2021

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**Current Context: The 5th edition of Ganga Utsav 2021 which is the River Festival has commenced on 1st Nov 2021.**

#### HIGHLIGHTS

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- It is being held till 3rd Nov 2021.
- The festival aims to celebrate the glory of the river Ganga. The glory and importance of other rivers will also be celebrated under the festival.
- By doing so, the festival aims to promote the celebration of 'Nadi Utsav' (River Festival).

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- The event is being organized under the leadership of the Union Minister for Jal Shakti, Gajendra Singh Shekhawat.
- The festival is organized by the National Mission for Clean Ganga (NMCG) in partnership with the Ministry of Jal Shakti.
- It is celebrated to mark the anniversary of the announcement of River Ganga as the 'National River' on 4th Nov 2008.
- This year's Ganga Utsav 2021 is part of 75 years of Independence and Azadi ka Amrit Mahotsav celebrations.
- The 'Nadi Utsav' makes everyone aware that 'Jal is Dhan' (Water is priceless).

### SBI EASY RIDE

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**Current Context: The State Bank of India (SBI) has launched a 2-wheeler loan scheme.**

#### KEY POINTS

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- **The name of the pre-approved 2-wheeler loan scheme is 'SBI Easy Ride'.**
- **It is launched through YONO.**
- Under the scheme, the customers can opt for two-wheeler loans in a digital manner via the YONO app. They will not have to visit the bank branch to avail this loan.
- Under the 'SBI Easy Ride' scheme, customers can opt for loans upto Rs 3 lakh at a competitive interest rate of 10.5% per annum onwards for a maximum tenure of 4 years.
- The minimum loan amount is Rs 20,000.
- Using the scheme, the loan of up to 85% of the on-road price of the vehicle can be opted.
- **Static Part:**
  - HQ of SBI: Mumbai
  - Chairman of SBI: Dinesh Khara

### 'WHISTLE-BLOWER PORTAL'

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**Current Context: The 'Whistle-blower Portal' was launched by Indian Renewable Energy Development Agency Ltd. (IREDA).**

#### KEY FACTS

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- **It was launched as part of the celebration of 'Vigilance Awareness Week 2021'.**
- **The launching of the portal was made by the CMD of IREDA, Pradip Kumar Das.**
- It is developed by the IT Team of the company.
- The portal will help the employees of IREDA to raise concerns for fraud, corruption, abuse of power, etc.
- The portal will impart transparency and procedural fairness in IREDA.
- **Static Part:**

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- HQ of IREDA: New Delhi.
- It is the PSU under the Ministry of New & Renewable Energy.

### MORD SIGNED MOU WITH FLIPKART

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**Current Context:** The Ministry of Rural Development signed MoU with e-commerce giant, Flipkart.

#### DETAILS

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- **The MoU was signed for the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM).**
- Under the MoU, both entities will work to empower local businesses and self-help groups (SHGs).
- The local businesses and self-help groups (SHGs) will be bought under the e-commerce field.
- The MoU will help to strengthen the capabilities of rural communities, generate self-employment and entrepreneurship skills.
- The MoU is part of Flipkart's Samarth program.
- **Static Part:**
  - Minister of Rural Development and Panchayati Raj: Giriraj Singh

### RBI NAMED BANDHAN BANK AS AN AGENCY BANK

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**Current Context:** The Bandhan Bank was named as an Agency Bank by the Reserve Bank of India (RBI).

#### ABOUT

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- **By appointing the Bandhan Bank as an agency bank, the bank is allowed to conduct government business.**
- The Bandhan bank has joined the list of several other private banks in the list of agency banks.
- The bank will now perform works related to GST, VAT, and the collection of state taxes.
- Other banks entitled as agency banks by RBI are: Dhanlaxmi Bank, South Indian Bank, Karnataka Bank, IndusInd, RBL Bank, DCB Bank.
- **Static Part:**
  - HQ of Bandhan Bank: Kolkata
  - Tagline of Bandhan Bank: Aapka Bhalai, Sabki Bhalai

### NATIONAL SPORTS AWARDS 2021

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**Current Context:** The Ministry of Youth Affairs & Sports announced National Sports Awards 2021. The winners will be felicitated on 13th Nov 2021 by President of India Shri Ramnath Kovind.

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## HIGHLIGHTS

- **Below is the list of winners for Major Dhyan Chand Khel Ratna Award:**
  - Neeraj Chopra (Athletics), Ravi Kumar (Wrestling), Lovlina Borgohain (Boxing), Sreejesh P.R (Hockey), Avani Lekhara (Para Shooting), Sumit Antil (Para Athletics), Pramod Bhagat (Para-Badminton), Krishna Nagar (Para-Badminton), Manish Narwal (Para Shooting), Mithali Raj (Cricket), Sunil Chhetri (Football), Manpreet Singh (Hockey)
- **Below is the list of winners for Arjuna Award:**
  - Arpinder Singh (Athletics), SimranjitKaur (Boxing), Shikhar Dhawan (Cricket), Bhavani Devi Chadalavada Anandha Sundhararaman (Fencing), Monika (Hockey), VandanaKatariya (Hockey), SandeepNarwal (Kabaddi), HimaniUttamParab (Mallakhamb), Abhishek Verma (Shooting), Ankita Raina (Tennis), Deepak Punia (Wrestling), Dilpreet Singh (Hockey), Harman Preet Singh (Hockey), Rupinder Pal Singh (Hockey), Surender Kumar (Hockey), AmitRohidas (Hockey), BirendraLakra (Hockey), Sumit (Hockey), Nilakanta Sharma (Hockey), Hardik Singh (Hockey), Vivek Sagar Prasad (Hockey), Gurjant Singh (Hockey), Mandeep Singh (Hockey), Shamsher Singh (Hockey), Lalit Kumar Upadhyay (Hockey), Varun Kumar (Hockey), Simranjeet Singh (Hockey), YogeshKathuniya (Para Athletics), Nishad Kumar (Para Athletics), Praveen Kumar (Para Athletics), SuhashYathiraj (Para-Badminton), SinghrajAdhana (Para Shooting), Bhavina Patel (Para Table Tennis), Harvinder Singh (Para Archery), Sharad Kumar (Para Athletics)
- **Below is the list of Dronacharya Award for Outstanding Coaches (Life time category):**
  - T. P. Ouseph (Athletics), Sarkar Talwar (Cricket), Sarpal Singh (Hockey), Ashan Kumar (Kabaddi), Tapan Kumar Panigrahi (Swimming)
- **Below is the list of Dronacharya Award for Outstanding Coaches (Regular Category):**
  - Radhakrishnan Nair P (Athletics), Sandhya Gurung (Boxing), PritamSiwach (Hockey), Jai Prakash Nautiyal (Para Shooting), Subramanian Raman (Table Tennis)
- **Below is the list of Dhyan Chand Award for Lifetime Achievement in sports:**
  - Lekha K.C. (Boxing), Abhijeet Kunte (Chess), Davinder Singh Garcha (Hockey), Vikas Kumar (Kabaddi), Sajjan Singh (Wrestling).
- **Below is the list of Rashtriya Khel Protsahan Puruskar:**
  - Identification and Nurturing of Budding and Young Talent: Manav Rachna Educational Institution.
  - Encouragement to sports through Corporate Social Responsibility: Indian Oil Corporation Limited.

## ICICI LOMBARD PARTNERED WITH VEGA HELMETS

**Current Context:** The ICICI Lombard General Insurance Co Ltd has partnered with Vega Helmets. They have partnered to enhance road safety awareness and give public the habit of protecting themselves while driving.

## KEY FACTS

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- Under the partnership, the ICICI Lombard will offer personal accident policy insurance on every online purchase of Vega Helmet
- So by doing so, dual benefit will be provided to the customers of both the entities i.e. one through an accident insurance and other through helmet
- The accident cover will offer benefits of accidental death with an insured amount of Rs 1 lakhs
- **Static Part:**
  - HQ of ICICI Lombard: Mumbai

### BHASHA SANGAM INITIATIVE, BHASHA SANGAM APP

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**Current Context:** The Union Education Minister Dharmendra Pradhan launched Bhasha Sangam initiative for schools in India.

#### KEY POINTS

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- **He also launched Bhasha Sangam Mobile App and Ek Bharat Shreshtha Bharat Mobile Quiz.**
- The Ministry of Education has developed the Bhasha Sangam initiative under Ek Bharat Shreshtha Bharat.
- This initiative aims to teach basic sentences of daily usage in 22 Indian languages to the students
- Due to this, the students will be able to acquire basic conversational skills in various languages and in their mother language as well.
- The initiative is developed by NCERT.
- The Bhasha Sangam Mobile App is an initiative of DoHE, in partnership with MyGov. It is developed by Multibhashi startup.
- The Ek Bharat Shreshtha Bharat Quiz will allow the students to get more knowledge about different regions, states, culture, national Heroes, monuments, traditions, tourist locations, languages, geography, history and topography of India.
- The quiz is available in English and Hindi languages and will also be made available in 12 other different regional languages very soon.

### QS ASIA UNIVERSITY RANKING 2022

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**Current Context:** The Quacquarelli Symonds (QS) has released QS Asia University Rankings 2022. The ranking is topped by National University of Singapore.

#### DETAILS

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- The 2nd position is marked by China's Peking University
- The 3rd position is marked by Nanyang Technological University in Singapore and the University of Hong Kong
- **The India's top 3 universities in the rankings are:** IIT Bombay (42nd rank), IIT Delhi (45th) and IIT Madras (54th)

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- The IIT Kharagpur is at 60th position and IIT Kanpur is at 64th position
- 12 Indian Universities have made their position in the list
- **Static Part:**
  - HQ of Quacquarelli Symonds: London, UK

### JAI BHIM MUKHYAMANTRI PRATIBHA VIKAS YOJANA

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**Current Context:** The Government of Delhi has launched 'Jai Bhim Mukhyamantri Pratibha Vikas Yojana'. Under the scheme, the Delhi government will provide free coaching to 15,000 students who belong to marginal communities and economically weaker sections of the society.

#### HIGHLIGHTS

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- The scheme is framed for school going children who wish to become doctors, engineers, civil servants or serve any other government jobs in future.
- The students whose parents annual income is upto Rs 8 lakhs can avail the benefit of the scheme.
- For the execution of the scheme, the Delhi government has made partnership with 46 private coaching centres.
- The scheme will cover the coaching for exams like UPSC, CDS, banking exams, medical and engineering.
- The students will also be provided with Rs 2,500 stipend amount.

### PM MODI VISIT TO KEDARNATH, UTTARAKHAND

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**Current Context:** Prime Minister Modi visited Kedarnath, Uttarakhand. During his visit, he offered prayers at the Kedarnath Temple.

#### KEY POINTS

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- He inaugurated the Samadhi and unveiled the statue of Shri Adi Shankaracharya.
- The reconstructed statue of Guru Shankaracharya is 35 tonnes in weight and is made by Mysore-based sculptors from chlorite schist which is a type of rock which poses the ability to withstand in rain, sunshine and harsh climate
- The projects worth Rs 130 crores for Kedarnath were also launched by PM Modi
- The projects include, Mandakini Retaining Wall Aasthpath, Saraswati Retaining Wall Aasthpath, and Ghats, Garud Chatti Bridge on river Mandakini, and Tirth Purohit Houses.
- **Static Part:**
  - CM of Uttarakhand: Pushkar Singh Dhami
  - Governor of Uttarakhand: Gurmit Singh

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## APPOINTMENTS ON 5TH NOV 2021

**Current Context: Rahul Dravid:** He was appointed as Head Coach of Indian men's cricket team by BCCI. He is also the head of National Cricket Academy.

### ABOUT

- **Arun Chawla:** He was appointed as new director-general of Industry chamber Federation of Indian Chambers of Commerce & Industry (FICCI).
- **Static Part:**
  - HQ of FICCI: New Delhi
  - President of FICCI: Uday Shankar
- **Partha Satpathy:** He was appointed as India's ambassador to Hungary.
- **Sanjay Bhattacharyya :** He was appointed as India's ambassador to Switzerland.
- **Ajaneesh Kumar:** He was appointed as India's ambassador to Estonia.

## RBI RELEASED REVISED PCA FRAMEWORK

**Current Context:** The Reserve Bank of India (RBI) has released revised Prompt Corrective Action (PCA) framework. It is released for banks to have supervisory intervention at correct and appropriate time.

### DETAILS

- The revised PCA framework will act as an effective tool for gaining market discipline.
- In the revised PCA framework, Capital, asset quality and leverage are the key areas for monitoring.
- It will be effective from 1st Jan 2022.
- Last it was revised in April 2017.
- It will be applicable to the banks operating in India which will also include foreign banks operating through branches or subsidiaries based on breach of risk thresholds of identified indicators.
- The framework defines various conditions to exit from PCA and withdrawal of restrictions.
- When a bank is included in PCA framework, numerous restrictions are imposed on it. The restrictions are imposed on dividend distribution and remittance of profits, bringing in the capital (in the case of foreign banks), branch expansion, and capital expenditure.

## TECHNOLOGY INNOVATION GROUP ON THE 6G FORMED

**Current Context:** The Department of Telecommunication which comes under the Ministry of Communications has formed a technology innovation group on Sixth Generation (6G).

### HIGHLIGHTS



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- The group was formed with an aim to give a boost to the development activities of 6G technology at the national and global platforms.
- The group will be chaired by Rajaraman, Chairman of Digital Communication and Secretary (Telecom).
- The group will work to frame a roadmap for R&D activities, pre-standardization, development of applications on 6G technology.
- The group is comprised of 22 members which include additional secretary Anita Praveen, member (Technology) Ashok Kumar Tiwari, member (Services) Deepak Chaturvedi, executive director Centre for Development of Telematics (C-DOT) Rajkumar Upadhyay in addition to directors of the Indian Institute of Technology (IIT) of Chennai, Delhi, Kanpur, Mumbai, Hyderabad, and director of the Indian Institute of Science (IISc) Bangalore, as well as industry body Cellular Operators Association of India (COAI) chairman Ajai Puri who is also the chief operating officer (India and South Asia) of Bharti Airtel.
- **Static Part:**
  - Union Minister of Communications: Ashwini Vaishnaw

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### UK UNVEILED COMMEMORATIVE COIN FEATURING MAHATMA GANDHI

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**Current Context:** The United Kingdom (UK) has unveiled a new 5-pound commemorative coin to honour the life and legacy of Mahatma Gandhi during this Diwali.

#### KEY POINTS

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- It was unveiled by UK Chancellor Rishi Sunak. The final design of the coin was selected by him.
- This is the 1st time the country has released a coin on Mahatma Gandhi and it is the 1st time that Mahatma Gandhi is commemorated on an official UK coin.
- The designer of the coin is Heena Glover.
- The Lotus flower image is showcased on the coin.
- The quote 'My life is my message' goes with the coin and it is available in gold and silver forms.
- **Static Part:**
  - Capital of UK: London
  - Currency of UK: Pound Sterling
  - PM of UK: Boris Johnson

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### 'SAFECARD' --- TOKENISATION SOLUTION BY PHONEPE

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**Current Context:** PhonePe, which is the Walmart-owned digital payments firm has launched a tokenization solution to perform online debit and credit card transactions.

#### KEY FACTS

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- The name of the tokenization solution by PhonePe is 'SafeCard'.

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- This is in line with RBI's earlier announcement in Sep 2021 that RBI has made a device-based tokenization framework applicable to Card-on-File Tokenisation (CoFT) services too.
- The Credit/Debit card details are stored by merchants for ease of payment because of Card-on-File (CoF).
- Due to 'SafeCard' the users of PhonePe and merchant partners can experience the convenience of saved card transactions in a secured manner.
- The solution supports all major card networks like Mastercard, Rupay, and Visa.
- The solution will also allow PhonePe merchant partners to offer and use tokenization on their own platforms via a simple Application programming interface (API) integration.
- Therefore they can create, process, delete and modify tokens for online card payments with customers' consent and will thus save time for merchant partners as they will not have to integrate with multiple card networks.
- **Static Part:**
  - HQ of PhonePe: Bengaluru, Karnataka

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### NDDB SIGNED AGREEMENT WITH UTTAR PRADESH

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**Current Context:** The National Dairy Development Board (NDDB) signed an agreement with the Uttar Pradesh government.

#### DETAILS

- **They have signed an agreement to manage the Varanasi Milk Union for a tenure of 5 years.**
- The partnership will help to support and promote the dairy sector in the state and will provide required economic resilience to the dairy farmers.
- This will also double the farmer's income and will motivate non-dairy farmers to include milk productions.
- Under the agreement, essential market access will be provided.
- **Static Part:**
  - CM of UP: Yogi Adityanath
  - Governor of UP: Anandiben Patel

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### 'JANASEVAKA' SCHEME — KARNATAKA

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**Current Context:** The Chief Minister of Karnataka, Basavaraj Bommai launched the 'Janasevaka' scheme.

#### KEY HIGHLIGHTS

- **The scheme offers 58 government services at the doorstep of citizens of the state.**
- During the first phase, the scheme will be rolled out in 198 municipal wards in Bengaluru.
- And the scheme will be implemented in the entire state by 26th Jan 2022.

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- The services like caste certificate, property Khata certificate, old age, and widow pension schemes will be provided through this scheme.
- The scheme will reduce the gap between government and citizens.
- **Static Part:**
  - Wild Life Sanctuaries in Karnataka: Adichunchanagiri WLS, Arabithittu WLS, Biligiriranga Swamy Temple WLS, Mookambika WLS, Pushpagiri WLS, Sharavathi WLS, Talakaveri WLS

### 3RD EDITION OF GOA MARITIME CONCLAVE

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**Current Context:** The third edition of the Goa Maritime Conclave has commenced on 7th Nov. It will be held till 9th Nov 2021.

#### KEY FACTS

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- **The Goa Maritime Conclave is the initiative of the Indian Navy.**
- In this conclave, the non-traditional threats in the Indian Ocean Region and other issues are discussed.
- The conclave will observe the participation of Chiefs of navies or heads of maritime forces from 12 Indian Ocean littorals namely Bangladesh, Comoros, Indonesia, Madagascar, Malaysia, Maldives, Mauritius, Myanmar, Seychelles, Singapore, Sri Lanka, and Thailand.
- The conclave will provide a platform to enhance maritime security.
- **Theme of the conclave is:** 'Maritime Security and Emerging Non-Traditional Threats: A Case for Proactive Role for IOR (Indian Ocean Region) Navies'.
- The discussion on topics like Leveraging Collective Maritime Competencies to Counter Emerging Non-Traditional Threats, Strengthening Regional Cooperation for Maritime Law Enforcement and Imperatives for Mitigating Emerging Non-Traditional Threats in areas beyond National Jurisdiction in the IOR will take place among the dignitaries.

### 'FIRST MOVERS COALITION'

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**Current Context:** The Amazon and Apple along with India's Mahindra Group and Dalmia Cement (Bharat) have joined as founding members of the 'First Movers Coalition'.

#### KEY POINTS

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- **The 'First Movers Coalition' will work to fulfill the demand for zero-carbon technologies.**
- The Coalition was formed at the COP26 Summit, held in Glasgow.
- The coalition is formed by World Economic Forum in partnership with US Special Presidential Envoy for Climate John Kerry.
- It will be the new platform for companies to perform purchasing commitments so that new market demand for low-carbon technologies will emerge.
- The coalition will work in sectors like steel, cement, aluminum, chemicals, shipping, aviation, and trucking as these sectors account for more than a third of global carbon emissions.

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- The founding members of the Coalition include Agility, Airbus, Amazon, Apple, Bain & Company, Bank of America, Boston Consulting Group, Boeing, Dalmia Cement (Bharat) Limited, Delta Air Lines, Mahindra Group, Nokia, ReNew Power, Salesforce, United Airlines, Volvo Group, and Yara International.

### TWO AGREEMENTS SIGNED BETWEEN INDIA AND GAMBIA

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**Current Context:** India and the Gambia have signed two agreements to enhance their bilateral relations.

#### DETAILS

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- The agreements were signed as Minister of State for External Affairs V. Muraleedharan recently visited the Gambia.
- **The agreements include:** (a) Exemption from Visa Requirement for Holders of Diplomatic and Official Passports (b) General Framework Agreement for Cooperation between both the countries.
- Also, the request by the Gambia for procuring the dialysis machine was also approved by a repurposing grant of USD 5,00,000.
- **Static Part:**
  - Capital of Gambia: Banjul
  - Currency of Gambia: Dalasi (GMD)

### MUKHYAMANTRI GHASIYARI KALYAN YOJANA

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**Current Context:** Union Home Minister, Amit Shah launched Mukhyamantri Ghasiyari Kalyan Yojana and computerization of cooperative societies in Dehradun, Uttarakhand.

#### HIGHLIGHTS

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- Under the scheme, nutritious fodder which also known as cattle feed will be provided in vacuum packed bags of 25-30 kg to the cattle owners.
- This will be provided at the rate of Rs 2 per kg on a 30% subsidy.
- The cooperative communities will provide this cattle feed.
- The green fodder, corn, dry fodder will be used to prepare silage which will enhance the milk output of the cattle by 15 to 20%.
- Around 2000 farmers will do maize cultivation on 1000 acres of land, this will benefit one lakh farmers.
- A load of fodder on the head of women will also reduce. As currently, the women are carrying fodder on their heads in adverse weather conditions.
- The first phase of the scheme will be executed in 4 mountainous districts namely, Pauri, Rudraprayag, Almora, and Champawat.
- **Static Part:**
  - National Parks and Wild Life Sanctuaries in Uttarakhand: Gangotri NP, Govind Pashu Vihar NP, Nanda Devi NP, Nandhaur WLS, Kedarnath WLS

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## APPOINTMENTS ON 8TH NOVEMBER 2021

**Current Context: Zubeen Garg:** He was appointed as the brand ambassador for the Bandhan Bank in Assam.

### ABOUT

- **Static Part:**
  - HQ of Bandhan Bank: Kolkata, West Bengal
  - MD and CEO of Bandhan Bank: Chandra Shekhar Ghosh
- **CS Venkatakrishnan:** He was appointed as the new CEO of Barclays. He has replaced Jes Staley.

## PAKAL DUL HYDRO ELECTRIC PROJECT

**Current Context: The Union Power Minister R K Singh inaugurated the diversion of the Marusudar River of Pakal Dul Hydro Electric Project in Kishtwar, J&K in a virtual manner.**

### KEY FACTS

- The project is 1,000 MW and is being constructed by Chenab Valley Power Projects Pvt Limited (CVPPPL) and Jammu and Kashmir State Power Development Corporation (JKSPDC).
- The river Marusudar is a major tributary of the Chenab River.
- The project is the joint venture company of JKSPDC and NHPC Ltd.
- The project will help to attain the target of 450 GW Renewable energy by 2030.
- The investment of Rs 8212 crores is made for this project in the UT, so it will give rise to direct & indirect employment opportunities.

## PM MODI TO LAY THE FOUNDATION STONE FOR 4 LANING OF TWO HIGHWAYS

**Current Context: PM Narendra Modi will lay the foundation stone for four-laning of the five sections of Shri Sant Dnyaneshwar Maharaj Palkhi Marg (NH-965) and the three sections of Shri Sant Tukaram Maharaj Palkhi Marg (NH- 965G) via video conference.**

### DETAILS

- This will be laid in Maharashtra on 8th Nov 2021.
- The event will observe the participation of Union Road Transport and Highways Minister Nitin Gadkari and the Chief Minister of Maharashtra Uddhav Thackeray.
- The Sant Dnyaneshwar Maharaj Palkhi Marg will be 221 km and will be from Diveghat to Mohol.
- The Sant Tukaram Maharaj Palkhi Marg will be 130 km and will be from Patas to Tondale-Bondale.
- The four laning will be made at the cost of more than Rs. 6,690 crores and about Rs. 4,400 crore respectively.

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## LEADS 2021 INDEX

**Current Context:** The LEADS (Logistics Ease Across Different States) 2021 Index was released.

### HIGHLIGHTS

- It is framed by the team of Transport and Logistics experts and professionals at Ernst & Young LLP with support from the Department of Logistics, Ministry of Commerce and Industry.
- This is the 3rd edition of the index report which defines methods to identify logistics infrastructure and services in India. The survey to rank the states and UTs were made from May to August 2021.
- Around 21 indicators were considered to rank the states and UTs.
- The report was released by Commerce and Industry Minister Piyush Goyal.
- **Winners in the states category:** Gujarat (1st), Haryana (2nd), Punjab (3rd).
- **Winners in NE states and Himalayan UTs category:** Jammu and Kashmir (1st), Sikkim (2nd), Meghalaya (3rd).
- **Winners in Union Territories category:** Delhi (1st), Chandigarh (2nd).

## INDIA'S GDP TO BE AT 10-10.5% IN FY22-- BRICKWORK RATINGS

**Current Context:** The Brickwork Ratings has estimated that India's GDP for FY 2021-22 i.e. FY22 will be at 10-10.5%.

### KEY POINTS

- **Earlier it had estimated 9% GDP for the same.**
- It states that GDP growth for Q2 FY22 to be at 8.3% (year-on-year). There will be a 7.4% contraction in Q2FY21.
- It mentioned that India's GDP grew at 20.1% in the first quarter of fiscal 2022.
- It stated that the upcoming will quarter may also witness a recovery if the pandemic situation does not increase in the country.
- **Static Part:**
  - Brickwork Ratings is a SEBI registered Credit Rating Agency and its HQ is in Bengaluru.

## ESAF PARTNERED WITH NABARD

**Current Context:** The ESAF Small Finance Bank has partnered with NABARD.

### KEY FACTS

- **They have partnered for attaining local economic development.**
- **The ESAF and NABARD have framed the Local Sustainable Economic Development Training Programme which will be executed at the state level.**

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- The program will help to develop financial literacy at basic levels.
- This will bring financial empowerment and economic independence to the states at the local level.
- This will happen due to the conduction of training and electing representatives of the Panchayati Raj Institutions to work to enhance the well-being of the community in the respected constituencies.
- The program will be inaugurated by K Rajan, the state revenue minister.
- At the initial stage, the program will be rolled out in 300 panchayats in Kerala.
- **Static Part:**
  - HQ of ESAF SFB: Thrissur, Kerala
  - MD and CEO of ESAF SFB: Kadambelil Paul Thomas
  - HQ of NABARD: Mumbai
  - Chairman of NABARD: Dr. G.R. Chintala

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### APPOINTMENTS ON 9TH NOVEMBER 2021

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**Current Context: Morinari Watanabe:** He was re-elected as President of the International Gymnastics Federation (FIG) for the tenure of 3 years.

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#### ABOUT

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- **Static Part:**
  - HQ of FIG: Lausanne, Switzerland
- **Justice Ashok Bhushan:** He was appointed as Chairperson of the National Company Law Appellate Tribunal. He has replaced Justice S J Mukhopadhyaya.
- **Vice Admiral Krishna Swaminathan:** He took over the charge of Chief of Staff of Western Naval Command.

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### LIBERTY GENERAL INSURANCE LTD PARTNERED WITH PHONEPE

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**Current Context: Liberty General Insurance Ltd has partnered with PhonePe.**

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#### DETAILS

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- **They have partnered to offer motor insurance via a digital platform.**
- **Liberty General Insurance's motor insurance policy will be provided through the PhonePe platform.**
- This partnership will provide easy and affordable access to motor insurance cover to the people.
- The users of PhonePe can select motor insurance cover from multiple options from the platform and purchase the proper insurance cover as per their choice from multiple options.
- **Static Part:**
  - HQ of PhonePe: Bangalore
  - HQ of Liberty General Insurance Ltd: Mumbai

## GLOBAL DRUG POLICY INDEX

**Current Context:** The Global Drug Policy Index was released by Harm Reduction Consortium.

### HIGHLIGHTS

- **India is ranked at 18th position among 30 countries in the index.**
- **The 1st position is marked by Norway with a score of 74 out of 100.**
- The 2nd and 3rd positions are marked by New Zealand and Portugal respectively.
- These are the top 3 countries in humane and health-driven drug policies.
- The index is a mechanism or tool which provides a first-ever data-driven global analysis of 30 countries' drug policies and implementation of those policies in a transparent, systematic, and comprehensive manner.
- The 30th position is marked by Brazil.
- This is the 1st edition of the index.
- **India's score in each category:** Overall index (46/100), Absence of extreme responses (63/100), Proportionality and criminal justice (38/100), Harm reduction (49/100), Access to medicine (33/100).

## HARBINGER 2021 – INNOVATION FOR TRANSFORMATION

**Current Context:** The Reserve Bank of India launched 'HARBINGER 2021 – Innovation for Transformation' which is the first global hackathon.



- **The theme of the hackathon:** 'Smarter Digital Payments'.
- Under the hackathon, the participants are invited to identify and develop solutions to enhance access to digital payments to the under-served communities.
- It aims to enhance ease of payments and user experience in digital payment methodology.
- It will also strengthen the security of digital payments and promote customer protection.
- The hackathon is based on the invention of ideas for problems being faced in the payment and settlement systems landscape like:
  - a) Innovative, easy-to-use, non-mobile digital payment solutions to convert small-ticket cash transactions to digital mode.
  - b) Context-based retail payments to remove the physical act of payment.
  - c) The alternate authentication mechanism for digital payments.
  - d) Social Media Analysis Monitoring tool for detection of digital payment fraud and disruption.
- The winner of the hackathon will be given a cash prize of Rs 40 lakh and the runner-up will be given a cash prize of Rs 20 lakh.
- **Static Part:**
  - HQ of RBI: Mumbai



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### ASSAM SIGNED MOU WITH WORLD BANK

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**Current Context:** The government of Assam has signed an MoU with the World Bank to promote river transportation in the state.

#### KEY FACTS

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- In this regard, the MoU was signed between the state's Inland Water Transport (IWT) and World Bank.
- A loan of Rs 770 crore was sanctioned for the same.
- As per the agreement, the central government will return 80% loan amount and the state government will return the rest of the 20% loan amount.
- The state chief minister Himanta Biswa Sarma announced the MoU while flagging off four steel catamaran vessels at Pandu Port.
- The catamaran vessels are launched under a World Bank-funded project, to have the integration of high-quality passenger and vehicle ferry services into the transport network system of the state.
- Out of the 4 vessels, 2 will ply over the river Brahmaputra at Majuli and one each in between Guwahati-North Guwahati and Uzanbazar -Umananda ferry ghats.
- They have the capacity to carry 100 passengers and 50 two-wheelers. They are powered with 180 HP twin engines and other advanced equipment like monitoring, communication, navigation, GPS, wind measurement, lifesaving, and firefighting.

### APPOINTMENTS ON 10TH NOVEMBER 2021

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**Current Context: Rajib Kumar Mishra:** He was appointed as CMD of PTC India Ltd (Power Trading Corporation of India Limited). He has replaced Deepak Amitabh.

#### ABOUT

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- **Amitabh Bachchan:** He was appointed as Brand Ambassador for Amway India.
- **Mohammed Siraj:** He was appointed as Brand Ambassador of My11Circle which is the games 24X7 cricket platform.

### INDIAN ARMY SIGNED MOU WITH UNIVERSITY OF KASHMIR

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**Current Context:** The Indian Army's Chinar Corps which is based in Srinagar has signed an MoU with the University of Kashmir.

#### DETAILS

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- The MoU was signed to open a system or provision for the soldiers to take educational courses through distance learning mode.

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- Due to this, the Indian Army's personnel who are posted in Kashmir will be able to enroll and take admissions to avail various educational courses from the Directorate of Distance Education of Kashmir University.
- They can avail themselves 6 months duration certified courses, one-year diploma courses, and two-year PG courses.
- Around 18 different courses can be opted by the Indian Army's personnel.

### DBT STAR COLLEGE MENTORSHIP PROGRAMME

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**Current Context: The Union Minister of State (Independent Charge) Science and Technology Jitendra Singh launched the 'DBT-Star College Mentorship Programme'.**

#### HIGHLIGHTS

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- The 'DBT-Star College Mentorship Programme' is the first-ever mentorship program launched for young innovators in India.
- The program was also launched to celebrate the 75th year of India's Independence.
- The program was launched by the Ministry of Science and Technology and through this program, the ministry aims to promote and motivate the concept of networking, hand-holding, and outreach.
- The program is basically a Pan India scheme that will develop a vision to set up 'Star College' in districts of India.
- Every 'Star College' will get the support from Department of Biotechnology (DBT) which comes under the Ministry of Science and Technology.
- Various workshops, meetings per month, handholding events will be held at the colleges' setup in districts of India.
- Various activities will be held under the program in order to uplift innovators in rural parts of the country. It will thus enable newer colleges to rise up as per the Star College scheme mandate.
- The Under Graduate (UG) Science courses will be strengthened due to this program, as these courses will be implemented in 'Star College'.
- Various scientific and technological innovations will take place under the program at the 'Star College'.
- The 'Star College' scheme was launched by DBT in 2008 to grant support to the colleges and universities delivering UG courses to enhance science culture in the country.
- **Static Part:**
  - HQ of DBT: New Delhi

### RULES IMPOSED ON BABAJI DATE MAHILA SAHAKRI BANK BY RBI

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**Current Context: The Reserve Bank of India has imposed certain rules and directions on Babaji Date Mahila Sahakari Bank.**

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## KEY FACTS

- **The bank is based in Yavatmal, Mumbai, Maharashtra.**
- **The RBI has capped the withdrawal limit for the bank customers at Rs 5000.**
- The reason behind this action is the deterioration in the lender's financial situation.
- The restrictions are imposed under the Banking Regulation Act 1949.
- The restrictions will remain in force for six months from the close of business which commenced on 8th Nov 2021.
- The RBI has set rules for the Babaji Date Mahila Sahakari Bank in terms of not granting or renewing any loans and advances, making any investment, and incurring any liability without permission of RBI.
- Without the permission of RBI, the bank cannot disburse or agree to disburse payment and enter into any step of transfer or otherwise dispose of any of its properties or assets.
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikanta Das

## APPOINTMENTS ON 11TH NOVEMBER 2021

**Current Context: Spaniard Daniel del Valle:** He was appointed as High Representative for Youth by International Human Rights Foundation (IHRF) which is a non-governmental and non-profit institution.

### ABOUT

- **Static Part:**
  - HQ of IHRF: New York, USA.
- **Vice Admiral R Hari Kumar:** He was appointed as next Chief of the Naval Staff. He has replaced Admiral Karambir Singh.
- **Static Part:**
  - Commander-in-Chief of Indian Navy: President Ram Nath Kovind
- **Fumio Kishida:** He was re-elected as Prime Minister of Japan.
- **Static Part:**
  - Capital of Japan: Tokyo
  - Currency of Japan: Japanese Yen
- **Kapil Dev:** He was appointed as the brand ambassador of Novo Nordisk India to create awareness on having better diabetes management and early insulin adoption.
- **Static Part:**
  - HQ of Novo Nordisk India: Bangalore

## CLIMATE CHANGE PERFORMANCE INDEX (CCPI) 2022

**Current Context: The Climate Change Performance Index (CCPI) 2022 was released by German-watch along with Climate Action Network (CAN) and New Climate Institute.**

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## KEY POINTS

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- It was released on the sidelines of the 26th session of the Conference of the Parties (CoP26) to the UNFCCC.
- As per the index, India is ranked in 10th position.
- India has maintained its position among the top 10 best-performing countries with higher climate performance for the consecutive year.
- The top three positions are once again empty as none of the nations performed well to get the position in the index.
- The 4th position was marked by Denmark.
- The 5th and 6th positions are marked by Sweden and Norway respectively.
- The index ranking was calculated by considering 4 indicators namely: Greenhouse gas emissions, renewable energy, energy usage, and climate policy.

## SHRAMIK MITRA SCHEME — DELHI

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**Current Context:** The government of Delhi launched the Shramik Mitra scheme.

### DETAILS

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- It was launched for construction workers in Delhi.
- The scheme aims to make aware the construction workers about the government schemes launched for them and their families.
- Under the scheme, the Shramik Mitras will make a door-to-door visit of all construction workers and will give them brief information about several government schemes which they can avail for their benefits.
- The 800 Shramik Mitras will be appointed by the government, they will be initially given training sessions.
- The Shramik Mitras will be divided to serve in District, Ward, and Vidhan Sabha regions.

## INDIA WON 5 MEDALS AT THE INAUGURAL ISSF PRESIDENT'S CUP

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**Current Context:** Indian shooters bagged 5 medals at the inaugural International Shooting Sport Federation (ISSF) President's Cup.

### HIGHLIGHTS

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- The medal tally includes two Gold, two Silver, and one Bronze.
- The event was held in Wroclaw, Poland.
- **Following is the list of winners in each category:**
  - **GOLD MEDAL:** (1) Manu Bhaker (25m Rapid Fire pistol Mixed Team competition) (2) Manu Bhaker (10m air pistol mixed team competition)

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- **SILVER MEDAL:** (1) Rahi Sarnobat ( Women's 25m pistols silver individual competition) (2) Saurabh Chaudhary (Men's 10m Air Pistol individual competition)
- **BRONZE MEDAL:** Abhishek Verma (Men's 10m Air Pistol individual competition)
- **Static Part:**
  - HQ of ISSF: Munich, Germany

### 'GROW YOUR BUSINESS HUB' AND 'GROW YOUR BUSINESS PLAYBOOK'

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**Current Context:** Meta, which was formerly known as Facebook has launched 'Grow Your Business Hub' in India.

#### KEY POINTS

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- The 'Grow Your Business Hub' aims to become a one-stop destination for Indian SMBs.
- With this hub, the SMBs can avail related data, tools, and curated resources to attain goals set by them in their businesses.
- **Meta has also launched 'Grow Your Business Playbook' which is a book to help SMBs to set up offline to online journeys and boost sales records.**
- Both the initiatives were launched at Meta's inaugural edition of the 'Grow Your Business Summit'.
- The summit was held for framing a growth framework for SMBs.

### INDIA AND ISRAEL SIGNED BILATERAL INNOVATION AGREEMENT

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**Current Context:** India and Israel signed bilateral innovation agreements to perform innovation and enhance R&D activities by startups and MSMEs of both countries.

#### KEY FACTS

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- **Under the agreement, both countries will develop dual-use technologies.**
- The agreement was signed between India's Defence Research and Development Organisation (DRDO) and Israel's Directorate of Defence Research and Development (DDR&D).
- Under the agreement, the startups and MSMEs of both nations will develop dual-use technologies products for the areas like drones, robotics, artificial intelligence (AI), quantum technology, photonics, biosensing, brain-machine interface, energy storage, wearable devices, natural language processing, etc.
- **Static Part:**
  - Capital of Israel: Jerusalem
  - Currency of Israel: Israel Shekel
  - HQ of DRDO: New Delhi
  - Chairman of DRDO: Dr. G Satheesh Reddy

### UCO BANK SIGNED CO-LENDING AGREEMENT WITH AADHAR HOUSING FINANCE LTD

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**Current Context:** The UCO Bank and Aadhar Housing Finance Ltd has entered into a co-lending agreement.

#### DETAILS

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- **The co-lending agreement was signed to offer affordable home loans at competitive interest rates.**
- The partnership aims to reach a large section of society with efficient home finance solutions.
- The Aadhar Housing Finance network consists of more than 300 Branches covering 12,000+ locations.
- The UCO Bank will make use of this vast network to deliver home loans.
- **Static Part:**
  - HQ of UCO Bank: Kolkata, West Bengal
  - MD and CEO of UCO Bank: Atul Kumar Goel
  - HQ of Aadhar Housing Finance Ltd: Mumbai

### RAKSHAK INITIATIVE – ODISHA

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**Current Context:** The government of Odisha has launched the 'Rakshak' initiative.

#### ABOUT

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- **The Rakshak is a road safety initiative that aims to train first responders in road accidents.**
- Under the initiative, 30,000 first responders will be trained by 300 master trainers. It will be executed in 30 districts of the state.
- They will be equipped to administer first aid and pre-hospital trauma care to accident victims within the golden hour.
- The Commerce and Transport Department in partnership with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) and the Indian Red Cross Society, Odisha State branch has launched the initiative.
- The initiative will be conducted in 2 phases. In the 1st phase, 300 master trainers will be trained by experts from the Automotive Skills Development Council (ASDC) in ten locations of the state.
- In the 2nd phase, the 300 master trainers will visit accident-prone areas and will train locals to assist road accident victims.
- **Static Part:**
  - CM of Odisha: Naveen Patnaik
  - Governor of Odisha: Ganeshi Lal

### 3RD REGIONAL SECURITY DIALOGUE ON AFGHANISTAN

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**Current Context:** The 3rd Regional Security Dialogue on Afghanistan was hosted by India in New Delhi.

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## HIGHLIGHTS

- The dialogue was chaired by the National security Advisor of India, Ajit Doval.
- At the dialogue, the high-level participants from 8 countries were present.
- The 'Delhi Declaration' was adopted by the participated nations.
- The 'Delhi Declaration' aims to have a terror-free environment, inclusive government in Afghanistan.
- The declaration is also known as 'Delhi Regional Security Dialogue on Afghanistan of National Security Advisers/ Secretaries of Security Council'.
- The main objective of the dialogue was to motivate nations to take actions to stop the spread of terrorism, drug trafficking from Afghanistan and have the protection of women's rights in Afghanistan.
- The nations assured that the territory of Afghanistan will not be utilized for sheltering, training, planning any terror-related activities.
- They assured to have peace, security, unity, sovereignty, territorial integrity in Afghanistan.
- They recalled the need for an inclusive government in Afghanistan.
- **Static Part:**
  - Capital of Afghanistan: Kabul
  - Currency of Afghanistan: Afghan Aghani

## 'DIGITAL PAYMENT GATEWAY'

**Current Context:** The National Internet Exchange of India (NIXI) in partnership with PayU and National Securities Depositories Limited (NSDL) launched 'Digital Payment Gateway'.

### KEY POINTS

- The 'Digital Payment Gateway' will enable digital payment across NIXI's business units as it will integrate payment gateways on all its websites.
- This will provide a real-time payment facility, uninterrupted payment services to the customers of NIXI.
- It will also provide a seamless customer experience in digital payment transactions.
- The NIXI is a non-profit firm that comes under the Ministry of Electronics and Information Technology (MeitY).
- **Static Part:**
  - Chairman of NIXI: Ajay Prakash Sawhney

## 51ST CONFERENCE OF GOVERNORS AND LIEUTENANT GOVERNORS

**Current Context:** India's President Ram Nath Kovind addressed the 51st Conference of Governors and Lieutenant Governors.

### KEY FACTS

- It was held at Rashtrapati Bhavan in New Delhi.

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- **The conference observed the participation of Governors and Lieutenant Governors from all states and union territories of India.**
- At the conference, Prime Minister Narendra Modi, Vice President Venkaiah Naidu, and Union Home Minister Amit Shah were also present.
- While addressing the conference, the President appreciated the efforts taken by GOI, the state, and the UT government to tackle the pandemic situation.
- He lauded covid warriors for their contributational work to tackle the pandemic.
- He highlighted the vaccination drive undertaken against COVID-19 in the country and appreciated the GOI and Scientists for developing the vaccines.
- He lauded the Vaccine Matri initiative.
- He also lauded the role played by Governors and Lieutenant Governors to tackle the pandemic situation in their respective regions. He highlighted that the Governors and Lieutenant Governors are the friends, guides, and philosophers of the states and UTs.

### PM MODI LAUNCHED 2 CUSTOMER FOCUSED INITIATIVES OF RBI

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**Current Context: Prime Minister Narendra Modi launched two initiatives of RBI, which are framed with a major focus on its customers.**

#### DETAILS

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- **He has launched:** (a) RBI Retail Direct (RBI-RD) Scheme (b) Reserve Bank- Integrated Ombudsman Scheme (RBI-IOS).
  - The investment scope will be raised because of both schemes.
  - Both the schemes will grant easy access to capital markets, and secure investment.
  - This will also help to open India's \$1.1 trillion bond market to retail buyers in the GOI bond unit.
- a) **RBI Retail Direct (RBI-RD) Scheme:** It will be useful for small investors like employees, small businessmen, and senior citizens to have their savings directly in government securities which are issued by the center and state governments. Under this, the retail individual investor will open a Retail Direct Gilt Account with RBI.
- b) **Reserve Bank- Integrated Ombudsman Scheme (RBI-IOS):** It will help to improve the grievance redressal mechanism. It will resolve customer complaints against units that are governed by RBI. It is the 'One Nation-One Ombudsman' type of Scheme.
- **Static Part:**
    - HQ of RBI: Mumbai

### APPOINTMENTS ON 13TH NOVEMBER 2021

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**Current Context: Satya Narayan Pradhan:** He was appointed as DG of Narcotics Control Bureau (NCB).



### ABOUT

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- **Static Part:**
  - HQ of NCB: New Delhi
- **Jose Daniel Ortega Saavedra:** He was appointed as President of Nicaragua for the 4th consecutive term.
- **Static Part:**
  - Capital of Nicaragua: Managua
  - Currency of Nicaragua: Nicaraguan Cordoba
- **Daniel Brul:** He is a Spanish German Actor and was appointed as Goodwill Ambassador for the UN World Food Programme (UNWFP).
- **Static Part:**
  - HQ UNWFP: Rome Italy

### NPCI BHARAT BILLPAY LTD PARTNERED WITH ICICI PRUDENTIAL LIFE INSURANCE

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**Current Context:** The NPCI Bharat BillPay Ltd has entered into a partnership with ICICI Prudential Life Insurance.

### HIGHLIGHTS

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- **They have partnered to offer a ClickPay facility to the insurer's customers.**
- The NPCI Bharat BillPay Ltd is the subsidiary of the National Payments Corporation of India (NPCI).
- In the ClickPay facility, a payment link is sent to customers. The link is used to make easy bill payments like utility bills, EMIs, insurance premiums, and many more.
- The biller generates the link and when the customer clicks on it, he/she is directed to the payment page.
- By doing so, the ICICI Prudential Life Insurance has become the first insurance company to offer ClickPay facility.
- Using the facility, the customers of ICICI Prudential Life Insurance will be able to pay the premium amount of their insurance coverage.
- Through this facility, the customers will not have to remember premium payment dates. It will be a convenient and secure two-step process of premium payment.
- **Static Part:**
  - HQ of NPCI: Mumbai
  - MD & CEO of NPCI: Dilip Asbe

### BHARATPE LAUNCHED WORLD'S 1ST MSP

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**Current Context:** The BharatPe has launched the world's first Merchant Shareholding Programme (MSP).

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## KEY POINTS

- It is launched for its merchant partner community.
- The program is worth \$100 million.
- Under the program, BharatPe will offer its merchant partners and customers an opportunity to purchase BharatPe's equity shares.
- On purchasing equity shares of BharatPe, the customer will become its partner.
- The program was launched with the aim to become a public listing by 2024. In this regard, the BharatPe has set a public listing target value of \$1billion.
- The MSP will create wealth for merchant partners and will offer IPO (Initial Public Offering) along with equity.
- **Static Part:**
  - HQ of BharatPe: New Delhi
  - CEO of BharatPe: Ashneer Grover

## 32ND INDIA –THAILAND CORPAT

**Current Context:** The 32nd edition of India-Thailand Coordinated Patrol i.e. Indo-Thai CORPAT was conducted.

### KEY FACTS

- The Indo-Thai CORPAT was conducted to enhance maritime security and maritime links between India and Thailand.
- India was represented by INS Karmuk which is an indigenously built Missile Corvette.
- Thailand was represented by His Majesty's Thailand Ship (HTMS) Tayanchon which is a Khamrosin Class Anti-submarine Patrol Craft.
- The Maritime Patrol Aircraft from both nations took participation in the exercise.
- The Indo-Thai CORPAT aims to eradicate illegal activities like illegal and unreported fishing, drug trafficking, maritime terrorism, and piracy.
- The exercise is conducted twice a year by both the nations along their International Maritime Boundary Line. It commenced in 2005.
- **Static Part:**
  - Capital of Thailand: Bangkok
  - Currency of Thailand: Thai Baht

## IPPB, DOP AND BAJAJ ALLIANZ LIFE INSURANCE COMPANY PARTNERED

**Current Context:** The tripartite partnership was made among Bajaj Allianz Life Insurance Company, India Post Payments Bank (IPPB), and the Department of Posts (DoP).

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### DETAILS

- **The tripartite partnership was made to launch two insurance products in rural parts of India.**
- **Under the partnership, the Bajaj Allianz Life Insurance Company will offer term and annuity products to the people using IPPB's network.**
- The partnership aims to support the weak, unbanked, and underserved sections of the community with insurance products. Due to this, these sections of the society will become financially secure.
- The people can avail Bajaj Allianz Life Smart Protect Goal which is the term product or Bajaj Allianz Life Guaranteed Pension Goal which is an annuity product.
- Both the product along with DoP's existing PLI (Postal Life Insurance) and RPLI (Rural Postal Life Insurance) products will be offered to the customers under the partnership.
- **Static Part:**
  - HQ of IPPB: New Delhi
  - Tagline of IPPB: Aapka Bank, Aapke Dwaar

### 6TH 'EX SHAKTI 2021'

**Current Context:** The 6th edition of the biennial training exercise named 'EX SHAKTI 2021' commenced on 15th Nov 2021 and will be held till 26th Nov 2021.

### KEY HIGHLIGHTS

- **It is being held between Navies of India and France.**
- **It is being held in Frejus, France.**
- India is represented by Gorkha Rifles Infantry Battalion and France Army is represented by troops of the 21st Marine Infantry Regiment of the 6th Light Armoured Brigade.
- The navies of both nations will focus on Counter-Terrorism operations. They will enhance their interoperability and military cooperation.
- Both the nations will also conduct 'Vyayama Garuda', which is a biennial Air Force training exercise, and 'Vyayama Varuna', which is a biennial maritime training exercise.
- **Static Part:**
  - Capital of France: Paris
  - Currency of France: Euro (formerly French franc)

### TOURISM MINISTRY SIGNED MOU WITH IRCTC

**Current Context:** The Ministry of Tourism has signed an MoU with the Indian Railway Catering and Tourism Corporation (IRCTC).

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### KEY POINTS

- The MoU was signed to enhance ongoing efforts by the ministry to strengthen the Hospitality & Tourism Industry in India.
- The MoU aims to grant visibility to accommodation units, which have self-certified themselves on SAATHI i.e. System for Assessment, Awareness & Training for the Hospitality Industry. The visibility will be granted on the OTA platform.
- Both the entities will ask the accommodation units to register themselves on the SAATHI and NIDHI (National Integrated Database of Hospital Industry) platforms.
- The entities aim to encourage the local tourism industry which has suffered during the pandemic situation. So both the entities will make the local tourism Industry capable to sustain by following the norms to avoid the spread of the pandemic.
- The MoU will also be executed to gain actionable insights, design evidence-based and targeted policy measures for tourism industries.
- It will help to gain safe, honorable, and sustainable tourism in the country.
- **Static Part:**
  - Union Tourism Minister: G Kishan Reddy

### APPOINTMENTS ON 15TH NOVEMBER 2021

**Current Context: Rahul Dravid:** He was appointed as the brand ambassador of Children's footwear brand Plaeto.

- **Professor Bimal Patel:** He was elected to the International Law Commission for a tenure of five-year commencing 1st Jan 2023. He is the Vice-Chancellor of Rashtriya Raksha University and a Member of the National Security Advisory Board of India.
- **Static Part:**
  - HQ of International Law Commission: Geneva, Switzerland
- **Pramod Chandra Mody:** He was appointed as Secretary-General Rajya Sabha. He has replaced P.P.K. Ramacharyulu, who is now appointed as an advisor in the Rajya Sabha Secretariat.
- **Static Part:**
  - Chairman of Rajya Sabha: M Venkaiah Naidu

### IIT GUWAHATI PARTNERED WITH OIL INDIA LIMITED

**Current Context:** The IIT Guwahati has entered into a partnership with Oil India Limited (OIL).

### DETAILS

- They have partnered to develop and launch new technologies and solutions in the energy and allied sector.

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- The partnership will prove beneficial to oil and gas companies as new technologies will have emerged for them.
- Both entities will ensure the transfer of existing technologies, knowledge, and innovation between them.
- The training and skill upliftment activities will also be undertaken under the partnership.
- Both the entities will ensure to develop such technologies which will grant efficiency in the processes.

### INDIA LAUNCHED 41ST SCIENTIFIC EXPEDITION TO ANTARCTICA

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**Current Context: India successfully launched 41st Scientific Expedition to Antarctica on 15th Nov 2021.**

#### HIGHLIGHTS

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- 23 scientists are there in the first batch of its contingents.
- Both the scientist and the support staff reached the Indian Antarctic station Maitri.
- Also, 4 more batches will be going to Antarctica by mid-January 2022.
- Uptil now, 40 scientific expeditions are completed under the Indian Antarctic program. It was commenced in 1981.
- The team of 48 members of the 41st Scientific Expedition to Antarctica is represented by Dr Shailendra Saini, Scientist National Centre for Polar & Ocean Research (Voyage Leader), Shri. Huidrom Nageshwar Singh, Metrologist, India Metrological Department (Leader, Maitri Station) and Shri. AnoopKalayilSoman, scientist Indian Institute of Geomagnetism (Leader, Bharati Station).
- The DakshinGangotri, Maitri, and Bharati are the three permanent research base stations in Antarctica.
- India's Antarctic Program is managed by National Centre for Polar and Ocean Research (NCPOR), Goa, which is an autonomous institute under the Ministry of Earth Sciences.

### 'CITIZEN'S TELE-LAW MOBILE APP'

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**Current Context: The Citizen's Tele-Law mobile app was launched by Union Law and Justice Minister Kiren Rijju along with Minister of State for Law and Justice SP Baghel.**

#### KEY POINTS

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- During the launch, he also felicitated the Tele-Law Frontline Functionaries. The event was organized by the Department of Justice.
- The 124 Frontline functionaries were felicitated which included Para legal volunteers, village level entrepreneurs, panel lawyers, and state coordinators.
- The app aims to enhance access to legal information and empower the citizens about the legal powers which they can opt from the appropriate forum of dispute redressal to claim their entitlements and rights.
- By understanding the legal information power the citizen can connect to Panel Lawyer or with the assistance of Para Legal Volunteers, Village Level entrepreneurs if he/she is unable to read or write.

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- The consultation support is available free of cost to those entitled to free legal aid, mentioned under Section 12 of Legal Service Authority.
- Others will have to pay fees of Rs 30/ per consultation.
- The app will provide access to the lawyer on a touch of a finger to the citizen of the country and will ensure to grant equal opportunities before the law to every citizen.

### 14TH CYBER SECURITY 'COCON' CONFERENCE

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**Current Context:** The Chief of Defence Staff General Bipin Rawat inaugurated 14th Cyber Security 'c0c0c' Conference.

#### KEY FACTS

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- It is an annual hacking and cyber security-based conference.
- The theme of the conference was 'Improvise, Adapt and Overcome'.
- The Kerala Police in association with the Society for the Policing of Cyberspace (POLCYB) and Information Security Research Association (ISRA) conducted the conference.
- It was held to discuss the challenges faced in the digital era especially during the pandemic situation and to find the solutions to those challenges.
- The conference provided information about cyber security issues and the threats associated with them.
- It mentioned the need to enhance the laws and rules to maintain cyber security.
- It mentioned the need to have technical and administrative capabilities in order to uplift cyber security.
- The conference also highlighted the importance of online security with the respect to the children being a part of the digital era as they are conducting online classes during the pandemic period.
- The conference also motivated the participation of women in cyber security.

### WEPOWER INDIA PARTNERSHIP FORUM

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**Current Context:** The World Bank (WB) and Asian Development Bank (ADB) in partnership with India Smart Grid Forum (ISGF) organized WePOWER India Partnership Forum which was held in a virtual format.

#### DETAILS

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- The forum aims to enhance South Asia Women's participation in Power Sector Professional Network (WePOWER).
- The forum observed the participation of 168 stakeholders associated with the energy and power sectors.
- The dignitaries discussed making job opportunities for women in India's Clean Energy Transition domain.
- It aims to grant gender equality in the power sector and India's Electricity sector.

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- It promotes the participation of women and girls in STEM education (Science Technology Engineering and Math).

### 'TECH NEEV@75'

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**Current Context:** The 'Tech NEEV@75' was inaugurated by the Ministry of Science & Technology.

#### ABOUT

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- It is being held as a part of Azadi ka Amrit Mahotsav.
- At the event, Union Minister Dr. Jitendra Singh held talks with successful start-ups and the startups managed by tribal communities.
- He announced that the government will soon set up 30 Science Technology and Innovation (STI) Hubs for Scheduled Tribes by the end of 2022.
- The STI will help to promote the culture of Science, Technology, and Innovation among the tribal community and will lead to their overall development.
- The 'Tech NEEV@75' is a year-long celebration event and promotes the impact of STI on the economy.
- It is a 75-hour program and allows the participants to discuss areas of STI and its benefits.

### SITMEX-21

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**Current Context:** The SITMEX-21, which is the Trilateral Maritime Exercise has commenced in the Andaman Sea.

#### HIGHLIGHTS

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- **This is the third edition of the exercise.**
- **The SITMEX is conducted among the Navies of India, Singapore, and Thailand.**
- India is represented by the Indian Naval Ship (INS) Karmuk, which is an indigenously built Missile Corvette.
- The Royal Thai Navy is hosting the third edition of the exercise.
- The SITMEX-21 aims to enhance the cooperation among the navies of India, Singapore, and Thailand.
- It will also boost maritime security in the region.
- The first edition of the exercise was held in 2019.
- **Static Part:**
  - Capital of Singapore: Singapore city
  - Currency of Singapore: Singapore dollar
  - Capital of Thailand: Bangkok
  - Currency of Thailand: Thai Baht

## IQAIR AIR QUALITY INDEX

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**Current Context:** The IQAir Air Quality Index was released, which gives the ranks for the cities in the world as per their pollution content in the air.

### KEY FACTS

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- The IQAir is the Switzerland-based climate group.
- **Indian cities namely, Delhi, Kolkata, and Mumbai are the top ten most polluted cities of the world.**
- **Among these, Delhi has topped with the AQI at 556.**
- The Kolkata and Mumbai were at AQI of 177 and 169, respectively, at fourth and sixth position in the list.
- An AQI between zero and 50 was considered to be 'good'; an AQI between 51 and 100 was considered to be 'satisfactory'; similarly, AQI 101 and 200 ('moderate'); 201 and 300 ('poor'); 301 and 400 ('very poor'); then 401 and between 500 ('severe').

## GOI SIGNED LOAN PACT WITH ADB

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**Current Context:** The Government of India and the Asian Development Bank (ADB) have entered into a loan agreement for development projects in Agartala, Tripura.

### KEY POINTS

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- **The loan agreement worth \$61 million (around Rs 454 crore) was signed for the same.**
- The loan agreement was signed for Agartala City Urban Development Project which aims to improve living conditions in the city, promote new developmental activities, harness technology for the growing population in Agartala.
- The funds will also be used to enhance capacity building for various state agencies to work in an efficient manner and deliver proper services to the citizen.
- The funds will be used for making Agartala a Smart City by upgrading roads, developing tourist places, implementing flood resilient measures.
- **Static Part:**
  - National parks and Wild Life Sanctuaries in Tripura: Rajbari NP, Clouded Leopard NP, Gumti WLS, Rowa WLS, Sepahijala WLS

## INTERNAL OMBUDSMAN MECHANISM FOR SELECT NBFCS- INTRODUCED BY RBI

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



### DETAILS

- **As per this mechanism, the deposit-taking NBFCs with 10 or more branches and non-deposit-taking NBFCs having an assets size of Rs5,000 crore and above should have an Internal Ombudsman (IO).**
- For this, the central bank has given 6 months duration to such NBFCs to appoint IO.
- The appointment and implementation of the IO mechanism will be monitored by the internal audit system of NBFC and the regulatory unit of RBI as well.
- The IO will review the partly or wholly rejected complaints by NBFCs. This review activity will be done before the final decision of the NBFC is conveyed to the complainant.
- The IO will not entertain any complainants directly from members of public.
- **The appointment criteria for IO are:** The person should be a serving or retired officer in the finance sector of any regulatory body or NBFC or bank. The person should have a working experience of a minimum of 7 years. The person should have served the rank of atleast Deputy General Manager.
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikanta Das

### ‘PAKKE DECLARATION’ ON CLIMATE CHANGE WAS ADOPTED BY ARUNACHAL PRADESH

**Current Context:** The Arunachal Pradesh government has approved and adopted the ‘Pakke Tiger Reserve 2047 Declaration on Climate Change Resilient and Responsive Arunachal Pradesh’.

- This declaration aims to have climate-resilient development in Arunachal Pradesh.
- In this regard, the meeting was held at Pakke Tiger Reserve, where the ‘Pakke Declaration’ was adopted.
- The declaration will work to focus on having low emission and development of climate-resilient culture on the basis of 5 major themes or Panch Dharas.
- **The Panch Dharas are:** (a) Environment, forest, and climate change (b) Health and well-being (c) Sustainable and adaptive living (d) Livelihood and opportunities (e) Evidence generation and collaborative action
- It will help to lower the emission and attain sustainable development in the state.
- **Static Part:**
  - CM of Arunachal Pradesh: Pema Khandu
  - Governor of Arunachal Pradesh: D Mishra

### ‘RATION AAPKE GRAM’ SCHEME AND ‘SICKLE CELL MISSION’ LAUNCHED

**Current Context:** Prime Minister Narendra Modi launched the ‘Ration Aapke Gram’ scheme and ‘Sickle Cell Mission’ in Madhya Pradesh.

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## HIGHLIGHTS

- **While launching, he also laid the foundation stone for 50 Eklavya Model Residential Schools in the country.**
- The schemes and the foundation stone were laid during the occasion of Janjatiya Gaurav Diwas which is also called Tribal Gaurav Diwas. This day is celebrated because it is the birth anniversary of Bhagwan Birsa Munda, India's great tribal leader.
- The 'Ration Aapke Gram' aims to provide monthly PDS ration to the beneficiaries belonging to janjatiya community.
- The 'Sickle Cell Mission' aims to perform health checkups of people suffering from sickle cell anemia, Thalassemia, and other Hemoglobinopathies.
- The mission will also generate health awareness among the people.
- **At the same event, PM Modi also inaugurated redeveloped Rani Kamlapati Railway Station in Bhopal, MP, and Purvanchal Expressway in Uttar Pradesh.**
- **Static Part:**
  - CM of Madhya Pradesh: Shivraj Singh Chouhan
  - Governor of Madhya Pradesh: Mangubhai Chhaganbhai Patel

## NATIONWIDE AHDF KCC CAMPAIGN

**Current Context:** The Nationwide AHDF (Animal Husbandry, Dairying, and Fisheries) KCC Campaign was launched by Union Minister of Fisheries, Animal Husbandry and Dairying, Parshottam Rupala via virtual mode.

### KEY POINTS

- It was launched as a part of Aazadi Ka Amrit Mahotsav.
- The campaign aims to enhance the reach of benefits of Kisan Credit Card to eligible farmers in India.
- The campaign will be executed for 3 months commencing from 15th Nov 2021.
- It is organized by the Department of Animal Husbandry and Dairying in partnership with the Department of Fisheries and the Department of Financial Services.
- Under the campaign, around 2 crore farmers dealing in AHDF will be enrolled.
- As an outcome of over 14 lakh, fresh AHDF KCC is sanctioned.

## APPOINTMENTS ON 18TH NOVEMBER 2021

**Current Context:** Vidya Jayant Kulkarni, Ghanshyam Upadhyaya, and Nawal Bajaj: They were appointed as the Joint Directors in the Central Bureau of Investigation(CBI).

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## ABOUT

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- **Sourav Ganguly:** He is the BCCI President and was appointed as Chairman of the ICC men's Cricket Committee. He has replaced Anil Kumble.
- **VVS Laxman:** He was appointed as Head of the National Cricket Academy (NCA). He has replaced Rahul Dravid.
- **Shombi Sharp:** He was appointed as UN Resident Coordinator in India.

## SCHEME TO PROVIDE 4G MOBILE SERVICES IN 5 STATES WAS APPROVED

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**Current Context:** The Union Cabinet has decided to offer 4G mobile services in over 7,000 villages in 5 states of India.

## KEY FACTS

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- **The services will be granted in states like Chhattisgarh, Andhra Pradesh, Maharashtra, Jharkhand, and Odisha.**
- The announcement for the same was made by Union Minister for Youth Affairs and Sports Anurag Thakur.
- The funds of Rs. 6,466 crores are estimated for this particular project.
- These funds include operational expenses for 5 years as well.
- The funding will be provided by Universal Service Obligation Fund (USOF).
- The project will help the people living in remote and difficult uncovered areas to avail themselves of 4G facilities and get digital connectivity to various services.
- The project will be completed by November 2023.

## SBI SIGNED CO-LENDING AGREEMENT WITH U GRO CAPITAL

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**Current Context:** The State Bank of India has signed a co-lending agreement with U GRO Capital.

## DETAILS

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- **Under this agreement, finance solutions will be provided to MSMEs.**
- Both SBI and U GRO Capital will disburse up to Rs 500 crore by March 2022 in order to provide credit to MSMEs.
- This will provide MSMEs with last-mile connectivity and financial empowerment.
- The partnership will enable to enhance the MSME reach of SBI via the distribution network of U GRO Capital.
- **Static Part:**
  - HQ of SBI: Mumbai
  - Chairman of SBI: Dinesh Kumar Khara

### 2021 TRACE BRIBERY RISK MATRIX (TRACE MATRIX)

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**Current Context:** The 2021 TRACE Bribery Risk Matrix ranking was released by TRACE International.

#### HIGHLIGHTS

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- **It measures business bribery risks for every country.**
- **India is ranked at 82nd position with a risk score of 44 in the 2021 TRACE Bribery Risk Matrix.**
- India ranked at 77th position in last year's ranking for the same, thus India has slipped five places down in the ranking.
- **The 1st position was marked by Denmark with a risk score of 2.**
- The 2nd and 3rd positions were marked by Norway and Sweden respectively.
- The last position i.e. 194th was marked by North Korea.
- The score ranged between 1 and 100, the higher value indicates a higher degree of bribery risk.

### 'INDUS MERCHANT SOLUTIONS' APP

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**Current Context:** The IndusInd Bank launched 'Indus Merchant Solutions' which is a mobile application.

#### KEY POINTS

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- **It is launched for merchants, retailers, and professionals to perform banking transactions in a digital manner.**
- They can perform various activities like accepting instant cashless payments from customers through multiple digital modes, tracking inventory via in-built dashboards, applying for an exclusive Point of Sale (PoS) machine to perform card-based payments, avail small ticket business loans from the bank.
- These all activities they will be able to perform via the app in digital mode, paperless manner, and without visiting a bank branch.
- Any current account holder of the bank can use this app by downloading it.
- And a non-customer can open a current account with the bank by performing a digital process and registering themselves as a merchant.
- The user of the app can track payments, perform payments in an ease manner, place cheque book requests, reset their debit card pins and report any complaint as well from many other features.
- **Static Part:**
  - HQ of IndusInd Bank: Mumbai
  - The tagline of IndusInd Bank: We make you feel richer
  - MD and CEO of IndusInd Bank: Sumant Kathpalia

### SIDBI PARTNERED WITH GOOGLE

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**Current Context:** The Small Industries Development Bank of India (SIDBI) has entered into a partnership with Google.

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## KEY FACTS

- They have collaborated to launch a \$15 million (about Rs 110 crore) financial assistance program.
- This will allow the MSME's to avail loans from Rs 25 lakh to Rs 1 crore at affordable, competitive interest rates.
- The main focus will be on those enterprises which are managed by women entrepreneurs.
- The partnership will support the credit need of MSMEs in India so that they can opt for huge loans for performing their business activities like purchasing new machinery and equipment, production infrastructure, and working capital requirements.
- **Static Part:**
  - HQ of SIDBI: Lucknow
  - CMD of SIDBI: S Ramann
  - CEO of Google: Sunder Pichai

## INDIA'S GDP TO BE AT 9.5% IN 2021-22-- UBS SECURITIES

**Current Context:** UBS Securities which is a Swiss brokerage firm has released its forecast for the GDP of India.

### DETAILS

- **As per the firm, India's GDP is to be at 9.5% in 2021-22 (FY22).**
- Earlier it had an estimated GDP of 8.9% for the same.
- For FY 2022-23, the firm has estimated that India's GDP to be at 7.7% and for 2023-24, GDP to be at 6%.

## MUKHYA MANTRI UDYAM KRANTI YOJANA--- MADHYA PRADESH

**Current Context:** The government of Madhya Pradesh has launched 'Mukhya Mantri Udyam Kranti Yojana'.

### ABOUT

- The scheme was approved by the cabinet chaired by CM Shivraj Singh Chouhan.
- The scheme aims to connect the state's educated youth community to self-employment.
- The scheme was launched for the youth with a minimum qualification of 12th pass to the age between 18 to 40 years.
- Under this, the youth can set up industries, businesses by availing loans with low-interest rates from banks.
- The projects between Rs 1 lakh to Rs 50 lakh in manufacturing units and Rs 1 lakhs to Rs 25 lakhs in service units or the retail sector can avail the benefit of the scheme.
- There is no need for any collateral security under the scheme to avail of the loan.
- **Static Part:**

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- Governor of MP: Mangubhai C Patel

### SBI SIGNED STRATEGIC AGREEMENT WITH JAMSHEDPUR FOOTBALL CLUB

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**Current Context:** The State Bank of India (SBI) and Jamshedpur Football Club has entered into a strategic agreement.

#### HIGHLIGHTS

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- The Jamshedpur Football Club, a fully owned subsidiary of Tata Steel.
- **They have signed an agreement to support and promote football sport in India.**
- This agreement is SBI's first agreement in the game of football.
- The SBI will become the principal sponsor of the JFC.
- It will be having SBI logo on Jersey.
- **Static Part:**
  - HQ of SBI: Mumbai
  - Chairman of SBI: Dinesh Kumar Khara

### MICRO CREDIT FACILITY FOR STREET VENDORS

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**Current Context:** The HDFC Bank has launched a Micro-Credit Facility for Street Vendors.

#### KEY POINTS

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- **It was launched under PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi), with common service centers (CSC).**
- The bank will facilitate PM SVANidhi for its village-level entrepreneurs (VLEs) on the digital sewa portal.
- On this portal, vendors will complete the process in an online manner.
- In the Micro Credit Facility, a collateral-free loan of Rs 10,000 will be granted to the street vendors.
- The loan will be having an interest subsidy of 7%.
- **Static Part:**
  - HQ of HDFC Bank: Mumbai
  - Tagline of HDFC Bank: We understand your world
  - MD and CEO of HDFC Bank: Shashidhar Jagdishan

### 2021 NATIONAL BOOK AWARDS

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**Current Context:** The 72nd edition of the National Book Awards is held by the National Book Foundation in a virtual manner.

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## KEY FACTS

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- **Below is the list of winners in each category:**
- **Fiction Category:** Won by Jason Mott for a book titled 'Hell of a Book'.
- **Non-Fiction Category:** Won by Tiya Miles for a book titled 'All that she carried: the journey of Ashley's Sack, a black family Keepsake'.
- **Young People's Literature Category:** Won by Malinda Lo for a book titled 'Last Night at the Telegraph Club'.
- **Poetry Category:** Won by Martin Espada for 'Floaters'
- **Best Translated Literature Category:** Won by writer Elisa Shua Dusapin and translated by Anessa Abbas Higgins for a book titled 'Winter in Sokcho'.

## 1ST GLOBAL INNOVATION SUMMIT OF THE PHARMACEUTICALS SECTOR

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**Current Context:** The 1st Global Innovation Summit of the Pharmaceuticals sector was inaugurated by PM Narendra Modi via video conferencing.

### DETAILS

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- The summit had 12 Sessions in which 40 national and international speakers expressed their views on various subjects like regulatory environment, funding for innovation, industry-academia collaboration, and innovation infrastructure.
- The summit observed the participation of leaders from domestic and global Pharma Industries, officials, investors, and researchers from the Massachusetts Institute of Technology, John Hopkins Institute, IIM Ahmedabad.
- While addressing the summit, PM Modi highlighted that India's Pharma Industry is a major entity to drive India's economic growth.
- He mentioned that India's healthcare sector has attracted \$12 billion in FDI since 2014.
- **Static Part:**
  - Union Health Minister: Mansukh Mandaviya

## BFSL PARTNERED WITH NPCI

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**Current Context:** BoB Financial Solutions Limited (BFSL) has partnered with the National Payment Corporation of India (NPCI) to launch BoB Credit Cards.

### ABOUT

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- The BFSL is a wholly-owned subsidiary of the Bank of Baroda (BoB).
- The BoB Credit Cards in two variants namely Easy and Premier will be launched on the RuPay platform.
- Both variants of credit cards were launched on the JCB International Network to support global acceptance.

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- The 5X reward points on select merchant categories are linked to the card.
- It offers fuel surcharge waivers, pre and post-purchase EMI offers to the user.
- The personal accidental death insurance cover upto Rs 50 lakh is granted on Premier type of credit card.
- **Static Part:**
  - HQ of BFSL and NPCI: Mumbai

### 21ST ANNUAL COUNCIL OF MINISTERS (COM) MEETING OF THE IORA

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**Current Context:** The 21st Annual Council of Ministers (COM) meeting of the Indian Ocean Rim Association (IORA) was held recently in which India participated in a virtual manner.

#### HIGHLIGHTS

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- The Indian delegation was led by Minister of State External Affairs, Dr. Rajkumar Ranjan Singh.
- The meeting was held in a hybrid format in Dhaka, Bangladesh.
- The Dhaka Communique was adopted at the meeting.
- At the meet, Dr. Rajkumar Ranjan Singh mentioned that India is committed to strengthening IORA, promoting peace, security, and prosperity in the Indian Ocean Region.
- He mentioned that India focuses on having Disaster Risk Management in the region.
- He also appreciated and welcomed Russian Federation as the new Dialogue Partner of IORA.
- At the meeting, Ambassador Salman Al-Farisi was selected as the next Secretary-General (SG) of IORA.
- **Static Part:**
  - HQ of IORA: Ebene, Mauritius

### AIIB APPROVES LOAN FOR IMPLEMENTING SUSP FOR THE CHENNAI METROPOLITAN AREA

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**Current Context:** The Asian Infrastructure Investment Bank (AIIB) has approved a loan for India to implement the Sustainable Urban Services Program (SUSP) for the Chennai metropolitan area (CMA).

#### KEY POINTS

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- **A loan of USD 150 million was granted for the same.**
- The CMA region includes core urban facilities like water management, water supply, sewage management, urban mobility, solid waste management, public health.
- Uptil now, AIIB has approved 29 projects for India worth USD 6.8 billion and hence India has become its largest beneficiary.
- **Static Part:**
  - HQ of AIIB: Beijing, China
  - President of AIIB: Jin Liqun



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## GOOGLE FOR INDIA EVENT 2021

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**Current Context:** The 7th edition of 'Google for India event 2021' by Google was held recently in virtual format.

### KEY FACTS

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- The event focussed on making the internet a safe medium for Indians in order to empower them to perform well in the digital era.
- The event has brought India-centric features to the product portfolio of Google.
- The tech giant Google has announced the global first feature in India which will allow the users to hear search results out loud, i.e. the user will be able to hear search results in loud format by simply asking Google Assistant to read out search results.
- The Pay-via-Voice feature in Google Pay was launched by Google. Under the feature, by voice command, the money will be transferred directly to the bank account.
- Google will also enable vaccination booking on CoWin platform with the help of Google Assistant.
- The My Shop feature was added to Google Pay. It will be available for the merchants who make use of Google pay for their businesses.
- The Mitra program was launched by Google in partnership with Non-profit Armaan. The program will benefit pregnant ladies to avail access to basic healthcare facilities. With the help of AI technology, the program will highlight who is more at risk and will ensure they get immediate healthcare support.
- **Static Part:**
  - HQ of Google: California, US
  - CEO of Google: Sundar Pichai

## IPF SMART POLICING INDEX 2021

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**Current Context:** The Indian Police Foundation (IPF) has released IPF Smart Policing Index 2021.

### DETAILS

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- **The index was topped by Andhra Pradesh Police with an overall score of 8.11 out of 10.**
- The 2nd and 3rd positions were marked by Telangana Police and Assam Police respectively.
- The last position was marked by Bihar Police.
- The survey for the index helps to find out the public's perception about the police community and their level of trust in their state's police.
- The experts from IIT Kanpur, Tata Institute of Social Sciences (TISS) of Mumbai participated to conduct the survey.

### SWACHH SURVEKSHAN AWARDS 2021

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**Current Context:** The Swachh Survekshan Awards 2021 were presented by the President of India, Ram Nath Kovind.

#### KEY HIGHLIGHTS

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- **The awards were presented at the Swachh Amrit Mahotsav which was organized by the Ministry of Housing and Urban Affairs.**
- This was the 6th edition of the awards.
- By considering three parameters namely, service level progress (SLP), certifications, and citizen's voice, the cities were awarded.
- **The cleanest city award was again won by Indore for the fifth consecutive year.**
- The 2nd and 3rd positions were won by Surat in Gujarat and Vijaywada in Andhra Pradesh respectively.
- **Below is the list of winner cities in each category:**
  - Cleanest City: Indore
  - Cleanest Ganga town: Varanasi
  - Cleanest state (with more than 100 ULBs): Chhattisgarh
  - Cleanest state (with less than 100 ULBs): Jharkhand
  - Cleanest city (with less than one lakh population) : Vita city (Maharashtra)
  - Cleanest small city (population between 1-3 lakh): New Delhi Municipal Council
  - Cleanest medium city (population between 3-10 lakh): Noida
  - Cleanest medium city (population between 10-40 lakh): Navi Mumbai
  - Cleanest cantonment board: Ahmedabad cantonment
  - Cleanest District: Surat
- **Static Part:**
  - Union Minister of Housing and Urban Affairs: Hardeep Singh Puri

### IDFC FIRST BANK PARTNERED WITH HPCL

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**Current Context:** The IDFC First Bank has partnered with HPCL.

#### KEY FACTS

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- **The partnership was made for enabling FASTag customers of the bank to facilitate fuel payment of passenger vehicles at retail outlets of HPCL, by using IDFC First bank's FASTags via the HP Pay app.**
- Through this partnership, the customers can also purchase, recharge or replace IDFC First bank's FASTags at the outlets of HPCL.
- The transit-related payment system will also become simpler and efficient due to this collaboration.
- **Static Part:**
  - HQ of IDFC First Bank: Mumbai
  - MD and CEO of IDFC First Bank: V Vaidyanathan
  - HQ of HPCL: Mumbai

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- CMD of HPCL: M K Surana

### WORLD BANK'S REMITTANCE PRICES WORLDWIDE DATABASE

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**Current Context:** The World Bank has released the report titled 'World Bank's Remittance Prices Worldwide Database'.

#### KEY POINTS

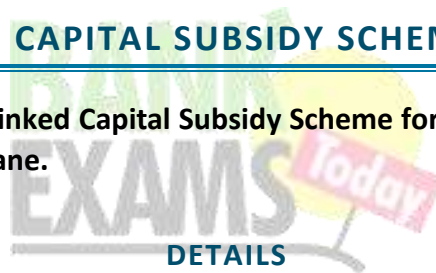
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- **As per the report, India became the world's largest recipient of remittances, as the country has receive USD 87 billion in 2021.**
- The USA was the biggest source of India which accounted for over 20% of these funds.
- India was followed by China, Mexico, the Philippines, and Egypt.
- As per the World Bank, India's remittances will grow by 3% in 2022 i.e. to USD 89.6 billion.
- **Static Part:**
  - HQ of World Bank: Washington DC, USA
  - President of World Bank: David Robert Malpass

### SPECIAL CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR SERVICE SECTOR

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**Current Context:** The Special Credit Linked Capital Subsidy Scheme for Service Sector (SCLCSS) was launched by Union MSME minister, Narayan Rane.



- **It was launched at Guwahati.**
- The SCLCSS aims to promote entrepreneurship skills and opportunities in the MSME sector in the North-Eastern Region of the country.
- Under the scheme, the technology-related requirements of enterprises working in the service sector will be fulfilled.
- The scheme offers a 25% capital subsidy for procurement of Plant and Machinery along with service equipment through institutional credit to the SC-ST entrepreneurs without any sector-specific restrictions.
- The SCLCS will help to generate employment opportunities and will expand the manufacturing sector as well.
- The scheme will also raise per capita income and will make the NE region capable to generate entrepreneurs.

### 2021 ASIAN ARCHERY CHAMPIONSHIPS

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**Current Context:** The 2021 Asian Archery Championships was held in Dhaka, Bangladesh.

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### HIGHLIGHTS

- **India won seven medals at the event and marked 2nd position in the medal tally list.**
- The medals included one gold, four silver, and two bronze.
- The medal tally list was topped by South Korea by winning 15 medals.
- **Below is the list of winners in each category:**
  - **Gold Medal:** Jyothi Surekha Vennam in women's individual compound event
  - **Silver Medal:** (a) Pravin Jadhav, Kapil, and Parth Salunkhe in men's team recurve event (b) Ankita Bhakat, Ridhi and Madhu Vedwan in women's team recurve event (c) Abhishek Verma in men's individual compound event (d) Rishabh Yadav and Jyothi Surekha Vennam in mixed team compound event
  - **Bronze Medal:** (a) Ankita Bhakat, Kapil in mixed team recurve event (b) Aman Saini, Abhishek Verma, and Rishabh Yadav in men's team compound event
- **Static Part:**
  - HQ of Archery Association of India: New Delhi
  - HQ of World Archery Federation: Lausanne, Switzerland

### 24TH BENGALURU TECH SUMMIT

**Current Context:** The 24th Bengaluru Tech Summit (BTS), which is Asia's largest tech event was held recently and was inaugurated by Vice President Venkaiah Naidu.

#### KEY POINTS

- **For the first time, the BTS hosted US Tech Conclave.**
- **The theme of the 24th BTS was 'Driving the Next'.**
- Its motto was to showcase various technology products and services which will serve the domains like IT, Electronics, Healthcare, IoT, Agriculture, Medicine, etc.
- It was organized by Department of Electronics, IT, Biotechnology, Research and Development, Science and Technology, Karnataka Government, Karnataka Innovation and Technology Society (KITS), Software Technology Parks of India (STPI), Vision Group (IT, Biotechnology and Startup) and MM Activ Sci-Tech Communications.
- Around 5000 startups and 20,000 exhibitors participated in the event
- At the event, the Infosys won 'IT Ratna Award' in the category of companies with more than Rs 10,000 crore exports.

### APPOINTMENTS ON 23RD NOVEMBER 2021

**Current Context: Geoff Allardice:** He was appointed as Permanent CEO of the International Cricket Council (ICC). He has replaced Manu Sawhney.

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## ABOUT

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- **Static Part:**
  - HQ of ICC: Dubai, UAE
  - Chairman of ICC: Greg Barclay
- **Rumen Radev:** He won the Presidential elections of Bulgaria for the second term.
- **Static Part:**
  - Capital of Bulgaria: Sofia
  - Currency of Bulgaria: Bulgarian Lev
- **MC Mary Kom:** She was appointed as the brand ambassador of the TRIFED Aadi Mahotsav.

## INDIA'S GDP TO BE IN THE RANGE OF 9.3%-9.6% FOR FY22—SBI ECO WRAP

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**Current Context:** As per SBI Ecowrap, India's GDP growth to be in the range of 9.3%-9.6% for FY22 i.e. FY 2021-22.

## KEY FACTS

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- Earlier, SBI Ecowrap had projected growth in the range of 8.5%-9% for the same.
- The reason behind increasing the range is a reduction in COVID-19 cases and recovery rate as well.
- The SBI Ecowrap mentioned that India will observe a growth of 8.1% in Q2FY22, which is the highest growth across all economies.
- **Static Part:**
  - HQ of SBI: Mumbai
  - Chairman of SBI: Dinesh Kumar Khara

## 2021 INTERNATIONAL EMMY AWARDS

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**Current Context:** The 2021 International Emmy Awards were announced.

## HIGHLIGHTS

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- **This was the 49th edition of the annual ceremony of the awards which was held in New York City.**
- The awards are given for the excellence in television programs that are produced and telecasted outside the US. The awards are given for non-English language US primetime programs.
- The eminent nominees from India were Sushmita Sen-starrer Aarya for Best Drama, Vir Das was nominated for Best Comedy, and Nawazuddin Siddiqui for Best Actor for his performance in Serious Men.
- But India could not register a win in any of the mentioned categories.
- **Below is the list of winners in each category:**
  - Best Performance by Best Actress: Hayley Squires for Adult Material (UK)
  - Best Performance by an Actor: David Tennant for Des (UK)

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- Comedy: Call My Agent (Season 4) (France)
- Documentary: Hope Frozen: A Quest to Live Twice (Thailand)
- Drama Series: Tehran (Israel)
- Non-English Language U.S. Primetime Program: 21st Annual Latin GRAMMY Awards (USA)
- Non-Scripted Entertainment: The Masked Singer (UK)
- Short-Form Series: INSiDE (New Zealand)
- Telenovela: The Song of Glory (China)
- TV Movie/Mini-Series: Atlantic Crossing (Norway)
- Arts Programming: Kubrick by Kubrick (France)

### 15TH 'DOSTI' EXERCISE

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**Current Context:** The trilateral Exercise named 'Dosti' was held recently in India, Maldives, and Sri Lanka.

#### KEY POINTS

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- The coast guards of three nations conducted the exercise with the aim to enhance interoperability and cooperation.
- It was the 15th edition of 'Dost' and was held in Maldives.
- From India's side, ICG Vessels Vajra and Apoorva were deployed to take part in the exercise.
- The 'Dosti' Exercise helps to booth the friendly relation and their operational capabilities among the three nations.
- The 1st edition was held in 1991 between India and Maldives and in 2012, Sri Lanka joined in the exercise.
- **Static Part:**
  - Capital of Sri Lanka: Colombo and Sri Jayawardenepura
  - Currency of Sri Lanka: Sri Lankan Rupee
  - Capital of Maldives: Male
  - Currency of Maldives: Maldivian rufiyaa

### FISHERIES AWARDS 2021

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**Current Context:** The Department of Fisheries, which comes under the Ministry of Fisheries, Animal Husbandry, and Dairying, awarded best performing States for 2021-22 with Fisheries Awards 2021.

#### KEY FACTS

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- The awards were held in Bhubaneswar, Odisha to mark the celebrations of World Fisheries Day.
- **Following is the list of winner states in each category:**
  - Best Marine District: Balasore, Odisha
  - Best Inland District: Balaghat, Madhya Pradesh
  - Best Hilly and Northeastern District: Bongaigaon, Assam

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- Best Marine State: Andhra Pradesh
- Best Inland State: Telangana
- Best Hilly and Northeastern State: Tripura
- **Static Part:**
  - Union Minister of Fisheries, Animal Husbandry and Dairying Parshottam Rupala

### 'CONNECT 2021'

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**Current Context:** The 'Connect 2021' which is the flagship event of the Confederation of Indian Industry (CII) is soon to be held.

#### DETAILS

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- **It will be held in Chennai, Tamil Nadu.**
- It is basically an international conference and exhibition event to be held in the information & communication technology (ICT) sector.
- **Theme of the event is:** 'Building a Sustainable Deep T'ech'N'ology Ecosystem'.
- The CII aims to enhance the state's GDP to US\$ 1,000 billion by 2030 through this event.
- The CM of Tamil Nadu, M K Stalin will inaugurate the 'Connect 2021'.
- Australia and the United Kingdom are the partner countries for the event.
- The hosting entity is the Government of Tamil Nadu and the co-hosting entity is Software Technology Parks of India and the Union Ministry of Electronics and Telecommunications.
- **Static Part:**
  - HQ of CII: New Delhi
  - President of CII: T. V. Narendran

### SBI SIGNED MOU WITH PONLAIT

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**Current Context:** The State Bank of India signed MoU with Puducherry Cooperative Milk Producers Union (PONLAIT).

#### ABOUT

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- **The MoU was signed to offer loan support to individual dairy farmers.**
- The loan will be disbursed under the SAFAL (simple and fast agriculture loan) scheme of SBI.
- The loans upto Rs 3 lakhs will be given to the dairy farmers.
- The Chennai circle of SBI which is comprised of Tamil Nadu and Puducherry will disburse the loan under the YONO application.
- Around 3,500 dairy farmers of PONLAIT will be benefited from the partnership.
- **Static Part:**
  - HQ of CII: New Delhi
  - President of CII: T. V. Narendran

### 'TRADE EMERGE' -- ICICI BANK

**Current Context:** The ICICI Bank has launched 'Trade Emerge', which is an online platform.

#### HIGHLIGHTS

- **The 'Trade Emerge' is launched for Indian exporters and importers so that they can avail themselves of digital banking and value-added services from ICICI.**
- Due to this platform, cross-border trade will become hassle-free, by offering convenient and expeditious solutions to the exporters and importers.
- Through 'Trade Emerge', an array of services will be offered in one place so that companies will not have to coordinate with multiple touchpoints.
- Also, those exporters and importers who are not the customers of ICICI Bank can also take benefit of this newly launched online platform.
- Through this platform, the user will be able to perform key registrations, avail license, avail Importer Exporter Code (IEC), GST registrations, and many more.
- The banking services like current and saving account offerings, digital solutions, foreign exchange solutions, credit cards, etc can also be availed through the platform.
- **Static Part:**
  - HQ of ICICI Bank: Mumbai
  - MD and CEO of ICICI Bank: Sandeep Bakhshi

### 1ST SDG URBAN INDEX AND DASHBOARD 2021-22

**Current Context:** The NITI Aayog launched the Sustainable Development Goal (SDG) Urban Index and Dashboard 2021-22.

#### KEY POINTS

- **The index helps to measure SDG progress at the Urban Local Body (ULB) level.**
- **The index is framed by NITI Aayog in partnership with GIZ and BMZ under the umbrella of Indo-German Development Cooperation.**
- The ranking for 56 ULBs was given by considering their performances on 77 SDG indicators related to ending poverty, zero hunger, good health, education quality, gender equality, etc.
- **The winners in urban areas are:** Shimla (1st), Coimbatore (2nd), and Chandigarh (3rd).
- The index will help to strengthen SDG monitoring abilities at the city level.
- **Static Part:**
  - HQ of NITI Aayog: New Delhi
  - Chairperson of NITI Aayog: PM Narendra Modi
  - CEO of NITI Aayog: Amitabh Kant



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## NASA'S DART MISSION

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**Current Context:** The NASA, US Space Agency has launched DART Mission, which is the first-of-its-kind mission.

### KEY FACTS

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- **The DART signifies 'Double Asteroid Redirection Test.'**
- The mission aims to change the path of an asteroid by intentionally crashing a spacecraft into it.
- It was launched from Vandenberg Space Force Base in California atop a SpaceX Falcon 9 rocket.
- It will be testing asteroid-deflecting technology through this mission.
- The mission aims to crash a space probe into the asteroid which will alter the speed and course of the asteroid so that it will be prevented from hitting the Earth.
- Therefore through this mission, NASA gets the chance to investigate such kind of method to deflect an asteroid by intentionally crashing a spacecraft into it in order to protect Earth from a potentially catastrophic collision in the future.
- **Static Part:**
  - HQ of NASA: Washington D.C., US
  - Administrator of NASA: Bill Nelson

## WORLD BANK OFFERED LOAN OF \$250 MILLION FOR ANDHRA PRADESH

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**Current Context:** The loan agreement was signed among, Government of India, Andhra Pradesh Government, and World Bank to improve the education quality in the state of Andhra Pradesh.

### DETAILS

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- **In this regard, the loan agreement worth \$250 million was signed amongst the entities.**
- The project will be executed to improve the quality of education and educational service delivery in the state's schools.
- Around 40 lakh students between age 6 and 14 in 45,000 government schools will be benefited and 10 lakh students between 3 and 6 age from Anganwadis of the state will be benefited from the project.
- The project will also impart various training sessions to the teachers and Anganwadi workers.
- **Static Part:**
  - HQ of World Bank: Washington DC, US
  - President of World Bank: David R Malpass

## EQUITAS SFB PARTNERED WITH HDFC BANK

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**Current Context:** The Equitas Small Finance Bank has entered into a partnership with HDFC Bank to launch new co-branded credit cards.

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## ABOUT

- **The new co-branded credit cards will provide the company with the facilities of banking.**
- **The card is available in two variants namely 'Excite Credit Card' and 'Elegance Credit Card'.**
- The 'Excite Credit Card' offers a credit limit from Rs 25,000 to Rs 2,00,000 and 'Elegance Credit Card' offers a credit of over Rs 2,00,000.
- Various types of rewards are linked on both variants of the credit card so that users will earn benefits from it.
- **Static Part:**
  - HQ of Equitas SFB: Chennai, TN
  - MD and CEO of Equitas SFB: Vasudevan Narasimhan
  - HQ of HDFC Bank: Mumbai
  - MD and CEO of HDFC Bank: Sashidhar Jagdishan

## AIM PARTNERED WITH VIGYAN PRASAR

**Current Context:** The flagship initiative of NITI Aayog named Atal Innovation Mission (AIM) partnered with Vigyan Prasar, which is an autonomous organization of the Department of Science and Technology.

## HIGHLIGHTS

- **They have partnered to execute synergies between AIM's Atal Tinkering Labs (ATL) and Engage With Science (EWS), which is Vigyan Prasar's unique interactivity platform.**
- The EWS will onboard all ATL-based schools and will grant perennial activities to the students, teachers, and Principals.
- These activities will allow them to get points and certificates as well.
- It will be a motivation for them to get associated with STEM (Science, Technology, Engineering, and Math).
- Both the entities will review and update education practices in parallel to technological advancements.
- The participants will be able to innovate and develop solutions to the problems by using STEM methodologies.
- **Static Part:**
  - Mission Director of AIM: Dr. Chintan Vaishnav
  - Director of Vigyan Prasar: Dr Nakul Parashar

## RBI REVEALED A DRAFT SCHEME FOR AMALGAMATING PMC BANK WITH USFB

**Current Context:** The Reserve Bank of India (RBI) has revealed a draft scheme that describes amalgamating the Punjab and Maharashtra Cooperative (PMC) Bank with the Unity Small Finance Bank Ltd (USFB), based in Delhi.

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## KEY FACTS

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- The USFB is a joint venture between Centrum Group and Bharatpe.
- The USFB started its operation as SFB on 1st Nov 2021.
- Due to amalgamation, a greater degree of protection to the depositors of PMC bank will be granted.
- The draft scheme is open for suggestions and objections till 10th Dec 2021.
- The draft scheme of amalgamation describes the takeover of the deposits, assets, and liabilities of PMC Bank by USFB.

## INDIA'S GDP TO BE AT 9.3% FOR FY22 – MOODY'S RATING AGENCY

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**Current Context:** The rating agency named Moody's Investors Service has released its report in which it projects India's GDP forecast for FY22 and FY23.

## KEY POINTS

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- **It expects that India's economic growth to rebound strongly with a GDP growth of 9.3% for the fiscal year 2022 (ending on 31 March 2022).**
- It also projected that India's GDP to be at 7.9% for FY23.
- As per the rating agency, India's increasing vaccination rate against COVID-19 has led to the improvement in the economy of the country.
- The increasing vaccinations have led to removing the lockdown situation in many areas of the country and have thus led to start the economic activities in a smooth manner.

## ADB APPROVED \$1.5 BILLION LOAN FOR GOI

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**Current Context:** The Asian Development Bank (ADB) has approved a loan amount for the Government of India (GOI) to purchase safe and effective vaccines against COVID-19.

## DETAILS

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- **The loan of \$1.5 billion (approx Rs 11,185 crore) was approved for the same.**
- Around 66.7 crore COVID-19 vaccine doses will be procured by the country with this amount of funds.
- Around 31.7 crore people will be vaccinated against COVID-19 with the vaccines purchased by using the loan amount granted by ADB.
- Also, the Asian Infrastructure Investment Bank is expected to co-finance an additional USD 500 million for the same to India.
- **Static Part:**
  - HQ of ADB: Mandaluyong, Philippines
  - President of ADB: Masatsugu Asakawa

### BAJAJ ALLIANZ PARTNERED WITH TROPOGO

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**Current Context:** The Bajaj Allianz General Insurance has entered into a partnership with TropoGo which is a deep-tech start-up.

#### ABOUT

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- **They have partnered to distribute one-of-its-kind drone insurance products.**
- The insurance product will cover damage to the drone and payload it carries.
- It offers third-party liability, BVLOS (Beyond Visual Line of Sight), endorsement, and night flying endorsement.
- **Static Part:**
  - HQ of Bajaj Allianz General Insurance : Pune
  - HQ of TropoGo: Bangalore

### BHARAT GAURAV POLICY INTRODUCED BY RAILWAY MINISTRY

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**Current Context:** The Union Minister of Railways, Ashwini Vaishnaw launched Bharat Gaurav policy i.e. Bharat Gaurav Trains.

#### HIGHLIGHTS

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- **The Bharat Gaurav Trains are theme-based tourist circuit trains that will be run by both the private sector and the IRCTC.**
- The policy aims to attract tourists and promote the tourism sector in India.
- These theme-based circuit trains will offer the tourist an experience of the cultural heritage of India.
- Under this policy, the operator/service provider/anyone can lease trains Indian Railways to run on a theme-based circuit as their special tourism package.
- The theme will be decided by the service provider.
- The route, package cost, halt locations, and the extra services will be decided by an operator.
- The condition is that, under the scheme, the operator must provide an inclusive package to the tourist.
- The size of theme-based circuit trains will be 14-20 coaches, with two guard vans.
- The interested operators can apply online with a one-time fee of Rs 1 lakh and will have to give a security deposit of Rs 1 crore per rake. The right to use period is a minimum of 2 years to a maximum of 10 years.

### 5TH WORLD CONGRESS ON DISASTER MANAGEMENT

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**Current Context:** The Union Defence Minister, Rajnath Singh virtually inaugurated the 5th World Congress on Disaster Management (WCDM).

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### KEY POINTS

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- It was hosted at IIT Delhi.
- **The theme of the event:** 'Technology, Finance, and Capacity for Building Resilience to Disasters in the Contexts of Covid-19.'
- The WCDM is an initiative of Disaster Management Initiatives and Convergence Society (DMICS) Hyderabad.
- It aims to bring researchers, policymakers, and practitioners across the world together to discuss issues and challenges faced in disaster risk management.
- It aims to have discussions about science, policy, and practices to tackle risk disasters.

### 'TEJASVINI & HAUSLA' SCHEMES AND 'SHIKHAR & SHIKARA' SCHEMES

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**Current Context: The Union Minister of Finance & Corporate Affairs, Nirmala Sitharaman launched 'Tejasvini & Hausala schemes' of J&K Bank.**

### KEY FACTS

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- The Tejasvini Scheme was launched under Mission Youth and will be implemented by J&K Bank.
- The Hausla Scheme is by J&K Trade Promotion Organisation. Both the schemes are launched for women's empowerment.
- **Also, two other schemes namely Shikhar Scheme, Shikara Scheme were launched by Union Minister Nirmala Sitharaman.**
- **The Shikhar and Shikara Scheme will be implemented by Punjab National Bank (PNB) for the development of tourism in J&K.**
- **'Tejasvini Scheme':** The scheme will provide financial support upto Rs 5 lakh to young women so that they can set up their ventures and become self-employed. The focus will be on girls between 18-35 years.
- **'Hausla Scheme':** It was launched under J&K Trade Promotion Organisation. It aims to empower, motivate existing women entrepreneurs so that they will become role models in their respective sectors. The scheme will offer skill development, credit support, marketing support, and mentorship guidance.
- **'Shikhar & Shikara Schemes':** The Shikhar scheme focus on meeting credit requirements up to Rs. 2 crores for the hotel, tour & tourism industry. The Shikara scheme aims to offer credit support to purchase shikara, restore and maintain shikara and houseboats. For this, the collateral-free term loans with repayment option of EMI in 7 years will be granted. The Shikara scheme will offer credit support upto Rs. 15 lakh to purchase or repair Shikaras.
- **Static Part:**
  - Lieutenant Governor of J&K: Manoj Sinha

### APPOINTMENTS ON 27TH NOVEMBER 2021

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**Current Context: Inspector General Ahmed Naser Al-Raisi (from UAE):** He was appointed as President of Interpol (International Criminal Police Organisation). He has replaced Kim Jong Yan of South Korea.

### ABOUT

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- **Static Part:**
  - HQ of Interpol: Lyon France
- **Sheikh Sabah Al-Khalid Al-Sabah:** He was re-appointed as PM of Kuwait.
- **Static Part:**
  - Capital of Kuwait: Kuwait City
  - Currency of Kuwait: Dinar
- **Sourav Ganguly:** He was appointed as the brand ambassador of the Magik range of LED from Century LED Limited.

## 13TH ASEM (ASIA-EUROPE MEETING) SUMMIT

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**Current Context: The 13th edition of the ASEM (Asia-Europe Meeting) Summit was held recently.**

### DETAILS

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- **The summit was hosted by Cambodia as it holds ASEM Chairmanship.**
- **The theme of the summit:** 'Strengthening Multilateralism for Shared Growth'.
- **India was represented by Vice President M. Venkaiah Naidu.** He interacted with the delegates via video conference.
- The countries from Asia and Europe participated in the summit to discuss regional and global issues in various sectors.
- They also assured to strengthen cooperation in major areas.
- ASEM consists of 51 member countries and two regional organizations namely the European Union and the Association of Southeast Asian Nations (ASEAN).
- At the summit, Vice President M. Venkaiah Naidu highlighted the need to have reformations in the United Nations Security Council in order to make it capable to deal with the challenges.
- He mentioned that the current multilateral system is lacking in providing an effective response to various challenges like economic, technological, and security.

## 20TH SCO CHG MEETING

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**Current Context: The 20th Shanghai Cooperation Organisation (SCO) Council of Heads of Government (CHG) meeting was held recently.**

### HIGHLIGHTS

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- **It was held in Nur-Sultan under the chairmanship of Kazakhstan in a virtual format.**

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- **India was represented by Union External Affairs Minister, S. Jaishankar.**
- The meeting is held annually to discuss regional issues and the major focus of this meeting was on the trade, economic growth and approve its annual budget.
- The heads of government of the SCO member states, observer states, and secretary-general of the SCO participated in the meeting.
- At the meeting, Union Minister S. Jaishankar highlighted that India is involved in SCO-related activities and its dialogues in the region and with cooperation with other member nations within the SCO framework.

### 'SWADESH'

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**Current Context: The Union Minister of State (IC) for the Ministry of Science and Technology, Dr. Jitendra Singh, inaugurated 'SWADESH'.**

#### KEY POINTS

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- **The 'SWADESH' is a first of its kind large-scale multimodal neuroimaging database designed for Indians.**
- **It is a unique brain initiative which is developed by DBT-National Brain Research Centre (DBT-NBRC), Gurgaon, Haryana.**
- **Various clinical research tools are developed** through SWADESH by DBT-NBRC.
- The 'SWADESH' platform brings big-data architecture and analytics for various neurological diseases under a single platform so that researchers will be able to conduct multimodal brain studies. The studies through this platform will enable the researchers to manage Alzheimer's disease and several neurological disorders.
- The 'SWADESH' is supported by a JAVA-based workflow environment and Python computer languages.
- **Static Part:**
  - DBT comes under the Ministry of Science and Technology

### RIVER CITIES ALLIANCE (RCA)

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**Current Context: The 'River Cities Alliance (RCA)' was launched by Union Minister for Jal Shakti, Gajendra Singh Shekhawat.**

#### KEY FACTS

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- **The alliance is launched through partnering two entities namely National Mission for Clean Ganga (NMCG) and National Institute for Urban Affairs (NIUA).**
- The NMCG comes under Jal Shakti Ministry and NIUA comes under Housing and Urban Affairs Ministry.
- The secretariat will be set up by NIUA with support from NMCG.
- The RCA is a dedicated platform for river cities in India. It will allow to discuss and exchange information in order to have a sustainable management of urban rivers.

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- The alliance will focus on three broad themes namely, Networking, Capacity Building and Technical Support.
- The cities included in the alliance are: Dehradun, Haridwar, Rishikesh, Srinagar, Begusarai, Bhagalpur, Munger, Patna, Berhampore, Hooghly-Chinsurah, Howrah, Jangipur, Maheshtala, Rajmahal, Sahibganj, Ayodhya, Bijnor, Farrukhabad, Kanpur, Mathura-Vrindavan, Mirzapur, Prayagraj, Varanasi, Aurangabad, Chennai, Bhubaneswar, Hyderabad, Pune, Udaipur and Vijayawada.
- Through this alliance, the cities will be able to minimize their water footprint, eradicate harmful impacts on river and water bodies, perform recycling, reuse strategies to have self-sustainable water resources.
- The cities will be able to frame and implement urban river management plans for sustainable urban river management.

## NATIONAL MULTIDIMENSIONAL POVERTY INDEX 2021

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**Current Context: The NITI Aayog released National Multidimensional Poverty Index (MPI) 2021.**

### DETAILS

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- **The index is drafted by NITI Aayog in consultation with twelve Line Ministries and in partnership with State governments, Oxford University's Oxford Poverty and Human Development Initiative (OPHI), and United Nations Development Programme (UNDP).**
- The report is based on National Family Health Survey 4, which was conducted in 2015-16 by the International Institute for Population Sciences (IIPS).
- It is based on 3 dimensions namely, Health, Education, and Standard of Living. These 3 dimensions are represented by 12 indicators.
- The states namely Bihar, Jharkhand, and Uttar Pradesh are multidimensionally poor states.
- Bihar also has the highest number of malnourished people, followed by Jharkhand, Madhya Pradesh, Uttar Pradesh, and Chhattisgarh respectively.
- Kerala, Goa, and Sikkim have the lowest percentage of the population are multidimensionally poor. These states have the lowest poverty.
- In terms of UTs, the Dadra and Nagar Haveli, Jammu and Kashmir and Ladakh, and Daman and Diu are the poorest UTs.
- In Puducherry, the proportion of poor is the lowest among the UTs and it is followed by Lakshadweep, Andaman & Nicobar Islands, and Delhi respectively.
- **Static Part:**
  - HQ of NITI Aayog: New Delhi
  - Chairman of NITI Aayog: PM Narendra Modi
  - CEO of NITI Aayog: Amitabh Kant

## KANTAR'S BRANDZ INDIA 2021 REPORT

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**Current Context: Kantar's BrandZ India 2021 report was released.**



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## KEY HIGHLIGHTS

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- In the report, Amazon, Tata Tea, and Asian Paints are the most purposeful brands in India under their own categories.
- **Most Powerful Technology Brands in India:** Amazon (1st), Zomato (2nd), and Youtube (3rd).
- **Most Powerful FMCG Brands in India:** Tata Tea (1st), Surf Excel (2nd), and Taj Mahal Tea (3rd).
- **Most Powerful Non-FMCG Brands in India:** Asian Paints (1st), Samsung & Jio (2nd), MRF (3rd).

## APPOINTMENTS ON 29TH NOVEMBER 2021

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**Current Context: Rajnish Kumar:** He was appointed as an independent non-executive director of Hero MotoCorp.

## ABOUT

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- **Petr Fiala:** He was appointed as Prime Minister of the Czech Republic. He has replaced Andrej Babis.
- **Static Part:**
  - Capital of Czech Republic: Prague
  - Currency of Czech Republic: Czech koruna
- **Vivek Johri:** He was appointed as the chairman of the Central Board of Indirect Taxes and Customs (CBIC). He has replaced M Ajit Kumar.

## AMTRON TO SETUP CYBER INTELLIGENCE COE

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**Current Context:** The Assam Electronics Development Corporation Limited (AMTRON) has entered into tripartite MoU to set up a Cyber Intelligence Centre of Excellence (CoE).

## KEY FACTS

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- **The MoU was signed with Mastercard Asia/Pacific Pte Ltd, I-Sec Security Services Pvt Ltd for the same by AMTRON.**
- The Cyber Intelligence CoE will be set up in Guwahati, Assam.
- The CoE will help GOI, state governments, PSUs, and corporations in India with the methodologies and intelligence services to deal with cyber hacking and tackle threats associated with cyber security.
- The related knowledge and training will be supported by Master Card.
- **Static Part:**
  - Chairman of AMTRON: Ramendra N Kalita

## EXIM BANK TO OFFER \$100 MILLION LOAN FOR COVID-19 VACCINES IN FY22

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**Current Context:** The Export-Import Bank of India (Exim Bank) has given the commitment to grant loans for domestic manufacturers of Covid-19 vaccines.

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## KEY POINTS

- **For this, the EXIM Bank has assured to grant loans worth \$100 million.**
- The loan will be extended to about half a dozen drug makers in India during FY22.
- The bank has also assured to extend a \$250 million credit line to Africa.
- The Exim Bank has set the target to achieve financing of \$7 billion of project exports over the next five years through funds received from GOI.
- **Static Part:**
  - HQ of EXIM Bank: Mumbai
  - MD of EXIM Bank: Harsha Bangari

## WISER PROGRAMME

**Current Context:** The Indo-German Science & Technology Centre (IGSTC) launched the Women's Involvement in Science & Engineering Research (WISER) Programme.

### DETAILS

- **The Programme was launched to motivate women researchers to participate in R&D activities.**
- It aims to promote gender equality in the R&D domain and involve women specifically in Science and Technology.
- The program will offer 20 awards per year.
- The IGSTC is a joint initiative of the Department of Science & Technology (DST) and the Federal Ministry of Education & Research (BMBF) of Germany. It is based in Gurugram, Haryana.

## MODEL RETAIL OUTLET SCHEME- INDIAN OIL, BPCL AND HPCL

**Current Context:** The Indian Oil, Bharat Petroleum Corporation Limited and Hindustan Petroleum Corporation Limited have launched Model Retail Outlet Scheme.

### HIGHLIGHTS

- **They have also launched 'Darpan@petrolpump', which is the Digital Customer Feedback Program.**
- The scheme will help to benchmark Retail Outlet standards and ensure standardized customer facilities in a seamless manner.
- The scheme will enhance service standards and amenities at the networks of these 3 oil PSUs.
- The 5 Level evaluation process of over 70000 retail outlets in India will take place. The process will evaluate core service and facility parameters, customer amenities like at the networks of these PSUs.
- The retail outlets are divided into 4 categories as per their sales performance, services and facilities being granted, digital transactions facilities at their end.
- The winners will be awarded 'Shresth' and 'Uttam' awards by Petroleum and Natural Gas Ministry and 'Rajya Sarv Pratham' awards by the respective Oil Companies.

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- **darpan@petrolpump:** It is a feedback program that will be executed in real-time and the customers can deliver their valuable feedback after availing the service at the network of these oil companies and their feedback will help to enhance the customer service facilities.
- **Static Part:**
  - HQ of Indian Oil, HPCL, and BPCL: Mumbai

### FEDO HSA—HEALTH SAVING ACCOUNT

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**Current Context:** The AI-driven health tech company named 'Fedo' has launched India's first-of-its-kind Health Saving Account (HSA) with the name 'Fedo HSA'.

#### KEY FACTS

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- **It is launched in partnership with Open Financial Technologies Pvt Ltd.**
- The 'Fedo HSA' offers a saving account with smart saving insurance, health credit, and debit card which is associated with various health benefits and rewards.
- The account allows the people to have systematic planning of health needs as per their health risks and do not face financial crisis in case of health emergencies.
- **Static Part:**
  - HQ of Fedo and Open Financial Technologies Pvt Ltd: Bengaluru

### APPOINTMENTS ON 30TH NOVEMBER 2021

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**Current Context: Parag Agrawal:** He was appointed as CEO of Twitter. He has replaced Jack Dorsey.

#### ABOUT

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- **Static Part:**
  - HQ of Twitter: California, USA
- **Admiral R Hari Kumar:** He took charge as the new Chief of the Indian Navy. He replaced Admiral Karambir Singh.
- **Harshwanti Bisht:** She was elected the first woman President of the Indian Mountaineering Foundation (IMF).

### 52ND INTERNATIONAL FILM FESTIVAL OF INDIA

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**Current Context:** The 52nd International film festival of India concluded in Goa.

#### DETAILS

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- Various dignitaries from the film and politics sector like Manoj Bajpayee, Randhir Kapoor, Madhuri Dixit Nene, Anurag Thakur, Pramod Sawant attended the event.

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- **Below is the list of winners for each category of award:**
  - Indian Film Personality of the Year Award: Prasoon Joshi
  - Most friendly State for film shooting: Uttar Pradesh
  - Silver Peacock for Best Actor (Male): Jitendra Bhikulal Joshi (Godavari)
  - Best actor (female): Angela Molina (Paraguay) for Charlotte
  - Best Debut Feature Film of a Director: Director Mari Alessandrini's Zahori
  - Best director: Vaclav Kadrnka (Czech Republic) for 'Saving One Who Was Dead'
  - Golden Peacock Award for Best Film: Japanese film Ring Wandering (Masakazu Kanyeko)
  - Special Jury award: Renata Carvalho (Brazil)
  - Jury Special Mention for Debut Feature Film: The Wealth of the World
  - ICFT UNESCO Gandhi Award: Lingui: The Sacred Bonds

### CO-LENDING AGREEMENT SIGNED BETWEEN SBI AND CGCL

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**Current Context:** The co-lending arrangement was signed between State Bank of India (SBI) and Capri Global Capital Limited (CGCL).

#### KEY POINTS

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- **They have partnered to boost MSME lending in India.**
- Both the entities will offer strategic and customized financing solutions to the underserved MSMEs in the country.
- The agreement was signed under the guidelines directed by RBI in November 2020.
- The funds will be granted by SBI and operations will be managed by CGSL.
- **Static Part:**
  - HQ of SBI and CGCL: Mumbai